

ABSTRAK

Tujuan dari penelitian ini adalah untuk menganalisis pengaruh kualitas pelayanan, kualitas produk dan persepsi harga terhadap *word of mouth*. Kepuasan nasabah berperan sebagai variabel penghubung antara variabel independen terhadap variabel dependen. Responden penelitian ini adalah nasabah rekening tabungan di bank bjb KCP Pos Pengumben, Jakarta. Data primer dan sekunder digunakan dalam penelitian ini. Data sekunder diperoleh dari berbagai sumber seperti: jurnal, buku dan publikasi terkait yang relevan. Data primer diperoleh melalui kuisisioner yang disebarakan kepada target responden. 100 responden diperoleh dengan menggunakan metode *accidental sampling*. Pengukuran model dilakukan dengan menggunakan analisis jalur (*path analysis*). Hasil penelitian menunjukkan bahwa kualitas layanan, kualitas produk dan persepsi harga memiliki pengaruh yang positif dan signifikan baik secara parsial maupun secara bersama-sama terhadap kepuasan nasabah. Hasil penelitian juga menunjukkan bahwa kualitas layanan, kualitas produk dan persepsi harga memiliki pengaruh yang positif dan signifikan terhadap *word of mouth*. Kualitas layanan, kualitas produk, persepsi harga dan kepuasan nasabah secara bersama-sama memiliki pengaruh yang positif dan signifikan terhadap *word of mouth*. Persepsi harga memiliki pengaruh yang dominan. Disarankan untuk meningkatkan harga bersaing melalui pemberian diskon atau potongan harga, hadiah langsung, *cash back* dan undian berhadiah. Pada penelitian selanjutnya, variabel lain seperti insentif atau himbauan frontliner, dapat digunakan melihat pengaruhnya terhadap *word of mouth*.

Kata kunci: kualitas layanan, kualitas produk, persepsi harga, kepuasan nasabah, *word of mouth*

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ABSTRACT

The objective of this research is to analyze the effect of service quality, product quality, perceived price on word of mouth. Customer satisfaction serves as a mediating variable. Customers who had saving account at bank bjb KCP Pos Pengumben, Jakarta were taken as the respondents. Both primary and secondary data were employed. Secondary data were gathered from various sources such as journals, books and other related publications. Primary data were gathered using questionnaire distributed to the target respondents. Using an accidental sampling technique, a total 100 respondents were obtained. Path analysis was employed in this study. The result showed that service quality, product quality and perceived price had a positive and significant effect both partially and simultaneously on customer satisfaction. It was also found that service quality, product quality and perceived price had positive and significant effect on word of mouth. Service quality, product quality, perceived price and customer satisfaction simultaneously has positive and significant influence on word of mouth. Perceived price was found dominant. It is suggested to increase price competitiveness through discounts, direct gift, cash back and lottery. In the next research, variables such as incentives or appeal of frontliners, can be used to see how the effect of them to word of mouth.

Keyword: service quality, product quality, perceived price, customer satisfaction and word of mouth

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