

Pengaruh kualitas layanan dan kepuasan terhadap loyalitas nasabah layanan cash management Bank UOB = Influence of service quality and satisfaction and customer loyalty of cash management services Bank UOB

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Abstrak

Penelitian ini ditujukan untuk mengidentifikasi hubungan antara kualitas layanan dengan kepuasan nasabah, dan kesetiaan nasabah layanan cash management bank UOB Indonesia. Pengambilan sampel dilakukan terhadap nasabah perusahaan yang menggunakan layanan cash management. Kuesioner disusun untuk penelitian ini berdasarkan model Servqual yang mengidentifikasi pengaruh lima dimensi (tangibility, assurance responsibility, reliability, dan empathy) pada lingkungan bank terhadap kepuasan nasabah. Penelitian pendahuluan dilakukan untuk melakukan verifikasi kuesioner alat ukur yang telah disusun sebelumnya kepada nasabah melalui indepth interview. Perbaikan dan perubahan kuesioner dilakukan berdasarkan temuan dan masukan dari nasabah-nasabah tersebut.

Hasil penelitian ini menunjukkan bahwa semua dimensi SERVQUAL memiliki pengaruh positif terhadap kepuasan nasabah. Reliability memiliki pengaruh paling besar diikuti oleh tangible, responsiveness, assurance dan empathy. Kepuasan nasabah juga didapatkan memiliki pengaruh positif terhadap kesetiaan nasabah.

Penelitian ini juga menyarankan kedepannya agar dapat dilakukan penelitian yang sama yakni pengaruh kualitas layanan terhadap kepuasan dan kesetiaan nasabah atas masing-masing segmen nasabah yang mendapatkan layanan cash management secara terpisah.

The goal of this research is to identify interrelationship between service quality, customer satisfaction and customer loyalty in cash management service of Bank UOB Indonesia. Sampling was conducted to corporate customer of cash management service customer.

The questionnaire developed for this research was based on Servqual model that identified the influence of five dimensions (tangibility, assurance responsibility, reliability, and empathy) in banking environments on customer satisfaction. Preliminary research was conducted to verify the questionnaire to customer through indepth interview. Revision and update of questionnaire was done based on the finding and customer inputs. The research results indicate that all SERVQUAL dimensions have a positive influence to customer satisfaction. Reliability has the biggest influence to customer satisfaction followed by tangible, responsiveness, assurance and empathy. Customer satisfaction also found out has positive influence to customer loyalty.

This research also suggest for future research to conduct separate research on service quality influence to customer satisfaction and customer loyalty to every customer segement that served.