

ABSTRAK

REGINA AGUSTIARY PUTRI. NIM 2020116004. Pengaruh Perceived

Usefulness dan Ease of Use Perception Mobile Banking Digibank Terhadap

Kepuasan Nasabah. Dibawah bimbingan Bapak H. Peris Hamdanur, SE, MM.

Pada era digital saat ini, telah banyak ditawarkan layanan perbankan digital oleh industri perbankan di Indonesia. perbankan digital adalah layanan perbankan elektronik yang dikembangkan dengan mengoptimalkan pemanfaatan data nasabah dalam rangka melayani nasabah secara lebih cepat, mudah, dan sesuai dengan kebutuhan (customer experience), serta dapat dilakukan secara mandiri sepenuhnya oleh nasabah, dengan memperhatikan aspek pengamanan. Pada masa sekarang ini hampir semua bank di Indonesia berlomba-lomba membuat produk perbankan digital yang dilengkapi dengan fitur mobile banking. Mobile banking adalah tindakan melakukan transaksi keuangan online dengan bantuan perangkat telekomunikasi mobile seperti ponsel atau tablet. Penelitian ini bertujuan untuk menganalisis pengaruh perceived usefulness dan ease of use perception mobile banking Digibank, mengetahui tingkat kepuasan nasabah terhadap kemanfaatan dan kemudahan mobile banking Digibank dan mengetahui seberapa besar perceived usefulness dan ease of use perception mobile banking Digibank terhadap kepuasan nasabah.

Penelitian ini menggunakan metode deskriptif kuantitatif. Adapun populasi dalam penelitian ini berjumlah 811.000 dengan sampel 100 responden. Metode

pengumpulan data menggunakan kuesioner yang diisi oleh responden. Analisis dalam penelitian ini menggunakan analisis regresi linear berganda, uji hipotesis yang terdiri dari uji F dan uji T. Berdasarkan penelitian, uji F pada penelitian ini adalah nilai signifikan $0.000 < 0.05$, yang artinya signifikan lebih kecil dibandingkan 0.05. Kemudian pada uji T menunjukkan nilai signifikansi (Sig.) $0.007 < 0.05$, yang artinya lebih kecil dibandingkan 0.05.

Hasil Analisis menunjukkan bahwa terdapat pengaruh yang signifikan antara perceived usefulness dan ease of use perception terhadap Kepuasan Nasabah. Berdasarkan hasil penelitian, meski adanya korelasi yang positif antara perceived usefulness dan ease of use perception terhadap kepuasan nasabah, namun faktor perceived usefulness lebih mempengaruhi kepuasan nasabah dibanding faktor ease of use perception. Untuk itu Digibank harus menyederhanakan pengoperasian fitur-fitur dan mensosialisasikan cara penggunaan mobile banking Digibank melalui iklan atau event-event agar nasabah mengetahui kemudahan penggunaan mobile banking Digibank. Sehingga faktor kemudahan dapat meningkatkan kepuasan nasabah dan menciptakan nasabah baru.

Kata kunci: perbankan digital, mobile banking, kepuasan nasabah, kemudahan, kemanfaatan.

ABSTRACT

REGINA AGUSTIARY PUTRI. NIM 2020116004. The Influence of Perceived Usefulness and Ease of Use Perception of Digibank Mobile Banking on Customer Satisfaction. Under the guidance of Mr. H. Peris Hamdanur, SE, MM.

In the current digital era, the banking industry in Indonesia has offered many digital banking services. Digital banking is an electronic banking service developed by optimizing the use of customer data in order to serve customers more quickly, easily and according to customer needs (customer experience), and can be carried out completely independently by customers, taking into account security aspects. Nowadays, almost all banks in Indonesia are competing to create digital banking products equipped with mobile banking features. Mobile banking is the act of carrying out online financial transactions with the help of mobile telecommunications devices such as cell phones or tablets. This research aims to analyze the influence of perceived usefulness and ease of use perception of Digibank mobile banking, determine the level of customer satisfaction with the usefulness and convenience of Digibank mobile banking and find out how much perceived usefulness and ease of use perception Digibank mobile banking has on customer satisfaction.

This research uses quantitative descriptive methods. The population in this study was 811,000 with a sample of 100 respondents. The data collection method uses a questionnaire filled out by respondents. The analysis in this research uses multiple

linear regression analysis, hypothesis testing consisting of the F test and T test.

Based on research, the F test in this research is a significant value of $0.000 < 0.05$, which means it is significantly smaller than 0.05. Then the T test shows a significance value (Sig.) $0.007 < 0.05$, which means it is smaller than 0.05.

The analysis results show that there is a significant influence between perceived usefulness and ease of use perception on customer satisfaction.

Based on the research results, although there is a positive correlation between perceived usefulness and ease of use perception on customer satisfaction, the perceived usefulness factor influences customer satisfaction more than the ease of use perception factor. For this reason, Digibank must simplify the operation of features and socialize how to use Digibank mobile banking through advertisements or events so that customers know the ease of using Digibank mobile banking. So that the convenience factor can increase customer satisfaction and create new customers.

Keywords: digital banking, mobile banking, customer satisfaction, ease of use, usefulness.