ABSTRACT

THE INFLUENCE OF DIGITAL SERVICE QUALITY OF THE WONDR BY BNI APPLICATION ON CUSTOMER SATISFACTION (A SURVEY ON STUDENTS OF THE D-3 BANKING AND FINANCE STUDY PROGRAM, FACULTY OF ECONOMIC AND BUSINESS)

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The study aims to analyze the influence of digital service quality of the Wondr by BNI application on customer satisfaction among students of the D-3 Banking and Finance Study Program, Faculty of Economic and Business. Wondr by BNI is the latest digital banking service from PT Bank Negara Indonesia (Persero) Tbk, targeting the younger generation with features such as digital account opening, QRIS transactions, and financial management. This research uses a quantitative approach with an explanatory method. Data were collected through questionnaires distributed to 85 respondents selected using Proportionate Stratified Random Sampling. The data were analysed using validity and reliability tests, simple linear regression analysis, and the coefficient of determination with IBM SPSS version 25. The result show that Digital Service Quality, consisting of efficiency, fulfilment, reliability, privacy, responsiveness, compensation, and contact, is categorized as good and significantly affects on customer satisfaction. The R^2 value of 0.870 indicates that 87% of customer satisfaction variation is explained by the digital service quality, while the remaining 13% is influenced by other factors. Thus, the higher the customer's perception of digital service quality, the higher their satisfaction with the Wondr by BNI application.

Keywords: *Digital Service Quality, Customer Satisfaction, Wondr by BNI Application, Mobile Banking, BNI.*