

**ABSTRAK**  
**PENGARUH KUALITAS LAYANAN DAN *WORD OF MOUTH***  
**DIMEDIASI OLEH MINAT TERHADAP KEPUTUSAN NASABAH**  
**DALAM MENGGUNAKAN *E-BANKING* PADA PT. BANK BCA TBK.**  
**KCU PURWOKERTO**

Studi pada nasabah BCA di KCU Purwokerto

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh kualitas layanan terhadap keputusan nasabah, (2) pengaruh *word of mouth* terhadap keputusan nasabah, (3) minat nasabah memediasi pengaruh kualitas layanan terhadap keputusan nasabah, (4) minat nasabah memediasi pengaruh *word of mouth* terhadap keputusan nasabah. Teknik pengambilan sampel menggunakan *purposive sampling*. Data diperoleh dengan membagikan kuesioner *online* tentang kualitas layanan, *word of mouth*, keputusan nasabah dan minat nasabah kepada 164 responden. Analisis data menggunakan *Smart Partial Least Square 3.0*. Hasil penelitian menunjukkan bahwa: (1) Kualitas layanan tidak berpengaruh terhadap keputusan nasabah, (2) *word of mouth* berpengaruh terhadap keputusan nasabah, (3) minat nasabah tidak memediasi pengaruh kualitas layanan terhadap keputusan nasabah, (4) minat nasabah memediasi pengaruh *word of mouth* terhadap keputusan nasabah.

Kata Kunci: Kualitas Layanan, *Word of Mouth*, Keputusan Nasabah, Minat Nasabah.

**ABSTRACT**

**THE INFLUENCE OF SERVICE QUALITY AND WORD OF MOUTH  
MEDIATED BY INTEREST IN CUSTOMER DECISIONS IN USING E-  
BANKING AT PT. BANK BCA TBK. KCU PURWOKERTO**

Study on BCA customers at KCU Purwokerto

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This study aims to determine: (1) the influence of service quality on customer decisions, (2) the influence of word of mouth on customer decisions, (3) whether customer interest mediates the influence of service quality on customer decisions, (4) whether customer interest mediates the influence of word of mouth on customer decisions. The sampling technique used was purposive sampling. Data was obtained by distributing online questionnaires about service quality, word of mouth, customer decisions and customer interest to as many as 164 respondents. Data analysis using Smart Partial Least Square 3.0. The results showed that: (1) Service quality had no influence on customer decisions, (2) word of mouth influenced customer decisions, (3) customer interest did not mediate the influence of service quality on customer decisions, (4) customer interest mediated the influence of word of mouth on customer decisions.

*Keywords: Service Quality, Word of Mouth, Customer Decision, Customer Interest.*