

# Pengaruh Customer Experience, Customer Satisfaction, dan Word of Mouth terhadap Customer Loyalty dengan Consumer Demographics sebagai Variabel Moderasi pada Nasabah Seabank di DKI Jakarta = The Influence of Customer Experience, Customer Satisfaction, and Word of Mouth on Customer Loyalty with Consumer Demographics as a Moderating Variable for Seabank Customers in DKI Jakarta

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## Abstrak

Seabank merupakan salah satu digital bank yang merupakan perusahaan raksasa teknologi asal Singapura yaitu Sea Group, berhasil melakukan masuk ke dalam pasar perbankan di Indonesia. Semakin meningkatnya pertumbuhan Bank Digital di Indonesia akan mengancam loyalitas nasabah Seabank sendiri karena maraknya permasalahan customer switching dan multiple account dibidang perbankan. Tujuan dari penelitian ini adalah untuk menganalisis pengaruh Pengaruh Customer Experience, Customer Satisfaction, dan Word of Mouth terhadap Customer Loyalty dengan Consumer Demographics sebagai Variabel Moderasi pada Nasabah Seabank di DKI Jakarta. Penelitian ini dilakukan dengan menyebarkan kuesioner menggunakan Google Form kepada 100 nasabah Seabank di DKI Jakarta dengan usia minimal 18 tahun dan telah melakukan transaksi melalui aplikasi Seabank minimal 2 kali dalam 6 bulan terakhir. Penelitian ini menggunakan analisis deskriptif, analisis regresi linear dengan uji t dan f serta moderated regression analysis melalui software SPSS. Hasil penelitian ini menunjukkan bahwa customer experience, customer satisfaction, dan word of mouth secara parsial memiliki pengaruh signifikan terhadap customer loyalty pada nasabah Seabank di DKI Jakarta. Akan tetapi, variabel moderasi yaitu consumer demographics yang terdiri dari jenis kelamin, usia, dan pendapatan, tidak memiliki pengaruh sehingga tidak memoderasi pengaruh antara variabel customer experience, customer satisfaction, dan word of mouth terhadap customer loyalty. Sedangkan pendidikan memoderasi pengaruh customer satisfaction terhadap customer loyalty.

.....Seabank is a digital bank from Singapura which has succeeded in entering the banking market in Indonesia. The increasing growth of Digital Banks in Indonesia will threaten the loyalty of Seabank's own customers due to the increasing problems of customer switching and multiple accounts in the banking sector. The purpose of this research is to analyze the influence of Customer Experience, Customer Satisfaction, and Word of Mouth on Customer Loyalty with Consumer Demographics as a Moderating Variable on Seabank Customers in DKI Jakarta. This research was conducted by distributing questionnaires using Google Form to 100 Seabank customers in DKI Jakarta who were at least 18 years old and had made transactions via the Seabank application at least twice in the last 6 months. This research uses descriptive analysis, linear regression analysis with t and f tests and moderated regression analysis using SPSS software. The results of this research show that customer experience, customer satisfaction, and word of mouth partially have a significant influence on customer loyalty of Seabank customers in DKI Jakarta. However, the moderating variable, namely consumer demographics which consists of gender, age and income, has no influence so it does not moderate the influence of the customer experience, customer satisfaction and word of mouth variables on customer loyalty. Meanwhile, education moderates the influence of customer satisfaction on customer loyalty.