

ABSTRACT

THE EFFECT OF APPLICATION FEATURES ON CUSTOMER SATISFACTION IN USING MOBILE BANKING BYOND BY BANK SYARIAH INDONESIA A STUDY OF CUSTOMERS OF BANK SYARIAH INDONESIA, BANDUNG KIARACONDONG BRANCH OFFICE

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This study aims to determine the effect of application features on customer satisfaction in using the Byond mobile banking service by Bank Syariah Indonesia (BSI), especially for BSI customers at the Bandung Kiaracondong Branch Office (KCP). The research method used is quantitative with a descriptive and inferential approach. Data were obtained by distributing questionnaires to 95 respondents using Google Form. The research instrument has been tested through validity and reliability tests. The independent variable in this study is the application feature, which consists of completeness, ease of access, convenience, innovation, and technical performance. While the dependent variable is customer satisfaction. The results of the study indicate that the Byond by BSI application feature has a significant effect on customer satisfaction. Although most respondents were satisfied, several features were considered less than optimal, such as technical performance and limited access to certain types of savings. These findings are expected to be used as evaluation material for the development of sharia digital banking services, especially in improving the quality of mobile banking application features. This study also contributes to the development of literature in the field of digital banking management and technology-based consumer behavior.

Keywords: application features, customer satisfaction, mobile banking, Byond by BSI.