

PENGARUH PELAYANAN MOBILE BANKING DAN ATM TERHADAP KEPUASAN NASABAH PADA PT BANK BJB KCP CIJERAH

Ditulis Oleh :
Fariq Hafiyyan

Dibawah Bimbingan:
Dr. Suwarman, Ir., MBA., MSi

ABSTRAK

Penelitian ini bertujuan untuk mengetahui tanggapan nasabah mengenai Pelayanan *Mobile Banking*, Pelayanan ATM dan Kepuasan Nasabah terhadap Pelayanan *Mobile Banking* dan ATM serta untuk mengetahui pengaruh Pelayanan *Mobile Banking* dan ATM terhadap Kepuasan Nasabah pada PT Bank BJB KCP Cijerah.

Metode penelitian yang digunakan adalah metode deskriptif dan metode verikatif dengan pendekatan kuantitatif. Data yang digunakan adalah data primer berupa tanggapan langsung nasabah PT. Bank BJB KCP Cijerah dengan teknik pengumpulan data berupa studi kepustakaan dan penyebaran kuisioner. Teknik pengambilan sampel adalah *incidental sampling*. Rancangan pengujian hipotesis menggunakan uji asumsi klasik, analisis regresi linier berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji parsial, uji simultan.

Hasil penelitian menunjukkan bahwa secara parsial Pelayanan *Mobile Banking* dan ATM masing-masing berpengaruh secara signifikan terhadap Kepuasan Nasabah, Sedangkan secara simultan Pelayanan *Mobile Banking* dan ATM juga berpengaruh signifikan terhadap Kepuasan Nasabah dengan nilai koefisien korelasi sebesar 0,761 yang memiliki arti hubungan yang sangat kuat. Koefisien determinasi 0,579 berarti Pelayanan *Mobile Banking* dan ATM berpengaruh sebesar 57,9% terhadap kepuasan nasabah, sisanya sebesar 42.1% dipengaruhi faktor lain yang tidak diteliti.

Kata Kunci : *Mobile Banking*, ATM, Kepuasan, Pelayanan, Jasa, Pemasaran

**THE INFLUENCE OF MOBILE BANKING AND ATM SERVICES ON
COSTUMER SATISFACTION AT PT BANK BJB KCP CIJERAH**

Written by :
Fariq Hafiyyan

Preceptor :
Dr. Suwarman, Ir., MBA., MSi

ABSTRACT

This study aims to determine customer responses regarding Mobile Banking Services, ATM Services and Customer Satisfaction with mobile banking and ATM and to determine the influence of Mobile Banking and ATM Services on Customer Satisfaction at PT Bank BJB KCP Cijerah.

The research method used is descriptive method and verificative method with a quantitative approach. The data used are primary data from direct responses from customers of PT. Bank BJB KCP Cijerah with data collection techniques such as library studies and questionnaires. The sampling technique is incidental sampling. The design of hypothesis testing uses the classic assumption test, multiple linear regression analysis, correlation coefficient analysis, coefficient of determination analysis, partial test, simultaneous test.

The results showed that the Mobile Banking and ATM Services partially had a significant influence on Customer Satisfaction, while simultaneously the Mobile Banking and ATM Services also had a significant influence on Customer Satisfaction with a correlation coefficient of 0.761 which meant a very strong relationship. The determination coefficient of 0.579 means that Mobile Banking and ATM Services have an influence of 57.9% on customer satisfaction, the remaining 42.1% is influenced by other factors not examined.

Keyword : Mobile Banking, ATM, Satisfaction, Services, Marketing