

PERAN *E-BANKING* TERHADAP KEPUASAN DAN LOYALITAS NASABAH PT. BANK CENTRAL ASIA Tbk.

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ABSTRAK

Semakin berkembangnya teknologi, industri perbankan melakukan inovasi terhadap layanan digital perbankan dengan menghadirkan sistem *E-Banking*. *E-Banking* memberikan berbagai manfaat baik bagi nasabah, perbankan maupun otoritas. Berdasarkan hasil survey penulis menunjukkan bahwa nasabah khususnya pada PT. Bank Central Asia Tbk. memberikan respon positif terhadap penggunaan layanan *E-Banking* yang memberikan berbagai kemudahan bertransaksi seperti transfer, pembayaran tagihan, *m-commerce*, pembelian *voucher* dan sebagainya. Selain itu PT. Bank Central Asia Tbk. pun memberikan tingkat keamanan yang baik terhadap sistem *E-Bankingnya* demi kenyamanan nasabah. Dari adanya segi kemudahan, kenyamanan serta keamanan yang dirasakan oleh nasabah memberikan *value* yang tinggi terhadap kinerja serta layanan yang diberikan oleh PT. Bank Central Asia Tbk.. Respon positif nasabah menghasilkan suatu kepuasan sehingga menciptakan loyalitas nasabah. Maka dari itu, peran *E-Banking* merupakan salah satu alternatif bagi PT. Bank Central Asia Tbk. dalam meningkatkan dan mempertahankan kepuasan serta loyalitas nasabah melalui kinerja dan inovasi terhadap layanan digital perbankan.

Kata Kunci: *E-Banking*, Kepuasan Nasabah, Loyalitas Nasabah

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ABSTRACT

With the development of technology, the banking industry innovates digital banking services by presenting the E-Banking system. E-Banking provides various benefits for customers, banks and authorities. Based on the results of the survey, the authors show that customers, especially at PT. Bank Central Asia Tbk., give a positive response to the use of E-Banking services which provide various conveniences for transactions such as transfers, bill payments, m-commerce, voucher purchases and so on. In addition, PT. Bank Central Asia Tbk. also provides a good level of security for its E-Banking system for the convenience of customers. In terms of convenience, comfort and security felt by customers, it gives a high value to the performance and services provided by PT. Bank Central Asia Tbk.. The customer's positive response produces a satisfaction that creates customer loyalty. Therefore, the role of E-Banking is one of the alternatives for Bank BCA in improving and maintaining customer satisfaction and loyalty through performance and innovation in digital banking services.

Keywords: E-Banking, Customer Satisfaction, Customer Loyalty