

**ANALISIS KUALITAS *MOBILE BANKING* TERHADAP KEPUASAN
NASABAH
(STUDI KASUS: BSM KANTOR KAS MAHASISWA DAN UNIVERSITAS
MUHAMMADIYAH JEMBER)**

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ABSTRAK

Pada awal semester dan saat memasuki UTS/UAS selalu terjadi antrian yang cukup banyak saat pembayaran UKT pada BSM cabang Jember yang terletak di depan kampus Universitas Muhammadiyah Jember. Padahal pihak bank sudah menyediakan layanan *mobile banking* agar memudahkan mahasiswa/i saat pembayaran UKT dan mengurangi antrian yang cukup banyak. Maka dari itu perlu dianalisis lebih lanjut kualitas *mobile banking* pada BSM menggunakan metode *Importance Performance Analysis* (IPA) agar dapat mengetahui tingkat kepuasan nasabah dan mengetahui apa saja atribut/ Pernyataan yang harus diperbaiki. Data kuesioner menggunakan *framework* kualitas *mobile banking* dengan 2 variabel, 5 sub variabel dan 22 atribut/ Pernyataan. Dari penyebaran kuesioner didapatkan 113 data responden, kemudian dari data responden tersebut dianalisis menggunakan metode *Importance Performance Analysis*, didapatkanlah hasil dari perhitungan menggunakan metode *Importance Performance Analysis* yaitu rata-rata tingkat kesesuaian pelayanan sebesar 80,49%, maka rata-rata 80,49% masuk dalam kategori “Puas”. Berdasarkan hasil tingkat kesesuaian terdapat 4 atribut yang harus diperbaiki dan terdapat 3 atribut yang diprioritaskan.

Kata Kunci : *Kualitas Mobile Banking Terhadap Kepuasan Nasabah, Framework Kualitas Mobile Banking dan Importance Performance Analysis.*

***Analysis of Mobile Banking Quality on Customer Satisfaction
(Case Study: BSM Student Cash Office and University of Muhammadiyah
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ABSTRACT

At the beginning of the semester and during UTS / UAS transfers, there were always queues that were quite a lot of UKT payments at the Bember branch of Jember, which was located in front of the Muhammadiyah University of Jember campus. While the bank has provided mobile banking services to facilitate students when paying UKT and reduce queues quite a lot. Therefore, it is necessary to further analyze the quality of mobile banking in BSM using the Importance Performance Analysis (IPA) method in order to find the level of satisfaction and know what attributes / statements things to improve. Questionnaire data uses a mobile banking quality framework with 2 variables, 5 sub-variables and 22 attributes / statements. From the questionnaire distribution 113 respondents were obtained, then from the respondents data were analyzed using the Importance Performance Analysis method, the results obtained from the calculations using the Importance Performance Analysis method were an average level of service suitability of 80.49%, then an average of 80.49% included in the "Satisfied" category. Obtained from 4 attributes that must be corrected and there are 3 attributes that are prioritized.

Keywords: Quality of Mobile Banking for Customer Satisfaction, Framework for Quality of Mobile Banking and Importance Performance Analysis.