ABSTRAK

PENGARUH FITUR PRODUK TERHADAP KEPUASAN NASABAH (STUDI PADA NASABAH PENGGUNA LIVIN' BY MANDIRI KCP BAYONGBONG, GARUT)

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Penelitian ini bertujuan menganalisis pengaruh fitur produk aplikasi *Livin' by Mandiri* terhadap kepuasan nasabah di Bank Mandiri KCP Bayongbong, Garut. Latar belakang penelitian ini didasarkan pada teridentifikasinya permasalahan pada beberapa fitur aplikasi yang berpotensi memengaruhi kepuasan nasabah, khususnya di wilayah semi-urban yang memiliki keragaman literasi digital. Pendekatan yang digunakan adalah kuantitatif deskriptif asosiatif dengan teknik *purposive sampling* dan pengumpulan data melalui kuesioner kepada seratus responden. Hasil analisis deskriptif menunjukkan bahwa fitur produk dan kepuasan nasabah keduanya berada pada kategori Sangat Baik, meskipun terdapat beberapa indikator yang masih memerlukan perhatian, terutama pada aspek antarmuka dan keamanan data. Hasil analisis regresi linear sederhana membuktikan bahwa fitur produk berpengaruh positif dan signifikan terhadap kepuasan nasabah, dengan kontribusi yang cukup besar terhadap variasi kepuasan nasabah. Disimpulkan bahwa pengembangan kualitas fitur produk merupakan strategi yang efektif dalam meningkatkan kepuasan nasabah pengguna layanan perbankan digital, khususnya di wilayah semi-urban

Kata kunci: Fitur Produk, Kepuasan Nasabah, *Livin' by Mandiri*, *Mobile Banking*, Regresi Linear Sederhana

ABSTRACT

THE EFFECT OF PRODUCT FEATURES ON CUSTOMER SATISFACTION

(STUDY ON USERS OF LIVIN' BY MANDIRI AT BANK MANDIRI KCP BAYONGBONG, GARUT)

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This study aims to analyze the effect of product features of the Livin' by Mandiri application on customer satisfaction at Bank Mandiri KCP Bayongbong, Garut. The background of this study is based on the identification of problems in several application features that potentially affect customer satisfaction, particularly in semi-urban areas characterized by varying levels of digital literacy. A quantitative associative descriptive approach was employed using purposive sampling technique with data collected through questionnaires distributed to one hundred respondents. Descriptive analysis results indicate that both product features and customer satisfaction fall into the Very Good category, although several indicators still require attention, particularly regarding the interface and data security aspects. Simple linear regression analysis proves that product features have a positive and significant effect on customer satisfaction, contributing substantially to the variation in customer satisfaction. It is concluded that improving the quality of product features is an effective strategy for enhancing customer satisfaction in digital banking services, especially in semi-urban areas.

Keywords: Product Features, Customer Satisfaction, Livin' by Mandiri, Mobile Banking, Simple Linear Regression