ABSTRACT

This research analyzes about quality improvement of KlikBCA's services based on criteria E-Banking SQ, that consist of ten variables like web usability, security, information quality, access, trust, fees and charges, reliability, responsiveness, service recovery, and personalisation/customisation and tested their impact on perceived service value. After tested the hypothesis, it's showed that eight variables have an effect to perceived service value, which ordered by strength correlation are reliability, responsiveness, information quality, web usability, trust, personalisation/customisation, security, service recovery, fees and charges, and access.

Meanwhile, when we look at customer interest of KlikBCA's services, it's still not meet the level of customer interest. This is showed by the average value of the interest rate is 5.05, while the average value of the actual performance level is 4.23. The value which has the largest gap variable is service recovery with gaps -1.12 and the smallest gap variable is reliability with a gap -0.55. Beside that, variable that would be prioritized first, can be analyzed by observing the location of these variables in the performance level diagram of current interest, first is improve the dimensions in quadrant II/high impact (trust, access, and information quality), then proceed to the quadrant I/expected (service recovery), after that quadrant III/hidden (personalisation/customisation), and the last quadrant IV/low impact (fees and charges, security, web usability, and responsiveness), so that these variables can be handled appropriately. Therefore, recommendation programs are formulated by combining the strength of correlation of each variable, gap values, and where the variables located in the quadrant, so the sequence of improvements are begin with variable trust, information quality, access, service recovery, personalisation/customisation, reliability, security, fees and charges, responsiveness, and the last variable is web usability. Best proposed programs are Control Everything, Multimedia User Demo, and Maintenance Interface Website.

Keywords: e-banking, service quality, perceived service value