

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan *mobile banking* dan citra merek terhadap kepuasan nasabah serta dampaknya terhadap loyalitas nasabah (Survei Pada Nasabah Pengguna *Mobile banking* di Bank Tabungan Negara KCP Sumedang) baik secara parsial maupun simultan. Metode penelitian yang digunakan adalah metode deksriptif dan verifikatif dengan jumlah sampel sebanyak 100 responden. Analisis data yang digunakan adalah analisis jalur (*path analysis*), analisis koefisien determinasi dan uji hipotesis. Hasil penelitian menunjukkan bahwa pada struktur I terdapat pengaruh secara parsial kualitas layanan *mobile banking* terhadap kepuasan nasabah sebesar 31,8% dan pengaruh citra merek terhadap kepuasan nasabah sebesar 29,4%. Secara simultan besarnya pengaruh kualitas layanan *mobile banking* dan citra merek terhadap kepuasan nasabah sebesar 61,2%. Pada struktur II terdapat pengaruh secara parsial kualitas layanan *mobile banking* terhadap loyalitas nasabah sebesar 22,8%, pengaruh citra merek terhadap loyalitas nasabah sebesar 24,2%, dan pengaruh kepuasan nasabah terhadap loyalitas nasabah sebesar 24,1%. Secara simultan besarnya pengaruh kualitas layanan *mobile banking* dan citra merek terhadap loyalitas nasabah melalui kepuasan nasabah sebesar 71,1%. Kemudian besarnya pengaruh secara langsung langsung kualitas layanan *mobile banking* terhadap loyalitas nasabah sebesar 15% dan besarnya pengaruh citra merek terhadap loyalitas nasabah sebesar 16,3%. Sedangkan besarnya pengaruh kualitas layanan *mobile banking* terhadap loyalitas nasabah secara tidak langsung melalui kepuasan nasabah sebesar 17,4% dan besarnya pengaruh citra merek terhadap loyalitas nasabah secara tidak langsung melalui kepuasan nasabah sebesar 16,7%. Dengan demikian, kepuasan nasabah telah terbukti sebagai variabel *intervening* dalam hubungan kualitas layanan *mobile banking* dan citra merek terhadap loyalitas nasabah.

**Kata Kunci : Kualitas Layanan *Mobile Banking*, Citra Merek, Kepuasan Nasabah, dan Loyalitas Nasabah**

## **ABSTRACT**

*This study aims to determine the effect of mobile banking service quality and brand image on customer satisfaction and its impact on customer loyalty (Survey of Mobile Banking Customers at Bank Tabungan Negara KCP Sumedang) both partially and simultaneously. The research method used is descriptive and verificative with a sample size of 100 respondents. The data analysis methods used are path analysis, coefficient of determination analysis, and hypothesis testing. The results show that in structure I, there is a partial influence of mobile banking service quality on customer satisfaction of 31.8% and an influence of brand image on customer satisfaction of 29.4%. Simultaneously, the influence of mobile banking service quality and brand image on customer satisfaction is 61.2%. In structure II, there is a partial influence of mobile banking service quality on customer loyalty of 22.8%, brand image on customer loyalty of 24.2%, and customer satisfaction on customer loyalty of 24.1%. Simultaneously, the combined influence of mobile banking service quality and brand image on customer loyalty through customer satisfaction is 71.1%. Then, the direct influence of mobile banking service quality on customer loyalty is 15% and the influence of brand image on customer loyalty is 16.3%. Meanwhile, the indirect influence of mobile banking service quality on customer loyalty through customer satisfaction is 17.4%, and the indirect influence of brand image on customer loyalty through customer satisfaction is 16.7%. Thus, customer satisfaction has been proven to be an intervening variable in the relationship between mobile banking service quality and brand image on customer loyalty.*

**Keywords : Mobile Banking Service Quality, Brand Image, Customer Satisfaction, and Customer Loyalty**