Analysis Of Bank Jakarta Customer Loyalty With Customer Satisfaction As An Intervening Variable
(Study Of Bank Jakarta, Pondok Pinang Branch)

By Dimas Indira Anggoro

Abstract

This study aims to analyze the influence of customer experience and perceived value on customer loyalty, with customer satisfaction as an intervening variable at Bank Jakarta, Pondok Pinang Branch. A quantitative methodology based on a survey of clients of Bank Jakarta's Pondok Pinang Branch was utilized in the study. Structural Equation Modeling Partial Least Squares (SEM-PLS) was used to analyze the data. Customer satisfaction is positively and significantly impacted by perceived value and customer experience, according to the data. Loyalty is positively and significantly impacted by customer experience and perceived value as well. Loyalty from customers is positively and significantly impacted by customer satisfaction. The mediation test found that while customer pleasure does moderate the impact of perceived value on customer loyalty, it does not mediate the link between customer experience and loyalty per se. client happiness may be enhanced by direct encounters and perceived value, according to these studies, which affect client loyalty at Bank Jakarta. In order to keep and grow its loyal client base, Bank Jakarta must consistently provide better services, innovate its products, and expand its digital offerings to increase customer happiness, perceived value, and overall satisfaction.

Keywords: *customer experience, perceived value, customer satisfaction, customer loyalty, banking.*

Analisis Loyalitas Nasabah Bank Jakarta Dengan Kepuasan Nasabah Sebagai Variabel Intervening (Studi Bank Jakarta KCP Pondok Pinang)

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh pengalaman nasabah dan persepsi nilai terhadap loyalitas nasabah dengan kepuasan nasabah sebagai variabel intervening pada Bank Jakarta KCP Pondok Pinang. Metodologi kuantitatif berdasarkan survei terhadap nasabah Cabang Pondok Pinang Bank Jakarta digunakan dalam penelitian ini. Pemodelan Persamaan Structural Equation Modeling Partial Least Squares (SEM-PLS) digunakan untuk menganalisis data. Kepuasan nasabah dipengaruhi secara positif dan signifikan oleh persepsi nilai dan pengalaman nasabah, menurut data tersebut. Loyalitas juga dipengaruhi secara positif dan signifikan oleh pengalaman nasabah dan persepsi nilai. Loyalitas dari nasabah dipengaruhi secara positif dan signifikan oleh kepuasan nasabah. Uji mediasi menemukan bahwa meskipun kesenangan nasabah memoderasi dampak persepsi nilai terhadap loyalitas nasabah, hal itu tidak memediasi hubungan antara pengalaman nasabah dan loyalitas itu sendiri. Kebahagiaan nasabah dapat ditingkatkan oleh interaksi langsung dan persepsi nilai, menurut penelitian ini, yang memengaruhi loyalitas nasabah di Bank Jakarta. Untuk mempertahankan dan mengembangkan basis nasabah yang loyal, Bank Jakarta harus secara konsisten memberikan layanan yang lebih baik, berinovasi dalam produknya, dan memperluas penawaran digitalnya untuk meningkatkan kebahagiaan nasabah, persepsi nilai, dan kepuasan secara keseluruhan.

Kata Kunci: pengalaman nasabah, persepsi nilai, kepuasan nasabah, loyalitas nasabah, perbankan.