

# Analisa pengaruh customer value anticipation terhadap customer satisfaction dan customer loyalty: studi kasus PT. Bank Negara Indonesia = Analysis of customer value anticipation to customer satisfaction and customer loyalty: case study PT. Bank Negara Indonesia

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## Abstrak

Customer value anticipation (CVA) merupakan konsep yang sangat penting bagi sebuah perusahaan. Konsep CVA dapat membantu perusahaan untuk memahami perubahan customer value pelanggan mereka dan mengembangkan produk yang sesuai dengan perubahan value tersebut. Dengan mengembangkan dan menawarkan produk yang sesuai dengan value pelanggan, maka perusahaan dapat meningkatkan kepuasan dan loyalitas dari pelanggan. Penelitian ini melihat bagaimana pengaruh customer value anticipation terhadap kepuasan dan loyalitas pelanggan dari persepsi pelanggan. Nasabah dari Bank Negara Indonesia dipilih untuk menjadi objek penelitian. Variabel CVA dibagi menjadi CVA-capability dan CVA-calm. Dari penelitian ditemukan bahwa hanya CVA-capability berpengaruh baik terhadap customer satisfaction dan customer loyalty.

*The concept of customer value anticipation (CVA) is very important especially for a company. The CVA concept help company to understand the change in customer value and develop product that suit to customer value changing. By being able to present product that suit to what customer want and need, company can increase the satisfaction and loyalty from customer. The purpose of this research is to analyze the impact of CVA concept to customer satisfaction and loyalty from customer perception. Therefore customer from Bank Negara Indonesia are being chosen as research object. The construct of CVA variable are divided into two different construct: CVA-capability and CVA-calm. This research found that only customer value anticipation-capability has positive impact to both customer satisfaction and loyalty.*