

ABSTRACT

ANALYSIS OF USER SATISFACTION IN DIGITAL BANKING APPLICATIONS USING CUSTOMER SATISFACTION INDEX AND E- SERVICE QUALITY METHODS

(CASE STUDY : SEA BANK)

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Seabank is one of the fintech companies currently experiencing developments in Indonesia in the field of mobile applications. Seabank, which is a growing company, faces a number of competitors. Based on the pre-research conducted, it was found that customers often encounter problems such as difficulty opening applications, services often have problems or do not work, services or features that are owned are not resolved quickly, it is difficult to change personal data or customer account profile photos, complicated application views, contacted customer service and unable to understand customer problems, lack of transparency regarding bank promos to customers, difficulty making transfers with other banks, unable to make cash withdrawals via ATMs, and unable to make international payments. This research was conducted with the aim of understanding user views of the services provided by Seabank, knowing Seabank service quality affects user satisfaction and knowing the factors that influence customer satisfaction with Seabank services through the Customer Satisfaction Index and E-service quality methods. This research shows that customers are satisfied with a satisfaction level of 79.24% which is in the satisfied category. Then from the eight factors tested by the hypothesis, there are three factors that influence the level of client satisfaction values, namely fulfillment, compensation, and perceived value. Based on these research results, Seabank needs to maintain and continue to improve services related to these three factors so that the level of customer satisfaction can continue to increase.

Keyword : Customer Satisfaction Index, E-service quality, Seabank