ABSTRAK

KHOER AFANDI, 2022, PENGARUH KEPERCAYAAN NASABAH DAN KUALITAS LAYANAN BSI *MOBILE* TERHADAP KEPUASAN NASABAH DI BANK SYARIAH INDONESIA KC TASIKMALAYA SUTISNA SENJAYA, PROGRAM STUDI EKONOMI SYARIAH, FAKULTAS AGAMA ISLAM, UNIVERSITAS SILIWANGI

Kepuasan nasabah adalah suatu tanggapan emosional yang dirasakan oleh nasabah pada saat mereka menikmati pengalaman menggunakan produk/ jasa apakah sesuai dengan harapan atau tidak. *Mobile banking* dihadirkan oleh perbankan untuk memenuhi kebutuhan nasabah dan untuk mencapai kepuasan nasabah.Kepuasan nasabah dipengaruhi oleh beberapa faktor, diantaranya kepercayaan nasabah dan kualitas layanan. Namun berdasarkan hasil observasi kepada para pengguna *mobile banking* Bank Syariah Indonesia KC Tasikmalaya ternyata masih ada nasabah yang merasa belum sesuai dengan harapannya dalam aspek kepercayaan nasabah dan kualitas layanan.

Berdasarkan latar belakang masalah diatas, maka didapat rumusan masalah sebagai berikut 1) Bagaimana Pengaruh Kepercayaan Nasabah *mobile banking* terhadap kepuasan nasabah di Bank Syariah Indonesia, 2) Bagaimana Pengaruh Kualitas Layanan *mobile banking* terhadap kepuasan nasabah di Bank Syariah Indonesia, 3) Bagaimana Pengaruh Kepercayaan Nasabah dan Kualitas Layanan *mobile banking* secara bersama-sama terhadap kepuasan nasabah di Bank Syariah Indonesia. Metode yang digunakan dalam penelitian ini adalah metode korelasional dengan pendekatan kuantitatif. Sumber data yang digunakan yaitu data primer. Teknik pengumpulan data berupa penyebaran kuesioner. Teknik analisis data yang digunakan adalah deskripsi data dan pengujian hipotesis menggunakan uji korelasi, analisis regresi, uji t dan uji f.

Hasil penelitian: 1) Kepercayaan nasabah berpengaruh terhadap kepuasan nasabah dengan koefisien korelasi 0,630 dengan atau sig. 0,000, persamaan regresi $Y = 19,578 + 0,779 X_1$, nilai koefisien determinasi sebesar 39,7% dan nilai uji t sebesar 8,037; 2) Kualitas layanan berpengaruh terhadap kepuasan nasabah dengan koefisien korelasi 0,869 dengan atau sig 0,000, persamaan regresi $Y = 5,510 + 0,859 X_2$, nilai koefisien determinasi 75,6% dan nilai uji t sebesar 17,423; 3) Kepercayan nasabah dan kualitas layanan *mobile banking* berpengaruh terhadap kepuasan nasabah dengan koefisien korelasi 0,757 dengan atau sig 0,000, persamaan regresi $Y = 6,056 + 0,061 X_1 + 0,895 X_2$, nilai koefisien determinasi sebesar 75,7% dan uji F 151,101.

Kata Kunci : Kepercayaan Nasabah, Kualitas Layanan dan Kepuasan Nasabah

ABSTRACT

KHOER AFANDI, 2022, THE EFFECT OF CUSTOMER TRUST AND THE QUALITY OF BSI MOBILE SERVICES ON CUSTOMER SATISFACTION AT INDONESIAN SHARIA BANK BRANCH OFFICE TASIKMALAYA SUTISNA SENJAYA, *SHARIA ECONOMIC STUDY PROGRAM, ISLAMIC RELIGION FACULTY, SILIWANGI UNIVERSITY*

Customer satisfaction is an emotional response that is felt by customers when they enjoy the experience of using a product/service, whether it is in line with expectations or not. Mobile banking is presented by banks to meet customer needs and to achieve customer satisfaction. Customer satisfaction is influenced by several factors, including customer trust and service quality. However, based on the results of observations on mobile banking users of Bank Syariah Indonesia branch office Tasikmalaya, it turns out that there are still customers who feel that they have not met their expectations in terms of customer trust and service quality.

Based on the background of the problem above, the formulation of the problem is as follows: 1) How is the influence of mobile banking customer trust on customer satisfaction of Bank Syariah Indonesia, 2) How is the influence of mobile banking service quality on customer satisfaction of Bank Syariah Indonesia, 3) How is the influence of customer trust? And Quality of mobile banking services together towards customer satisfaction at Bank Syariah Indonesia. The method used in this study is a correlational method with a quantitative approach. The data source used is primary data. Data collection techniques in the form of distributing questionnaires. The data analysis technique used is data description and hypothesis testing using correlation test, regression analysis, t test and f test.

The results of the study: 1) Customer trust has an effect on customer satisfaction with a correlation coefficient of 0.630 with or sig. 0.000, the regression equation $Y= 19.578 + 0.779 X_1$, the coefficient of determination is 39.7% and the t-test value is 8.037; 2) Service quality has an effect on customer satisfaction with a correlation coefficient of 0.869 with or siege 0.000, the regression equation $Y= 5.510 + 0.859 X_2$, the coefficient of determination is 75.6% and the t-test value is 17.423; 3) Customer trust and the quality of mobile banking services affect customer satisfaction with a correlation coefficient of 0.757 with or siege 0.000, the regression equation $Y=6.056 + 0.061X1 + 0.895X2$, the coefficient of determination is 75.7% and the F test is 151.101.

Keywords: Customer Trust, Service Quality and Customer Satisfaction