ABSTRAK

Kecenderungan pemakaian *mobile banking* di Indonesia kian melonjak, bersamaan dengan meningkatnya pemahaman publik akan fasilitas dan keamanan dalam menjalankan kegiatan finansial di zaman teknologi digital. Pada era ini beberapa perbankan syariah terus berusaha mempercepat perkembangan total pemakai baru untuk penggunaan *mobile banking*, salah satunya Bank Syariah Indonesia dengan BSI *Mobile*.

Penelitian ini berguna untuk melihat pengaruh *customer value* dan *customer experience* terhadap loyalitas nasabah menggunakan *mobile banking* melalui kepuasan sebagai variabel *intervening* di BSI KCP Palembang OPI Jakabaring. Sumber data utama penelitian yang dimanfaatkan yakni data primer dengan pembagian angket pada responden yakni nasabah pengguna *mobile banking* pada BSI KCP Palembang OPI Jakabaring. Dimana total responden yang dipakai ialah sejumlah 100 orang nasabah. Teknik analisis data yang diterapkan yaitu *Structural Equation Modelling* (SEM) berbasis *Partial Least Square* (PLS) melalui program *SmartPLS*.

Temuan penelitian membuktikan *customer value* dan *customer experience* berpengaruh positif dan signifikan terhadap kepuasan nasabah. Sementara kepuasan dan *customer value* tidak berpengaruh dan tidak signifikan terhadap loyalitas nasabah, sedangkan *customer experience* secara langsung berpengaruh positif dan signifikan terhadap loyalitas nasabah. Selain itu, *customer value* dan *customer experience* tidak berpengaruh dan tidak signifikan terhadap loyalitas nasabah yang dimediasi kepuasan nasabah.

Kata Kunci: *Customer, Value, Experience, Loyalitas, Kepuasan*

ABSTRACT

The trend of using mobile banking in Indonesia is increasing, along with increasing public understanding of the facilities and security in carrying out financial activities in the age of digital technology. In this era, several sharia banks continue to try to accelerate the development of new users using mobile banking, one of which is Bank Syariah Indonesia with its BSI Mobile.

This research is useful for looking at the influence of customer value and customer experience on customer loyalty using mobile banking through satisfaction as an intervening variable at BSI KCP Palembang OPI Jakabaring. The main research data source used is primary data by distributing questionnaires to respondents, namely customers who use mobile banking at BSI KCP Palembang OPI Jakabaring. Where the total number of respondents used was 100 customers. The data analysis technique applied is Structural Equation Modeling (SEM) based on Partial Least Square (PLS) through the SmartPLS program.

Research findings prove that customer value and customer experience have a positive and significant effect on customer satisfaction. Meanwhile, satisfaction and customer value have no and insignificant effect on customer loyalty, while customer experience directly has a positive and significant effect on customer loyalty. Apart from that, customer value and customer experience have no effect and are not significant on customer loyalty which is mediated by customer satisfaction.

Keywords*: Customer, Value, Experience, Loyalty, Satisfaction*