

**PENGARUH PENGEMBANGAN E-BANKING DAN PHYSICAL EVIDENCE
TERHADAP KEPUASAN NASABAH BANK BJB KANTOR CABANG
INDRAMAYU**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana tanggapan nasabah mengenai Kualitas Pengembangan *E-Banking*, *Physical Evidence* dan Kepuasan Nasabah Bank Bjb Kantor Cabang Indramayu serta untuk mengetahui bagaimana pengaruh Kualitas Pengembangan *E-Banking* dan *Physical Evidence* terhadap Kepuasan Nasabah baik secara parsial maupun secara simultan.

Metode penelitian ini menggunakan metode deskriptif dan verifikatif. Data yang digunakan adalah data primer dengan menggunakan teknik pengumpulan data melalui wawancara dan penyebaran kuisioner dengan jumlah sampel 100 nasabah Bank Bjb Kantor Cabang Indramayu. Pengujian hipotesis menggunakan uji asumsiklasik, analisis linier regresi berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji t (parsial) dan uji f (simultan).

Hasil penelitian menunjukkan bahwa secara parsial Kualitas Pengembangan *E-Banking* berpengaruh signifikan terhadap Kepuasan Nasabah dan Kualitas *Physical Evidence* tidak berpengaruh signifikan terhadap Kepuasan atas pelayanan. Seangkan secara simultan Kualitas Pengembangan *E-Banking* dan *Physical Evidence* berpengaruh signifikan terhadap Kepuasan Nasabah dengan nilai koefisien korelasi sebesar 0,556 yang memiliki arti hubungan dengan nilai koefisien determinasi sebesar 31,0 berarti Kualitas Pengembangan *E-Banking* dan *Physical Evidence* terhadap Kepuasan Nasabah sebesar 31,0% sisanya sebesar 69,0 % dipengaruhi faktor yang tidak diteliti.

Kata Kunci : Pengembangan *E-Baking*, *Physical Evidence*, Kepuasan Nasabah

**THE INFLUENCE OF DEVELOPMENT E-BANKING AND PHYSICAL EVIDENCE
TOWARD THE CUSTOMERS SATISFACTION OF BANK BJB CABANG
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ABSTRACT

This study aims to see how customers respond to the Quality of E-Banking Development, Physical Evidence and Customer Satisfaction of Bank Bjb Indramayu Branch Offices and to see how the influence of the quality of E-Banking Development and Physical Evidence of Customer Satisfaction either partially or simultaneously.

This research method uses descriptive and verification methods. The data used are primary data using data collection techniques through interviews and questionnaires with a total sample of 100 Bank Bjb customers at Indramayu Branch Office. Hypothesis testing uses classic assumption test, multiple linear regression analysis, correlation coefficient analysis, determination coefficient analysis, test t (partial) and test f (simultaneous).

The results showed that partially the Quality of E-Banking Development has a significant effect on Customer Satisfaction and the Quality of Physical Evidence has no significant effect on satisfaction with services. Simultaneously the Quality of E-Banking Development and Physical Evidence has a significant effect on Customer Satisfaction with a correlation coefficient value of 0.556 which means a relationship with a determination coefficient value of 31.0 means the Quality of E-Banking Development and Physical Evidence on Customer Satisfaction is 31.0 The remaining 69.0% is influenced by factors not examined.

Keywords: *E-Baking Development, Physical Evidence, Customer Satisfaction*

