

ABSTRACT

The existence of rapid developments in the business world is a challenge and a threat for business people to be able to win the competition and be able to maintain the viability of their business. In winning the competition, every company must implement its marketing strategy. Bank is a company engaged in the service sector. Each bank company has its own strategy in attracting more customers. Bank BNI is one of the well-known banks in Indonesia. Bank BNI implements its strategy to win the competition through the service quality provided to its customers and by providing reasonable and fair prices in accordance with the services provided. This is done so that customers always get satisfaction with the services provided by Bank BNI.

This study aims to determine the effect of bank service quality on customer satisfaction, which is moderated by the price of Bank BNI customers in Bandung City.

The research method used is descriptive quantitative with causal purposes. This study used a non-probability sampling technique with a purposive sampling type of at least 385 respondents from Bank BNI customers in Bandung City. The data collection in this study used data collection techniques from the results of distributing questionnaires with a Likert scale. The data analysis technique in this study used Partial Least Squares-Structural Equation Modeling (PLS-SEM) using SmartPLS 3.2.9.

Based on the results of data analysis, it can be concluded that tangibles have a significant and positive effect on customer satisfaction, reliability does not significantly predict service quality and customer satisfaction, bank responsiveness will have a positive and significant relationship with customer satisfaction, bank assurance to customers will be positive predicts satisfaction with services, empathy shown to customers will not significantly affect their satisfaction with services, access will improve service quality and positively increase customer satisfaction with services, service portfolio will not significantly affect customer satisfaction, effectiveness is positively and significantly related on customer satisfaction, and price does not moderate the relationship between service quality and customer satisfaction with service.

Suggestions from this study are that Bank BNI in Bandung City is expected to maintain its service quality. In addition, to increase customer satisfaction, Bank BNI in Bandung City is advised to always provide the right service as promised, pay attention and help its customers, expand the use of internet banking and SMS banking, always provide fair and reasonable prices, always contact customers whenever there is an overview of service fees, as well as providing a good explanation of service fees to their customers.

Keywords: *Bank Service Quality, Customer Satisfaction, Price*