

## ABSTRACT

**IMAYANTI, 2021, THE INFLUENCE OF SERVICE QUALITY OF MOBILE BANKING TO the SATISFACTION of the CUSTOMERS of ISLAMIC BANKS (a Case Study of Students of Siliwangi University). Thesis. Islamic Economic Studies Program of the Faculty of Religious Islam Siliwangi University**

*Quality service are always side by side with the satisfaction of, where quality of service is one of the factors that affect customer satisfaction. customer satisfaction is an emotional response that is perceived by the customer at the time enjoying the experience of using your products/services are appropriate harapan or not. Mobile bankig presented banking to meet the needs of the customer and to achieve the satisfaction of But based on the results of observation to the users of mobile banking bank syariah (Siliwangi University students), there is still a customer who is not satisfied with his hope in the aspect of quality of service which is not in accordance with the expectations of the customer.*

*Based on the background of the above problems, the obtained formulation of the problem as follows : How to influence the service quality of mobile banking on customer satisfaction of islamic banks (a case study of students of Universitas Siliwangi). The goal is to determine the effect of service quality of mobile banking on customer satisfaction of islamic banks (a case study of students of Universitas Siliwangi). The method used in this research is quantitative method. Source of data used are primary data and data sekunde. Data collection techniques in the form of questionnaires. The analysis technique used is the description of the data and hypothesis testing using test correlation, regression analysis, t test and Coefficient of Determination (R<sup>2</sup>).*

*The results of this study, namely: from the Results of the test correlates simple about the influence of service quality of mobile banking on customer satisfaction obtained results that the hypothesis Ho is rejected and Ha accepted, which means that the quality of the mobile banking service of islamic banks significantly positive effect on customer satisfaction. The results of analsis simple regression of the influence of the quality of the mobile banking service of islamic banks to the satisfaction of the customer obtained the results of the quality of service is increased or nice then customer satisfaction will increase and vice versa if the value of the service quality decreases or to be not well then customer satisfaction will decrease. The results of the t test the quality of the mobile banking service earned service quality of mobile banking bank syariah positive effect on customer satisfaction. and the Coefficient of determination (R<sup>2</sup>) shows a numerical value of R Square (R<sup>2</sup>) of 0,485, these results showed that the magnitude of the influence of service quality of mobile banking on customer satisfaction of 48.5%. Next of 51.5% is influenced by other variables not examined in this study.*

**Keywords:** *Quality Of Service, Mobile Banking, Customer Satisfaction*

## ABSTRAK

**IMAYANTI, 2021, PENGARUH KUALITAS LAYANAN *MOBILE BANKING* TERHADAP KEPUASAN NASABAH BANK SYARIAH (Studi Kasus Mahasiswa Universitas Siliwangi). Skripsi. Program Studi Ekonomi Syariah Fakultas Agama Islam Universitas Siliwangi**

Kualitas layanan selalu berdampingan dengan kepuasan, dimana kualitas layanan merupakan salah satu faktor yang mempengaruhi kepuasan nasabah. kepuasan nasabah adalah suatu tanggapan emosional yang dirasakan oleh nasabah pada saat menikmati pengalaman menggunakan produk/jasa apakah sesuai harapan atau tidak. *Mobile bankig* dihadirkan perbankan untuk memenuhi kebutuhan nasabah dan untuk mencapai kepuasan. Namun berdasarkan hasil observasi kepada para pengguna *mobile banking* bank syariah (mahasiswa Universitas Siliwangi) ternyata masih ada nasabah yang merasa belum puas dengan harapannya dalam aspek kualitas layanan yang belum sesuai dengan harapan nasabah.

Berdasarkan latarbelakang masalah diatas, maka didapat rumusan masalah sebagai berikut : Bagaimana pengaruh kualitas layanan *mobile banking* terhadap kepuasan nasabah bank syariah (studi kasus mahasiswa Universitas Siliwangi). Tujuannya untuk mengetahui pengaruh kualitas layanan *mobile banking* terhadap kepuasan nasabah bank syariah (studi kasus mahasiswa Universitas Siliwangi). Metode yang digunakan dalam penelitian ini adalah metode kuantitatif. Sumber data yang digunakan yaitu data primer dan data sekunde. Teknik pengumpulan data berupa penyebaran kuisioner. Teknik analisis yang digunakan adalah deskripsi data dan pengujian hipotesis menggunakan uji kolerasi, analisis regresi, uji t dan Koefisien Determinasi ( $R^2$ ).

Hasil penelitian ini yaitu: dari Hasil uji kolerasi sederhana mengenai pengaruh kualitas layanan *mobile banking* terhadap kepuasan nasabah diperoleh hasil bahwa pada hipotesis  $H_0$  ditolak dan  $H_a$  diterima, yang artinya kualitas layanan *mobile banking* bank syariah berpengaruh positif secara signifikan terhadap kepuasan nasabah. Hasil dari anaslisis regresi sederhana mengenai pengaruh kualitas layanan *mobile banking* bank syariah terhadap kepuasan nasabah diperoleh hasil kualitas layanan meningkat atau bagus maka kepuasan nasabah akan meningkat dan begitupun sebaliknya jika nilai kualitas layanan menurun atau menjadi tidak baik maka kepuasan nasabah akan menurun. Hasil uji t kualitas layanan *mobile banking* diperoleh kualitas layanan *mobile banking* bank syariah berpengaruh positif terhadap kepuasan nasabah. dan Koefisien determinasi ( $R^2$ ) menunjkan nilai angka R Square ( $R^2$ ) sebesar 0,485, hasil tersebut menunjkan bahwa besarnya pengaruh kualitas layanan *mobile banking* terhadap kepuasan nasabah sebesar 48,5%. Selanjutnya sebesar 51,5% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

**Kata Kunci:** Kualitas Layanan, *Mobile Banking*, Kepuasan Nasabah