

ABSTRACT

THE INFLUENCE OF MOBILE BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION IN USING DIGI BY BANK BJB AT BANK PEMBANGUNAN DAERAH JAWA BARAT AND BANTEN MANONJAYA SUB-BRANCH OFFICE

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This research analyzes the impact of the DIGI by Bank BJB mobile application's service quality on customer satisfaction at the Manonjaya Sub-Branch Office (KCP). Initial observations revealed technical issues and limited features, despite the app's convenience in facilitating transactions without a physical bank visit, raising questions about customer satisfaction. Employing an explanatory quantitative approach, data was collected through questionnaires, observations, and documentation from DIGI users. Data analysis involved validity and reliability tests, classical assumption tests (normality and heteroscedasticity), and hypothesis tests (coefficient of determination and t-test). The study's findings indicate that the quality of DIGI by Bank BJB Mobile banking service at KCP Manonjaya is in the "Good" category with a score of 93%. Dimensions such as efficiency, system availability, service privacy, and website appearance received high scores, signifying reliability, responsiveness, security assurance, ease of navigation, and accurate information. Customer satisfaction with DIGI's usage was also very positive, reaching 93% and categorized as "Good." Furthermore, hypothesis testing confirmed that DIGI Mobile banking service quality has a highly significant and positive influence on customer satisfaction. An R-squared value of 0.925 (92.5%) suggests that DIGI's service quality is the primary factor explaining most of the variation in customer satisfaction. This implies that positive experiences with DIGI's service quality directly contribute to customer satisfaction levels at BJB KCP Manonjaya.

Keywords: *Service Quality, Mobile Banking, Customer Satisfaction, DIGI by Bank BJB*