

ABSTRACT

THE EFFECT OF DIGI CS LITE SERVICE SYSTEM QUALITY ON CUSTOMER LOYALTY AT PT BANK NEGARA INDONESIA (PERSERO) TBK (A CASE STUDY ON STUDENTS OF D-3 BANKING AND FINANCE PROGRAM AT UNIVERSITAS SILIWANGI)

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This study aims to determine the effect of Digi CS Lite service system quality on customer loyalty at PT Bank Negara Indonesia (Persero) Tbk, with a case study of students from the D-3 Banking and Finance Program at Universitas Siliwangi. This research is motivated by the development of banking digitalization, which requires improved service quality to maintain customer loyalty. The research method used is quantitative descriptive with data collection through questionnaires. The population consists of 180 students, with a sample of 64 respondents determined using the Slovin formula. Data analysis techniques include validity, reliability, and statistical analysis. The results show that the quality of the Digi CS Lite service system, consisting of efficiency, system availability, fulfillment, and privacy, influences customer loyalty measured through repeat purchase, referrals, retention, purchase across products and services, and offering ideas. Therefore, improving digital customer service quality is an important strategy to enhance customer loyalty and encouraging the sustainable use of digital banking services.

Keywords: Service System Quality, Digi CS Lite, Customer Loyalty

ABSTRAK

PENGARUH KUALITAS SISTEM LAYANAN *DIGI CS LITE* TERHADAP LOYALITAS NASABAH DI PT. BANK NEGARA INDONESIA (Studi Kasus Pada Mahasiswa Jurusan D3 Perbankan dan Keuangan Universitas Siliwangi)

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Penelitian ini bertujuan untuk mengetahui pengaruh kualitas sistem layanan *Digi CS Lite* terhadap loyalitas nasabah di PT Bank Negara Indonesia (Persero) Tbk dengan studi kasus pada mahasiswa Jurusan D-3 Perbankan dan Keuangan Universitas Siliwangi. Penelitian ini dilatar belakangi oleh perkembangan digitalisasi perbankan yang menuntut peningkatan kualitas layanan guna mempertahankan loyalitas nasabah. Metode penelitian yang digunakan adalah deskriptif kuantitatif dengan teknik pengumpulan data melalui kuesioner. Populasi penelitian berjumlah 180 mahasiswa, dengan sampel sebanyak 64 responden yang ditentukan menggunakan rumus Slovin. Teknik analisis data meliputi uji validitas, reliabilitas, dan analisis statistik. Hasil penelitian menunjukkan bahwa kualitas sistem layanan *Digi CS Lite* yang terdiri dari dimensi *efficiency*, *system availability*, *fulfillment*, dan *privacy* berpengaruh terhadap loyalitas nasabah yang diukur melalui indikator *repeat purchase*, *referrals*, *retention*, *purchase across products and services*, serta *offering ideas for products and services*. Dengan demikian, peningkatan kualitas layanan digital customer service menjadi strategi penting dalam meningkatkan loyalitas nasabah serta mendorong penggunaan layanan digital secara berkelanjutan.

Kata kunci: Kualitas Sistem Layanan, *Digi CS Lite*, Loyalitas Nasabah