

**ABSTRACT**

**INFLUENCE OF SERVICE QUALITY AND CUSTOMER  
MESSAGE ADVERTISING OF INTENTION TO USE THE  
SERVICE MOBILEBANKING  
IN BPR KARYAJATNIKA SADAYA BANDUNG**

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Improving the quality of banking services to customers more varied with the technology that is currently perceived by many parties, including in this research that the benefits of mobile-banking technology to facilitate customer transactions. Many banks were so eager and motivated to develop mobile-banking services, only one of the BPR Karyajatnika Sadaya. BPR KS Bank has done in the introduction of mobile-banking services to its customers in February 2012 found that a phenomenon concerning product marketing services, in this case related to the introduction of mobile-banking services to its customers. The media campaign is a means to inform the presence of these services are performed for customers interested to do the activation and use mobile-banking application for the transaction.

Advertising mobile-banking BPR KS has been done in several media such as newspapers "Pikiran Rakyat", Megatron Display, Brochure and Flyer are available at any branch specifically in BPR KS branches in Bandung. Socializing done in each branch office conducted by the Customer Service BPR KS Bank intensity the number of visitors on average 50 customers per day, with about 500,000 the number of customers registered in the system of customer data on core banking system.

However, this still does not meet the expectations of management, where a few months after the introduction of mobile-banking services, the percentage of users of mobile-banking is still very low at 0.0024%, or an estimated 1,200 customers who use mobile-banking.

This study aimed to determine the effect of service quality and advertising messages on the intention to use mobile-banking customers in BPR KS. The research method used in this research is descriptive method verification with population of mobile-banking users in the BPR KS. The research was carried out on clients with various categories of age, gender, profession customer to education. Variables used in this study is the quality of the service, advertising messages, and customer goodwill. samples in this study were 126 respondents were taken using simple random sampling method (*simple random sampling*). Data was collected using primary data collection method, by using questionnaires two ways: (1) Conventional and (2) Online. The conventional way is given a question sheet directly to the respondents to be filled. While the online way is sent via email and send back the results of the questionnaires. Analysis of the data is to use the data validity and reliability test data from the results of the questionnaire questions.

The results showed that users of mobile-banking customer feedback BPR KS is they feel the ease of transacting on mobile-banking, trust to feel safe and comfortable use of electronic banking services. But relatively many customers provide input on improving the quality and completeness of the types of transactions in mobile-

banking, because of its current transaction is said to be sufficient to meet the needs of the customer transaction, expectations of improved service is the varied types of transactions.

Quality of service and advertising messages together influence the intention to use mobile-banking services BPR KS with 33.51% and the remaining percentage is influenced by other factors not examined in this study. Of the total 33.51% below the percentage value of each variable, quality of service is otherwise accounted for 20.22% and 13.29% of the advertising message.

Keywords: Quality of service, advertising messages, Customer intent, mobile-banking users.