

**MODEL *E-SATISFACTION* PENGGUNA LAYANAN *MOBILE BANKING* DENGAN *CO-CREATION* SEBAGAI VARIABEL *INTERVENING* SELAMA PANDEMI COVID-19
(SURVEY PADA NASABAH BANK NAGARI)**

TESIS

Diajukan sebagai Salah Satu Syarat untuk mencapai Gelar Magister Manajemen
pada Program Studi Magister Manajemen Fakultas Ekonomi dan Bisnis
Universitas Andalas



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**PROGRAM STUDI S2 MAGISTER MANAJEMEN
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DENGAN *CO-CREATION* SEBAGAI VARIABEL *INTERVENING*
SELAMA PANDEMI COVID-19
(SURVEY PADA NASABAH BANK NAGARI)**

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ABSTRAK

Mobile banking mengalami kenaikan yang cukup signifikan saat fenomena covid-19 muncul sehingga Bank Nagari harus meningkatkan performa dengan menjaga kepuasan nasabah elektronik (*e-satisfaction*). Penelitian ini bertujuan untuk menguji model *e-satisfaction* bagi pengguna layanan nagari *mobile banking* selama covid-19 yang dipengaruhi oleh *mobile banking service quality* dan *online relationship quality* dengan *co-creation* sebagai variabel *intervening*. Metode penelitian ini adalah *Structural Equation Model* (SEM) dengan AMOS Ver 26 sebagai *software* yang digunakan dan *Maximum Likelihood Estimation* sebagai teknik estimasi yang dipilih. Teknik pengambilan sampel menggunakan *purposive sampling* dengan jumlah sampel 175 responden. Hasil penelitian menunjukkan bahwa *mobile banking service quality* dan *online relationship quality* berpengaruh positif dan signifikan terhadap *co-creation* dan *e-satisfaction*. Namun *co-creation* tidak memiliki pengaruh secara langsung terhadap *e-satisfaction*. Selain itu, *co-creation* tidak terbukti menjadi variabel *intervening* antara *mobile banking service quality* dengan *e-satisfaction* dan *online relationship quality* dengan *e-satisfaction*. Model penelitian ini dapat diimplikasikan oleh Bank Nagari dalam meningkatkan kepuasan nasabah (*e-satisfaction*) dalam menggunakan layanan *mobile banking* yaitu dengan meningkatkan kualitas pelayanan (*mobile banking service quality*) dan kualitas hubungan (*online relationship quality*) yang merupakan faktor penting dalam menentukan derajat penciptaan nilai bersama antara nasabah dan Bank Nagari (*co-creation*). Penelitian ini memperluas literatur yang terkait dengan model kepuasan nasabah dalam menggunakan layanan *mobile banking* terutama nasabah Bank Nagari.

Kata Kunci : *m-banking service quality, online relationship quality, co-creation, e-satisfaction*

***A MODEL OF E-SATISFACTION IN USING MOBILE BANKING
SERVICES WITH CO-CREATION AS INTERVENING VARIABLE DURING
THE COVID-19 PANDEMIC
(SURVEY ON NAGARI BANK CUSTOMERS)***

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ABSTRACT

Mobile banking had a significant increase during the covid-19, therefore Bank Nagari had to improve its performance by maintain e-satisfaction. This study aims to test the e-satisfaction model for users of mobile banking nagari services during covid-19 which is influenced by mobile banking service quality and online relationship quality with co-creation as an intervening variable. Data were analyzed by structural equation model (SEM) with AMOS Ver 26 as the software used and maximum likelihood as the estimation technique selected. The sampling technique uses purposive sampling with a sample number of 175 respondents. The results showed that mobile banking service quality and online relationship quality had a positive and significant effect on co-creation and e-satisfaction. However co-creation had no effect on e-satisfaction. In addition, co-creation isn't proven to be an intervening variable between mobile banking service quality and e-satisfaction also between online relationship quality and e-satisfaction. This model has implications for Bank Nagari to improve customer satisfaction in using mobile banking by improve the mobile banking service quality and the online relationship quality which are necessary in determining value co-creation. This study extends the literature related to the e-satisfaction model in using mobile banking services, especially customers of Bank Nagari.

Keywords: m-banking service quality, online relationship quality, co-creation, e-satisfaction