

ABSTRACT

THE EFFECT OF E – SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE DIGI CUSTOMER SERVICE LITE SERVICE AT PT BANK NEGARA INDONESIA (PERSERO) TBK SUB-BRANCH OFFICE SINGAPARNA

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This study aims to determine the E-Service Quality of the Digi Customer Service Lite service, the customer satisfaction of Digi Customer Service Lite users, and the effect of E-Service Quality on customer satisfaction at PT Bank Negara Indonesia (Persero) Tbk Singaparna Sub-Branch Office. This research employed a quantitative approach with an explanatory research method. Data were collected through observation, interviews, questionnaires, and literature studies. The sample consisted of 88 customers who used the Digi Customer Service Lite service, selected using a purposive sampling technique. Data were analyzed using simple linear regression analysis. The results showed that the E-Service Quality of the Digi Customer Service Lite service was categorized as good, while customer satisfaction was categorized as very good. E-Service Quality had a positive and significant effect on customer satisfaction, as indicated by a regression coefficient value of 0.357 and a significance value of $0.000 < 0.05$. In addition, the R Square value was 0,568 indicating that 56,8% of the variation in customer satisfaction could be explained by the E-Service Quality variable, while the remaining 43,2% was influenced by other factors outside the scope of this study. These findings indicate that the quality of electronic services provided through Digi Customer Service Lite makes a substantial contribution to improving customer satisfaction. Based on the findings, PT Bank Negara Indonesia (Persero) Tbk is expected to continuously improve the quality of Digi Customer Service Lite services, particularly by providing clearer service information and user guidance, as well as enhancing customers' service experience. Future researchers are recommended to include additional variables that may influence customer satisfaction in order to obtain more comprehensive results.

Keyword: E-Service Quality, Customer Satisfaction, Digi Customer Service Lite.

ABSTRAK

PENGARUH *E – SERVICE QUALITY* TERHADAP KEPUASAN NASABAH PADA LAYANAN DIGI *CUSTOMER SERVICE LITE* PT BANK NEGARA INDONESIA (PERSERO) Tbk KANTOR CABANG PEMBANTU SINGAPARNA

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Penelitian ini bertujuan untuk mengetahui *E-Service Quality* pada layanan Digi *Customer Service Lite*, kepuasan nasabah pengguna layanan Digi *Customer Service Lite*, serta pengaruh *E-Service Quality* terhadap kepuasan nasabah pada PT Bank Negara Indonesia (Persero) Tbk Kantor Cabang Pembantu Singaparna. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan metode eksplanatori. Teknik pengumpulan data dilakukan melalui observasi, wawancara, kuesioner, dan studi pustaka. Sampel penelitian berjumlah 88 responden yang merupakan nasabah pengguna layanan Digi *Customer Service Lite* dengan menggunakan teknik purposive sampling. Analisis data dilakukan menggunakan regresi linier sederhana. Hasil penelitian menunjukkan bahwa *E-Service Quality* pada layanan Digi *Customer Service Lite* berada pada kategori baik dan kepuasan nasabah berada pada kategori sangat baik. *E-Service Quality* berpengaruh positif dan signifikan terhadap kepuasan nasabah, yang ditunjukkan oleh nilai koefisien regresi sebesar 0,357 dan nilai signifikansi sebesar $0,000 < 0,05$. Selain itu, diperoleh nilai R Square sebesar 0,568 yang menunjukkan bahwa 56,8% variasi kepuasan nasabah dapat dijelaskan oleh variabel *E-Service Quality*, sedangkan sisanya sebesar 43,2% dipengaruhi oleh faktor lain di luar penelitian. Temuan ini menunjukkan bahwa kualitas layanan elektronik pada Digi *Customer Service Lite* memberikan kontribusi yang cukup kuat dalam meningkatkan kepuasan nasabah. Berdasarkan hasil penelitian, PT Bank Negara Indonesia (Persero) Tbk diharapkan dapat terus meningkatkan kualitas layanan Digi *Customer Service Lite*, khususnya dalam penyediaan informasi dan panduan penggunaan layanan yang lebih jelas serta peningkatan pengalaman penggunaan layanan bagi nasabah. Penelitian selanjutnya disarankan untuk menambahkan variabel lain yang dapat memengaruhi kepuasan nasabah agar memperoleh hasil yang lebih komprehensif.

Kata Kunci: *E – Service Quality*, Kepuasan Nasabah, Digi *Customer Service Lite*