

ABSTRACT

INFLUENCE OF CUSTOMER PERCEPTION OF MOBILE BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION AT BANK SYARIAH MANDIRI (BSM) OF SLEMAN REGENCY

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The large interest gap in using Islamic bank products requires Islamic banks to work harder to attract public interest to use their products and maintain customer satisfaction. Mobile banking is one of the innovations that allows bank customers to access accounts and general information about bank products and services directly through mobile devices, such as cellular phones. This study aimed to identify the influence of customer perception of efficiency, fulfillment, system availability, privacy, responsiveness, contact, and compensation as well as to examine which variables had the highest influence on customer satisfaction of mobile banking users. In this study, the quantitative research method was used with 110 customers of Bank Syariah Mandiri (BSM) mobile banking users in Sleman Regency as the sample respondents. The sampling used a cluster sampling technique and the analysis employed SPSS version 23. The results of the study indicated that customer perception of efficiency, fulfillment, system availability, privacy, responsiveness, contact, and compensation simultaneously has a positive and significant effect on satisfaction as evidenced by the F test results with a significance value of $0.000 < 0.005$. Meanwhile, the customer perception of efficiency, fulfillment, and responsiveness partially had a positive and significant effect on satisfaction, but customer perception of system availability, privacy, contact, and compensation negatively influenced satisfaction. The variable of customer perception of fulfillment had the greatest effect on satisfaction with a coefficient of 0.411.

Keywords: Satisfaction, Efficiency, Fulfillment, System Availability, Privacy, Responsiveness, Contact, Compensation

November 21, 2019

TRANSLATOR STATEMENT

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