

**Analisis Tingkat Kepuasan Nasabah Terhadap Kualitas Layanan Sistem Promo *Point Reward* Nasabah Perbankan Dengan Menggunakan Metode *Bank Service Quality* dan E-S-QUAL Terhadap Dimensi *Efficiency, Assurance, Access, Reliability, Responsiveness*, dan *Contact* Berdasarkan Persepsi dari Nasabah Bank ABC**

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**ABSTRAK**

PT Bank ABC (Persero), Tbk adalah salah satu lembaga perbankan milik negara (BUMN) terbesar di Indonesia. Untuk meningkatkan daya saing dengan lembaga perbankan yang lain, pihak Bank ABC kemudian melakukan implementasi sistem *point reward* yang memberikan poin untuk setiap transaksi perbankan yang dilakukan oleh nasabah sehingga kemudian poin tersebut dapat ditukarkan dengan berbagai macam promo *voucher*, diskon harga, dan barang-barang elektronik yang dapat diakses melalui halaman *web* mikro atau *microsite* dan aplikasi *mobile*. Pengukuran kualitas layanan (*service quality*) dilakukan dengan menyebarkan kuesioner secara online terhadap pengguna layanan sistem *point reward* ini. Data yang telah didapatkan kemudian diolah dengan menggunakan analisis statistik deskriptif sehingga didapatkan nilai tingkat kualitas layanan dari sistem *point reward* tersebut yang mempunyai dampak langsung terhadap tingkat kepuasan nasabah sehingga penelitian ini bertujuan untuk mengetahui kualitas layanan dari sistem *point reward* tersebut berdasarkan persepsi dari nasabah pengguna sistem dengan menggunakan metode *Bank Service Quality* (BSQ) dan E-S-QUAL terhadap dimensi *Efficiency (microsite dan mobile application), Assurance, Access, Reliability, Responsiveness*, dan *Contact*.

Kata Kunci : Kualitas Layanan, tingkat kepuasan nasabah, statistik deskriptif, *Bank Service Quality* (BSQ), E-S-QUAL.

**Analysis of Customer Satisfaction Based on Service Quality From Customer's Promo Point Reward System Using Bank Service Quality and E-S-QUAL Methods Against *Efficiency, Assurance, Access, Reliability, Responsiveness* and *Contact* Based on Bank ABC's Customer Perception**

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**ABSTRACT**

PT Bank ABC (Persero), Tbk is one of the largest state-owned banking institutions (SOE), in Indonesia. To improve the competitiveness of the banking institution to another, the Bank ABC then do a point reward system implementation which give points to any banking transactions conducted by customers so then these points can be redeemed for a wide variety of promo vouchers, discount prices, and electronic goods which can be accessed via a micro web page or microsite and mobile applications. Measurement of quality of service (service quality) is done by distributing online questionnaires to system users. The data that has been obtained is then processed using statistical analysis descriptive to obtain the value of the quality level of service from a system point reward those that have a direct impact on the level of customer satisfaction that this study aims to determine the quality of service of the system point reward is based on the perception of system users with using methods Bank Service Quality (BSQ) and ES-QUAL from the dimensions of Efficiency (microsite and a mobile application), Assurance, Access, Reliability, Responsiveness, and Contact.

Keywords : Service Quality, Customer Satisfaction, Descriptive Statistics, Bank Service Quality (BSQ), E-S-QUAL