

ABSTRAK

Perkembangan digital banking di Indonesia mendorong peningkatan penggunaan layanan mobile banking, khususnya di kalangan Generasi Z sebagai kelompok pengguna terbesar layanan perbankan digital. BCA Mobile merupakan salah satu aplikasi mobile banking dengan jumlah pengguna terbanyak di Indonesia. Namun, masih ditemukan berbagai keluhan pengguna terkait kualitas layanan elektronik, seperti gangguan sistem, kesulitan login, dan kendala saat melakukan transaksi. Penelitian ini bertujuan untuk menganalisis tingkat e-service quality pada penggunaan BCA Mobile oleh Generasi Z di Yogyakarta berdasarkan empat dimensi E-S-QUAL, yaitu Efficiency, Fulfillment, System Availability, dan Privacy. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif. Teknik pengambilan sampel menggunakan purposive sampling dengan kriteria responden berusia 17–26 tahun, berdomisili di Daerah Istimewa Yogyakarta, dan pernah menggunakan BCA Mobile. Data diperoleh melalui penyebaran kuesioner kepada 268 responden dan dianalisis menggunakan SPSS Statistics 29 melalui analisis statistik deskriptif yang meliputi nilai mean, median, modus, standar deviasi, varians, skewness, kurtosis, serta distribusi frekuensi. Hasil penelitian menunjukkan bahwa secara keseluruhan e-service quality BCA Mobile dipersepsikan tinggi oleh Generasi Z. Dimensi Privacy memperoleh penilaian tertinggi, diikuti oleh Fulfillment dan Efficiency, sedangkan dimensi System Availability memperoleh penilaian paling rendah dibandingkan dimensi lainnya meskipun masih berada dalam kategori tinggi. Temuan ini menunjukkan bahwa pengguna merasa BCA Mobile mudah digunakan, mampu memenuhi kebutuhan transaksi, serta memberikan rasa aman terhadap data pribadi. Namun, aspek ketersediaan dan keandalan sistem masih memerlukan perhatian untuk meningkatkan kualitas layanan elektronik secara keseluruhan.

Kata kunci: *e-service quality*, E-S-QUAL, BCA Mobile, Generasi Z, mobile banking.

ABSTRACT

The rapid growth of digital banking in Indonesia has significantly increased the use of mobile banking services, particularly among Generation Z as the largest user group of digital banking services. BCA Mobile is one of the most widely used mobile banking applications in Indonesia. However, users continue to report several service quality issues, including system disruptions, login difficulties, and transaction failures. This study aims to analyze the e-service quality of BCA Mobile among Generation Z in Yogyakarta using the four dimensions of the E-S-QUAL model: Efficiency, Fulfillment, System Availability, and Privacy. This study employed a descriptive quantitative research design. The sampling technique used was purposive sampling, involving respondents aged 17–26 years, residing in the Special Region of Yogyakarta, and having experience using BCA Mobile. Data were collected through questionnaires distributed to 268 respondents and analyzed using IBM SPSS Statistics 29 with descriptive statistical analysis, including mean, median, mode, standard deviation, variance, skewness, kurtosis, and frequency distribution. The findings indicate that the overall e-service quality of BCA Mobile is perceived as high by Generation Z users. The Privacy dimension received the highest evaluation, followed by Fulfillment and Efficiency, while System Availability received the lowest score among the four dimensions, although it remained within the high category. These findings suggest that users perceive BCA Mobile as easy to use, capable of meeting transaction needs, and reliable in protecting personal information. Nevertheless, improvements in system availability and reliability are still needed to further enhance the overall quality of electronic banking services.

Keywords: *e-service quality*, E-S-QUAL, BCA Mobile, Generation Z, mobile banking.