

INTISARI

BYOND By BSI merupakan *mobile banking* terbaru dari Bank Syariah Indonesia yang menjadi aplikasi transformasi dari *mobile banking* sebelumnya yaitu BSI Mobile. Adanya transisi ini menyebabkan adanya beberapa tantangan yang dihadapi oleh pihak BSI dalam upaya perbaikan kualitas layanan dari aplikasi sebelumnya. Penelitian ini bertujuan untuk menganalisis tingkat kepuasan nasabah terhadap kualitas layanan aplikasi BYOND By BSI menggunakan 5 dimensi E-Servqual yaitu bukti fisik (*tangible*), keandalan (*reliability*), daya tanggap (*responsiveness*), keamanan (*assurance*), dan empati (*emphaty*). Analisis kepuasan nasabah dilakukan menggunakan metode *E-Servqual* dan *Customer Satisfaction Index (CSI)*. Jenis penelitian ini yaitu kuantitatif deskriptif. Jumlah sampel pada penelitian ini yaitu 150 responden yang ditentukan menggunakan rumus Lemeshow dengan teknik purposive sampling. Hasil penelitian menggunakan metode *Customer Satisfaction Index (CSI)* menunjukkan bahwa tingkat kepuasan nasabah yaitu sebesar 81,11% yang mengindikasikan cukup puas terhadap aplikasi BYOND By BSI. Selanjutnya, rata-rata gap berdasarkan perhitungan metode E-Servqual secara keseluruhan yaitu sebesar -0,44 yang mengindikasikan kualitas layanan BYOND By BSI belum memenuhi harapan nasabah secara maksimal. Dimensi dengan nilai tertinggi sebesar -0,39 yaitu dimensi *reliability*, sedangkan nilai terendah sebesar -0,49 dicapai oleh dimensi *responsiveness*. Atribut dengan perolehan nilai tertinggi sebesar -0,32 yaitu X6 pada dimensi *reliability* yang menyatakan kemudahan penggunaan BYOND By BSI. Nilai terendah dicapai oleh atribut X9 pada dimensi *responsiveness* yang menyatakan kemampuan BYOND By BSI dalam menjawab permintaan informasi atau keluhan.

Kata kunci: kepuasan nasabah, kualitas layanan, *E-Servqual*, *Customer Satisfaction Index (CSI)*, BYOND By BSI.

ABSTRACT

BYOND By BSI is the latest mobile banking from Bank Syariah Indonesia which is a transformation application from the previous mobile banking, namely BSI Mobile. This transition has caused several challenges faced by BSI in an effort to improve the quality of service from the previous application. This study aims to analyze the level of customer satisfaction with the quality of service of the BYOND By BSI application using 5 dimensions of E-Servqual, namely tangible evidence, reliability, responsiveness, security (assurance), and empathy. Customer satisfaction analysis was carried out using the E-Servqual and Customer Satisfaction Index (CSI) methods. This type of research is quantitative descriptive. The number of samples in this study was 150 respondents determined using the Lemeshow formula with a purposive sampling technique. The results of the study using the Customer Satisfaction Index (CSI) method showed that the level of customer satisfaction was 81.11% which indicated that they were quite satisfied with the BYOND By BSI application. Furthermore, the average gap based on the overall E-Servqual method calculation is -0.44, which indicates that the quality of BYOND By BSI services has not met customer expectations optimally. The dimension with the highest value of -0.39 is the reliability dimension, while the lowest value of -0.49 is achieved by the responsiveness dimension. The attribute with the highest value of -0.32 is X6 on the reliability dimension which states the ease of use of BYOND By BSI. The lowest value is achieved by the attribute X9 on the responsiveness dimension which states the ability of BYOND By BSI to answer requests for information or complaints.

Keywords: *customer satisfaction, service quality, E-Servqual, Customer Satisfaction Index (CSI), BYOND By BSI.*