

ABSTRACT

ANALYSIS OF BCA MOBILE USER SATISFACTION USING THE EUCS METHOD WITH GENDER MODERATORS (CASE STUDY: BCA KCU PURWOKERTO)

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The transformation of digital and internet technology that has taken place in the banking sector has taken the form of the development of m-banking applications that function to carry out banking transactions online (in the network) using mobile devices. Customers or mobile banking users can download the application and register their account in it. The convenience offered by m-banking has not been used optimally because there is still a lack of knowledge about the benefits of m-banking and the mindset of customers who prefer manual transactions. Bank Central Asia (BCA) has implemented a mobile application-based m-banking system called BCA Mobile. BCA Mobile offers various features such as m-transfers, m-payments, m-commerce, cardless, and many others. BCA Mobile has several problems that users complain about such as frequent errors, an unattractive interface, and some features that cannot be used. Based on the application complaint data, future research is carried out regarding the influence of user satisfaction factors to provide recommendations for application improvements so that user satisfaction can be increased. This research was conducted to measure BCA Mobile user satisfaction using the EUCS method with the addition of gender as a moderate variable. Research material obtained by distributing questionnaires. The results of the questionnaire calculations show the level of user satisfaction for all variables in the category range of 80-100% or Strongly Agree (SS) except for the Format variable only in the category range of 60-79.99% or the level of Agree (S). The results of the hypothesis test show that the Content and Accuracy variables are significant for user satisfaction, while the Format, Ease of Use, and Timeliness variables are not significant for user satisfaction and the Gender variable does not show any effect on BCA Mobile application user satisfaction. The results of hypothesis testing are used to provide recommendations for application improvements to increase BCA Mobile user satisfaction.

Keywords: *EUCS, Gender, Moderate Variable, M-Banking, User Satisfaction*