ABSTRAK

PENGARUH KUALITAS LAYANAN APLIKASI *MOBILE BANKING* BRIMO TERHADAP KEPUASAN NASABAH PADA PT BANK RAKYAT INDONESIA PERSERO TBK KANTOR UNIT CISAYONG

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Penelitian ini bertujuan untuk mengetahui kualitas layanan aplikasi mobile banking BRImo, tingkat kepuasan nasabah, dan pengaruh kualitas layanan aplikasi mobile banking BRImo terhadap kepuasan nasabah pada PT Bank Rakyat Indonesia (Persero) Tbk Kantor Unit Cisayong. Metode penelitian yang digunakan adalah metode kuantitatif dengan pendekatan deskriptif dan eksplanatori. Data dikumpulkan melalui penyebaran kuesioner kepada 100 nasabah pengguna BRImo. Teknik analisis yang digunakan meliputi uji validitas, uji reliabilitas, analisis regresi linear sederhana, koefisien determinasi, dan uji hipotesis. Hasil penelitian menunjukkan bahwa kualitas layanan aplikasi BRImo dan kepuasan nasabah berada pada kategori baik. Hasil analisis regresi linear sederhana menunjukkan bahwa kualitas layanan aplikasi BRImo berpengaruh positif terhadap kepuasan nasabah. Nilai koefisien determinasi (R^2) sebesar 72,7% menunjukkan bahwa kepuasan nasabah dapat dijelaskan oleh kualitas layanan aplikasi BRImo sebesar 72,7%, sedangkan sisanya 27,3% dipengaruhi oleh faktor lain yang tidak diteliti. Hasil uji hipotesis menunjukkan nilai signifikansi sebesar 0,000 < 0,05 dan nilai t hitung sebesar 16,142 > t tabel sebesar 1,663, sehingga kualitas layanan aplikasi BRImo berpengaruh positif dan signifikan terhadap kepuasan nasabah pada PT Bank Rakyat Indonesia (Persero) Tbk Kantor Unit Cisayong.

Kata Kunci: kualitas layanan, BRImo, mobile banking, kepuasan nasabah.

ABSTRACT

THE EFFECT OF BRIMO MOBILE BANKING APPLICATION SERVICE QUALITY ON CUSTOMER SATISFACTION AT PT BANK RAKYAT INDONESIA (PERSERO) TBK, CISAYONG UNIT OFFICE

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This study aims to determine the quality of BRImo mobile banking application services, the level of customer satisfaction, and the effect of BRImo mobile banking application service quality on customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk, Cisayong Unit Office. This research employed a quantitative method with descriptive and explanatory approaches. Data were collected through questionnaires distributed to 100 BRImo users. The data analysis techniques included validity testing, reliability testing, simple linear regression analysis, coefficient of determination, and hypothesis testing. The results indicate that the quality of BRImo mobile banking application services and customer satisfaction are categorized as very good. The results of the simple linear regression analysis show that the quality of BRImo mobile banking application services has a positive effect on customer satisfaction. The coefficient of determination (R^2) of 72.7% indicates that customer satisfaction can be explained by the quality of BRImo mobile banking application services by 72.7%, while the remaining 27.3% is influenced by other factors not examined in this study. The hypothesis test results show a significance value of 0.000 < 0.05 and a calculated t-value of 16.142 > the t-table value of 1.663, indicating that the quality of BRImo mobile banking application services has a positive and significant effect on customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk, Cisayong Unit Office.

Keywords: Service Quality, Mobile Banking, BRImo, Customer Satisfaction.