

ABSTRAK

PENGARUH *CO-CREATION*, *SERVICE QUALITY*, DAN *PRODUCT QUALITY* TERHADAP KEPUASAN NASABAH (Survey pada Nasabah Pengguna Aplikasi Mandiri Online di Bank Mandiri KCP Pajajaran Bandung)

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Saat ini industri *financial* dan *technology* menjadi industri yang mengalami perkembangan paling pesat, oleh karena itu banyak bank atau pelayanan finansial yang beralih pada *fintech* untuk memberikan kenyamanan dan kemudahan bertransaksi. Dalam upaya memaksimalkan kepuasan pelanggan, Bank Mandiri melakukan inovasi *co-creation*, meningkatkan *service quality*, serta mengoptimalkan *product quality* pada produk Mandiri Online. Namun kenyataan yang terjadi, strategi-strategi yang dilakukan oleh Bank Mandiri tersebut belum sesuai dengan ekspektasi nasabah. Hal ini dilihat dari rendahnya *rating* aplikasi Mandiri Online serta banyaknya keluhan mengenai penggunaan aplikasi. Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh *co-creation*, *service quality*, dan *product quality* terhadap kepuasan nasabah Mandiri Online pada Bank Mandiri KCP Pajajaran Bandung. Metode penelitian menggunakan asosiatif, teknik pengumpulan data melalui kuesioner. Jumlah sampel penelitian sebanyak 77 responden, metode pengambilan sampel menggunakan *non probability sampling*. Hasil penelitian menunjukkan bahwa secara kualitatif *co-creation*, *service quality*, *product quality*, dan kepuasan nasabah tergolong kurang. Adapun secara kuantitatif menunjukkan bahwa *co-creation*, *service quality*, dan *product quality* berpengaruh terhadap kepuasan nasabah baik secara parsial maupun simultan. Berdasarkan hasil penelitian diketahui bahwa hambatan yang mempengaruhi rendahnya kepuasan nasabah yaitu kurangnya edukasi mengenai penggunaan aplikasi Mandiri Online, kurangnya kemampuan Bank Mandiri dalam memberikan pelayanan yang dijanjikan, serta kurangnya kualitas produk Mandiri Online dibandingkan dengan *m-banking* lainnya.

Kata Kunci: *Co-Creation*, *Kepuasan Nasabah*, *Product Quality*, *Service Quality*

ABSTRACT

THE INFLUENCE OF CO-CREATION, SERVICE QUALITY, AND PRODUCT QUALITY ON CUSTOMER SATISFACTION

**(A Survey of Mandiri Online Customer at Bank Mandiri
KCP Pajajaran Bandung)**

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Presently, the financial and technology industries are going through the most rapid development; therefore, a lot of banks or financial services are turning to fintech to provide convenience and ease of transactions. To maximize customer satisfaction, Bank Mandiri implements co-creation, improves service quality, and optimizes product quality on Mandiri Online products. However, in reality, these strategies are not in line with customer expectations. It is proven by the low rating of the Mandiri Online application and several complaints regarding the use of the application. This study attempts to examine and analyze the impact of co-creation, service quality, and product quality on Mandiri Online customer satisfaction at Bank Mandiri KCP Pajajaran Bandung. An associative method was employed and questionnaires were used to collect the data. 77 respondents were selected by using the non-probability sampling method. The results of the study reveal that the co-creation, service quality, product quality, and customer satisfaction are qualitatively still lacking. On the other hand, the co-creation, service quality, and product quality quantitatively affect customer satisfaction both partially and simultaneously. Based on the findings of the study, it is discovered that the problems resulting the low customer satisfaction are the lack of understanding concerning the use of the Mandiri Online application, ability of Bank Mandiri to provide the promised service, and quality of Mandiri Online products compared to other m-banking.

Key words: Co-Creation, Customer Satisfaction, Product Quality, Service Quality