

INTISARI

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Judul : Analisis Perbandingan Layanan *Web Based System* dan *Mobile Based Application* terhadap Kepuasan Nasabah pada Bank di Indonesia.

Penelitian ini bertujuan untuk mengetahui perbedaan layanan *web based system* dan *mobile based application* terhadap kepuasan nasabah pada bank di Indonesia. Penelitian ini bersifat kuantitatif dengan subjek penelitian nasabah pengguna *web based system* dan *mobile based application* pada BCA, Bank Mandiri, dan BNI. Populasi berjumlah 100 diantaranya 50 nasabah *web* dan 50 nasabah *mobile*. Pengumpulan data dilakukan dengan kuesioner dan wawancara. Validitas kuesioner dihitung dengan teknik analisis faktor eksploratori dan reliabilitas diestimasi menggunakan rumus *Cronbach Alpha*. Analisis data dilakukan dengan analisis deskriptif untuk mendeskripsikan data dan uji beda *t* (*independent sample t-test*) untuk menganalisis perbedaan kualitas layanan *web* dan *mobile application* terhadap kepuasan nasabah pada bank di Indonesia.

Hasil penelitian menunjukkan bahwa: (1) Terdapat perbedaan kepuasan nasabah pengguna *web* dan nasabah pengguna *mobile application* pada dimensi kegunaan; (2) Terdapat perbedaan kepuasan nasabah pengguna *web* dan nasabah pengguna *mobile application* pada dimensi tampilan; (3) Tidak terdapat perbedaan kepuasan nasabah pengguna *web* dan nasabah pengguna *mobile application* pada dimensi konten; (4) Terdapat perbedaan kepuasan nasabah pengguna *web* dan nasabah pengguna *mobile application* pada dimensi komunikasi; (5) Terdapat perbedaan kepuasan nasabah pengguna *web* dan nasabah pengguna *mobile application* pada dimensi kepercayaan; dan (6) Terdapat perbedaan kepuasan nasabah pengguna *web* dan nasabah pengguna *mobile application* pada dimensi dampak pada konsumen.

Kata Kunci: perbankan elektronik, *website*, *mobile application*, kepuasan nasabah.

ABSTRACT

This study was to find out the difference between web-based system services and mobile-based application services on customer satisfaction among bank customers in Indonesia. This research was quantitative. The subjects of research were bank customers who used web-based system and mobile-based applications at BCA, Mandiri Bank, and BNI. The population was 100 customers, 50 of them used web-based system and 50 with mobile-based applications. Data were collected using questionnaires and calculated using exploratory factor analysis technique. As for the reliability, it was calculated using Cronbach's Alpha. The data were then analyzed descriptively. The independent sample t-test was used to analyze the difference between the quality of services of web-based system and mobile applications on customer satisfaction.

The results show that: (1) concerning the usability dimension, there was a difference in satisfaction between customers who used website system and those used mobile applications; (2) regarding the display dimension, there was also a difference in satisfaction between the two groups of users; (3) in the content dimension, there was no difference between the two groups of users; (4) in the communication dimension, there was a difference in satisfaction between the two groups of users; (5) in the belief dimension there was also a difference between the two groups of users; and (6) in the impact dimension on customers, there was also found a difference between the two groups of users.

Keywords: Electronic banking, website, mobile application, customer satisfaction