

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas layanan, kenyamanan, dan kemudahan bertransaksi terhadap kepuasan nasabah dalam menggunakan BSI Mobile Banking di BSI KCP Palembang Sudirman. Penelitian ini menggunakan model *Unified Theory of Acceptance and Use of Technology* (UTAUT) sebagai kerangka teoretis untuk memahami faktor-faktor adopsi teknologi. Metode kuantitatif diterapkan dengan teknik pengambilan sampel *purposive sampling* terhadap 100 nasabah aktif BSI KCP Palembang Sudirman yang telah menggunakan BSI Mobile Banking. Data dikumpulkan melalui kuesioner berbasis skala Likert 1-5, dengan indikator yang disesuaikan untuk mengukur kualitas layanan, kenyamanan, kemudahan bertransaksi, dan kepuasan nasabah. Analisis data dilakukan melalui uji validitas, reliabilitas, uji asumsi klasik (normalitas, multikolinearitas, heteroskedastisitas), serta uji regresi linier berganda dengan bantuan SPSS versi 23. Hasil penelitian menunjukkan bahwa kualitas layanan, kenyamanan, dan kemudahan bertransaksi berpengaruh positif dan signifikan terhadap kepuasan nasabah. Nilai koefisien determinasi (R^2) sebesar 0,668 mengindikasikan bahwa 66,8% variasi kepuasan nasabah dapat dijelaskan oleh ketiga variabel tersebut. Implikasinya, BSI perlu meningkatkan kualitas layanan digital, optimalkan kenyamanan penggunaan, dan pertahankan kemudahan bertransaksi untuk memaksimalkan kepuasan dan mempertahankan loyalitas nasabah.

Kata Kunci: Kualitas Layanan, Kenyamanan, Kemudahan Bertransaksi, Kepuasan Nasabah, BSI Mobile Banking.

ABSTRACT

This study aims to analyze the influence of service quality, convenience, and ease of transaction on customer satisfaction in using BSI Mobile Banking at BSI KCP Palembang Sudirman. This research employs the Unified Theory of Acceptance and Use of Technology (UTAUT) as a theoretical framework to understand technology adoption factors. A quantitative method was applied with purposive sampling technique on 100 active customers of BSI KCP Palembang Sudirman who have used BSI Mobile Banking. Data was collected through questionnaires based on a 1-5 Likert scale, with customized indicators to measure service quality, convenience, ease of transaction, and customer satisfaction. Data analysis was conducted through validity and reliability tests, classical assumption tests (normality, multicollinearity, heteroscedasticity), and multiple linear regression analysis using SPSS version 23. The results show that service quality, convenience, and ease of transaction have positive and significant effects on customer satisfaction. The coefficient of determination (R^2) value of 0.668 indicates that 66.8% of the variation in customer satisfaction can be explained by these three variables. The implication is that BSI needs to improve digital service quality, optimize user convenience, and maintain ease of transaction to maximize satisfaction and maintain customer loyalty.

Keywords: *Service Quality, Convenience, Ease of Transaction, Customer Satisfaction, BSI Mobile Banking.*