

ABSTRACT

THE INFLUENCE OF E-SERVICE QUALITY ON CUSTOMER SATISFACTION OF BY BSI MOBILE BANKING USERS AT PT BANK SYARIAH INDONESIA KCP BANJAR

By:

Senia Risalna
NPM. 233404054

Guide I : Andri Helmi Munawar, S.E., M.M
Guide II : Dedeh Sri Sudaryanti, S.E., M.Si

This study aims to examine and analyze the effect of E-Service Quality on customer satisfaction among users of mobile banking by BSI at Bank Syariah Indonesia (BSI) KCP Banjar. This research employed a quantitative method with a causal associative approach. The population consisted of 7,694 customers using BSI mobile banking at KCP Banjar. A sample of 97 respondents was determined using the Slovin formula with a purposive sampling technique. Primary data were collected through questionnaires and analyzed using simple linear regression with the assistance of SPSS version 27. The results indicate that E-Service Quality has a positive and significant effect on customer satisfaction, with a t-value of 25.338, which is greater than the t-table value of 1.985, and a significance value of $0.000 < 0.05$. Furthermore, the coefficient of determination (R^2) is 0.871, indicating that 87.1% of the variation in customer satisfaction is explained by E-Service Quality, while the remaining 12.9% is influenced by other variables outside the scope of this study.

Keywords: *E-Service Quality, Customer Satisfaction, Mobile Banking by BSI.*

ABSTRAK

PENGARUH E-SERVICE QUALITY TERHADAP KEPUASAN NASABAH PENGGUNA MOBILE BANKING BY BSI DI PT BANK SYARIAH INDONESIA KCP BANJAR

Oleh:

Senia Risalna

NPM. 233404054

Pembimbing I : Andri Helmi Munawar, S.E., M.M

Pembimbing II : Dedeh Sri Sudaryanti, S.E., M.Si.

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *E-Service Quality* terhadap kepuasan nasabah pengguna mobile banking by BSI di BSI KCP Banjar. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan asosiatif kausal. Populasi dalam penelitian ini adalah nasabah pengguna mobile banking BSI di KCP Banjar yang berjumlah 7.694 orang. Sampel penelitian sebanyak 97 responden ditentukan menggunakan rumus Slovin dengan teknik purposive sampling. Data primer dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan regresi linier sederhana dengan bantuan program SPSS versi 27. Hasil penelitian menunjukkan bahwa *E-Service Quality* berpengaruh positif dan signifikan terhadap Kepuasan Nasabah dengan nilai t hitung sebesar 25,338 > t tabel 1,985 dan nilai signifikansi $0,000 < 0,05$. Nilai koefisien determinasi (R^2) sebesar 0,871 menunjukkan bahwa 87,1% variasi Kepuasan Nasabah dapat dijelaskan oleh *E-Service Quality*, sedangkan 12,9% sisanya dipengaruhi oleh faktor lain di luar model penelitian.

Kata Kunci: *E-Service Quality*, Kepuasan Nasabah, *Mobile Banking* by BSI.