ABSTRACT

LOVITA. Customer Satisfaction and Loyalty Analysis of Using Non-Cash Payment Method (Prepaid Card). Under direction of KIRBRANDOKO and IDQAN FAHMI.

Development of payment methods are moving toward non-cash payment method. In Indonesia, circulation of e-money as one type media in non-cash payment method has increased fast, but has not been followed by an increase in its volume and value of transaction. The purposes of this study were to identify the characteristics of prepaid card user, determine several attributes which affect prepaid card user’s satisfaction and loyalty, and formulate the strategy to increase customer satisfaction and loyalty. Survey was conducted to 150 users who live in Jakarta and were obtained by using snowball sampling, consisting 75 respondents are Mandiri Prabayar and 75 respondents are Flazz card users. Service Quality (SERVQUAL) construct and its relationship with customer satisfaction, and customer loyalty were used to analyze considered important factors by consumers. Descriptive analysis, Structural Equation Modelling analysis, Cross Tabulation analysis, Importance Performance Analysis were used to analyze the data. Structural Equation Modelling analysis indicated that tangible, reliability, responsiveness, assurance, and empathy dimensions contribute positively and significantly to customer satisfaction. Responsiveness was the dimension that had the biggest effect and the highest importance level in forming satisfaction. According to the results of this study, the value of Customer Satisfaction Index was 61.3 percent and Customer Loyalty Index was 48.9 percent, with Mandiri Prabayar card was scored lower than Flazz card in both aspects. The most important recommended strategy is to improve performance of service quality by cashier and customer service directly related to users, not only in the aspect of better communication, but also to improve their comprehension about prepaid card.

Keywords: Prepaid card, Structural Equation Modelling, Customer Satisfaction Index, Customer Loyalty Index, Importance Performance Analysis, Marketing Mix