

# KEPUASAN NASABAH BCA BERDOMISILI JAKARTA SELATAN TERHADAP KUALITAS LAYANAN *M-BANKING*

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## *Abstract*

*As one of the largest banks in Indonesia, PT Bank Central Asia (Persero) Tbk. continue to strive to provide the best services and facilities, especially m-banking services so that the customers are increasingly assisted in conducting remote banking activities. Based on this case, a study was conducted to determine the satisfaction of BCA customers with the quality of m-banking services. The author distributes questionnaires to 100 respondents of BCA customers with a focus on customers who are domiciled in South Jakarta. In the questionnaire, there are 26 items based on 7 dimensions of E-SERVQUAL, namely; efficiency, fulfillment, system availability, privacy, responsiveness, compensation, and contact to measure e-service quality. Then Customer Satisfaction Index (CSI) and Importance-Performance Analysis (IPA) methods are used to measure customer satisfaction with the quality of m-banking services. Based on these calculations, the data is then presented into a Cartesian Diagram to provide information on the priority attributes that are considered the most effective to the least effective.*

**Keywords:** *Cartesian Diagram, Customer Satisfaction, CSI, IPA, Service Quality.*

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## Abstrak

PT Bank Central Asia (Persero) Tbk. Sebagai salah satu perbankan terbesar di Indonesia terus berusaha untuk memberikan berbagai layanan dan fasilitas terbaik, terutama pada layanan *m-banking* agar nasabah semakin terbantu dalam melakukan kegiatan perbankan jarak jauh. Maka dengan ini, dilakukan penelitian untuk mengetahui kepuasan nasabah BCA terhadap kualitas layanan *m-banking*. Penulis menyebarkan kuesioner kepada 100 responden nasabah BCA dengan fokus nasabah yang berdomisili di Jakarta Selatan. Di dalam kuesioner tersebut terdapat 26 item pertanyaan yang dibuat berdasarkan 7 dimensi E-SERVQUAL, yaitu; *efficiency, fulfillment, system availability, privacy, responsiveness, compensation, dan contact* untuk mengukur *e-service quality*. Kemudian metode *Customer Satisfaction Index (CSI)* dan *Importance-Performance Analysis (IPA)* digunakan untuk mengukur kepuasan nasabah terhadap kualitas layanan *m-banking*. Berdasarkan perhitungan tersebut, data kemudian disajikan kedalam Diagram Kartesius untuk memberikan informasi mengenai prioritas atribut yang dianggap paling efektif hingga yang kurang efektif.

**Kata Kunci:** CSI, Diagram Kartesius, IPA, Kepuasan Nasabah, Kualitas Layanan.