

INTISARI

Transformasi digital yang dilakukan perbankan merupakan respons terhadap dinamika kebutuhan dan perilaku nasabah yang semakin mengutamakan kecepatan, efisiensi, serta akses layanan secara mandiri. Penelitian ini bertujuan untuk menganalisis pengaruh komunikasi nasabah, kepercayaan, transparansi, dan inovasi terhadap transformasi bank melalui implementasi Mandiri *Smart Branch*, serta pengaruh transformasi tersebut terhadap perubahan perilaku transaksi nasabah. Penelitian ini menggunakan pendekatan kuantitatif dengan penyebaran kuesioner kepada 150 responden yang merupakan nasabah pengguna layanan *Smart Branch* di Bank Mandiri KCP Yogyakarta Kaliurang. Teknik analisis data menggunakan *Partial Least Squares Structural Equation Modeling (PLS-SEM)* dengan bantuan perangkat lunak *SmartPLS 4.0*. Hasil penelitian menunjukkan bahwa kepercayaan, transparansi, dan inovasi berpengaruh positif dan signifikan terhadap transformasi bank, sedangkan komunikasi nasabah tidak berpengaruh signifikan. Selanjutnya, transformasi bank melalui implementasi *Smart Branch* terbukti berpengaruh positif dan signifikan terhadap perubahan perilaku transaksi nasabah. Temuan ini memberikan kontribusi teoritis terhadap pengembangan literatur digital banking, serta implikasi praktis bagi penguatan strategi transformasi layanan berbasis digital di sektor perbankan.

Kata kunci: Mandiri *Smart Branch*, transformasi bank, perilaku transaksi, komunikasi, kepercayaan, transparansi, inovasi.

ABSTRACT

Digital transformation in the banking industry has become a strategic response to evolving customer needs that increasingly prioritize speed, efficiency, and access to self-service financial solutions. This study aims to examine the influence of customer communication, trust, transparency, and innovation on bank transformation through the implementation of Mandiri Smart Branch, and the subsequent effect of this transformation on changes in customer transaction behavior. Employing a quantitative approach, the study collected data from 150 respondents who have utilized Smart Branch services at Bank Mandiri KCP Yogyakarta Kaliurang. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the aid of SmartPLS 4.0. The results indicate that trust, transparency, and innovation significantly influence bank transformation, while customer communication does not exhibit a significant effect. Furthermore, bank transformation through Smart Branch has a significant positive impact on changes in customer transaction behavior. These findings contribute to the theoretical development of digital banking literature and provide practical implications for enhancing customer-centric digital service strategies in the banking sector.

Keywords: Mandiri Smart Branch, bank transformation, transaction behavior, communication, trust, transparency, innovation.