

ABSTRACT

THE EFFECT OF ELECTRONIC SERVICE QUALITY ON CUSTOMER INTEREST IN USING THE DIGI BANK BJB APPLICATION (Case Study Of Civil Servants At PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Ciamis Branch Office)

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This study aims to analyze the effect of electronic service quality on customer interest in using the DIGI bank bjb application among Civil Servant customers at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, Ciamis Branch Office. This research employed a quantitative approach with a verification research method using purposive sampling techniques. The respondents consisted of 97 customers who use the DIGI bank bjb application. Data were collected through questionnaires that had passed validity and reliability tests. The results showed that electronic service quality has a positive and significant effect on customers' intention to continue using the DIGI bank bjb application, with a regression coefficient of 1.121 and a significance value of $0.000 < 0.05$. The coefficient of determination (R Square) value of 0.451 indicates that 45.1% of the variation in customer interest can be explained by electronic service quality. These findings confirm that electronic service quality plays an important role in increasing customers' intention to continue using the DIGI bank bjb application. Therefore, Bank bjb needs to continuously improve system reliability and the quality of its digital services.

Keywords: *Electronic Service Quality, Continuance Intention, DIGI bank bjb.*