

ANALISIS KEPUASAN PENGGUNAAN DAN KUALITAS APLIKASI DIGITAL PERBANKAN JAKONE MOBILE

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ABSTRAK

Transformasi digital di sektor perbankan telah mengubah panorama layanan keuangan dengan meningkatkan inklusi melalui layanan digital. PT Bank DKI, sebagai bank pembangunan daerah, telah mengembangkan aplikasi digital perbankan bernama JakOne Mobile untuk memenuhi kebutuhan nasabah akan layanan perbankan yang lebih praktis dan efisien. Penulisan ini bertujuan mengetahui kepuasan pengguna terhadap aplikasi digital perbankan JakOne Mobile. JakOne Mobile menyediakan berbagai fitur seperti pengecekan saldo, transfer, pembelian, pengisian pulsa, dan pembayaran tagihan. Kepuasan pengguna diukur berdasarkan empat variabel: kualitas produk, kualitas layanan, kemudahan penggunaan, dan keamanan. Penulisan ini menggunakan metode kuantitatif dengan survei yang dibagikan kepada 50 responden melalui Google Form. Hasil penulisan menunjukkan bahwa mayoritas responden merasa Setuju dengan aplikasi JakOne Mobile. Sebanyak 56% responden Setuju dengan kecepatan akses, 48% Setuju dengan fitur transaksi, dan 52% Setuju dengan biaya administrasi yang tidak mahal. Dalam hal kualitas layanan, 52% responden Setuju dengan minimnya kesalahan dalam pelayanan, 52% Setuju dengan kesesuaian layanan yang diberikan dengan yang dipromosikan, dan 58% Setuju dengan keandalan layanan dalam menangani masalah nasabah. Untuk variabel kemudahan penggunaan, 48% responden Setuju dengan fleksibilitas aplikasi untuk bertransaksi kapanpun, dan 52% Setuju dengan kejelasan informasi yang disediakan. Terakhir, dalam hal keamanan, 52% responden sangat Setuju dengan keamanan nomor PIN, password, dan kode MPIN, serta 50% Setuju dengan keamanan data transaksi.

Kata Kunci: Transformasi digital, Aplikasi digital perbankan, kepuasan pengguna, Layanan digital dan Sektor perbankan, JakOne Mobile

ANALYSIS OF USAGE SATISFACTION AND QUALITY OF THE JAKONE MOBILE DIGITAL BANKING APPLICATION

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ABSTRACT

Digital transformation in the banking sector has transformed the financial services landscape through an increase in inclusion by means of digital services. PT Bank DKI, as a regional development bank, has created a digital banking application known as JakOne Mobile to fulfill customer needs for more practical and efficient banking services. This research tries to find out how satisfied users are with the JakOne Mobile digital banking application. JakOne Mobile provides many features such as balance checking, transfers, purchases, credit top-ups, and bill payments. Customer satisfaction can be gauged in four dimensions: product quality, service quality, ease of use, and security. This research uses the quantitative method, where a survey is distributed using Google Form to 50 respondents. From the descriptive statistics, it can be seen that the majority of respondents are satisfied with the JakOne Mobile application. About 56% of the respondents were satisfied with the speed of access, 48% of the respondents were satisfied with the transaction features, and 52% of the respondents were satisfied with the low administration cost. For the quality of service variable, 52% of the respondents are satisfied with no errors in the service, 52% of the respondents are satisfied with the conformity of the service with its promotion, and 58% of the respondents are satisfied with the reliance on the service for solving customer problems. For the ease of use variable, 48% of the respondents were satisfied with the flexibility of the application to be able to transact at any time, and 52% of respondents were satisfied with the clarity of information. Finally, in terms of security, 52% of respondents were very satisfied with the security of the PIN numbers, passwords, and MPIN codes, and 50% of respondents were satisfied with the security of the data transactions.

Key words: *Digital transformation, Digital banking applications, User satisfaction, Digital services and Banking sector, JakOne Mobile*