

ANALISIS KUALITAS LAYANAN DAN KEPUASAN PENGGUNA APLIKASI MOBILE BANKING BCA

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ABSTRAK

Laporan tugas akhir ini bertujuan untuk menganalisis kualitas layanan aplikasi mobile banking BCA berdasarkan persepsi pengguna, dengan meninjau kemudahan penggunaan, keandalan fitur, keamanan sistem, dan responsivitas layanan. Penelitian ini menggunakan pendekatan kuantitatif deskriptif dengan teknik pengumpulan data melalui kuesioner yang disebarakan kepada 41 pengguna aktif aplikasi BCA Mobile. Data dianalisis menggunakan skala Likert dengan empat dimensi kualitas layanan menurut model *E-Service Quality*, yaitu: Efficiency & Convenience, Reliability, Assurance & Security, dan Responsiveness. Hasil pengolahan data menunjukkan bahwa mayoritas responden merasa puas terhadap tampilan antarmuka, kemudahan menemukan fitur, kelancaran transaksi, serta sistem keamanan aplikasi. Namun, terdapat masukan terhadap penyempurnaan respons layanan pelanggan. Berdasarkan hasil ini, penulis merekomendasikan pengembangan fitur yang lebih variative dan perbaikan pada responsivitas customer service guna meningkatkan kepuasan dan loyalitas nasabah.

Kata kunci: Mobile Banking, BCA Mobile, Layanan, Kualitas Layanan, *E Service Quality*

ANALYSIS OF SERVICE QUALITY AND USER SATISFACTION OF BCA MOBILE BANKING APPLICATIONS

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ABSTRACT

This final project report aims to analyze the quality of BCA mobile banking application services based on user perceptions, by reviewing ease of use, feature reliability, system security, and service responsiveness. This research uses a descriptive quantitative approach with data collection techniques through questionnaires distributed to 41 active users of the BCA Mobile application. The data were analyzed using a Likert scale with four factors of service quality according to the E-Service Quality model, namely: Efficiency & Convenience, Reliability, Assurance & Security, and Responsiveness. The results of data processing show that the majority of respondents are satisfied with the interface, ease of finding features, smooth transactions, and application security systems. However, there is feedback on the improvement of customer service response. Based on these results, the authors recommend developing more varied features and improving customer service responsiveness to increase customer satisfaction and loyalty.

Keywords: *Mobile Banking, BCA Mobile, Service, Service Quality, E Service Quality*