

INTISARI

Mobile Banking merupakan sebuah platform yang memungkinkan nasabah untuk berinteraksi dengan bank melalui perangkat seluler dan menikmati berbagai layanan perbankan. *Mobile Banking* memungkinkan nasabah untuk menggunakan berbagai layanan perbankan seperti pembukaan rekening, transfer, pembayaran, *top up*, dan pembuatan laporan melalui perangkat seluler (*smartphone*). Namun dikarenakan meningkatnya adopsi sistem *Mobile Banking*, bank menghadapi persaingan ketat dalam menggait dan mempertahankan nasabah pada platform *Mobile Banking* mereka. Dalam konteks kompetitif ini, kualitas layanan *Mobile Banking* menjadi sangat penting untuk memastikan keberhasilan bank dalam persaingan secara digital. Untuk itu, penelitian berfokus pada analisis *Quality Function Deployment* (QFD) sebagai upaya untuk membangun strategi-strategi upaya perbaikan pada layanan aplikasi *Mobile Banking* XYZ, melalui integrasi instrumen penelitian yang didasarkan pada konsep SERVQUAL sebagai *needs* dan pengembangan model Kano (Model Kano Tipe IV) untuk mengklasifikasikan *needs* tersebut berdasarkan pengaruhnya terhadap tingkat kepuasan pelanggan. Integrasi dilakukan melalui adaptasi instrumen penelitian sumber internasional yang telah diterjemahkan menggunakan metode *back-translation* pada bagian *needs*. *Needs* dipadukan dengan pengembangan model Kano untuk menentukan bobot *needs* berdasarkan tingkat pengaruhnya terhadap kepuasan pelanggan. Kemudian, *needs* dipadukan dengan analisis *Quality Function Deployment* (QFD) untuk menentukan *technical response* yang dibutuhkan sebagai strategi yang diperlukan untuk meningkatkan kualitas layanan aplikasi *Mobile Banking* XYZ. Uji validitas menghasilkan nilai yang valid pada seluruh 21 *item needs* (CICIT > 0,1966). Uji realibilitas menghasilkan hasil reliabel pada 20 *item needs* dengan menghilangkan *item* ke-17 (*Cronbach Alpha* = 0,6418). Integrasi metode yang dilakukan menghasilkan 8 *technical response* yang terdiri dari “Stabilisasi Sistem”, “Review dan Peningkatan UI (*User Interface*)”, “Review dan Peningkatan UX (*User Experience*)”, “Review dan Enhancement Prosedur”, “Review dan Peningkatan *Security System*”, “Dilakukan *Testing* Aplikasi secara Komprehensif”, “Peningkatan dari sisi Edukasi”, dan “Meningkatkan SLA (*Service Level Agreement*) *Complaint Handling*”.

Kata Kunci : SERVQUAL, *Mobile Banking*, Model Kano, Model Kano Tipe IV, *Quality Function Deployment* (QFD)

ABSTRACT

Mobile Banking is a platform which allows customers to interact with banks through Mobile devices and enjoy various Banking services. Mobile Banking allows customers to use various Banking services such as opening accounts, transfers, payments, top up, and making reports through Mobile devices (smartphones). However, due to the increasing adoption of the Mobile Banking system, banks face intense competition in engaging and retaining customers on their Mobile Banking platforms. In this competitive context, the quality of Mobile Banking services is very important to ensure the success of banks in digital competition. For this reason, the research focuses on the analysis of Quality Function Deployment (QFD) as an effort to develop strategies for improvement in the Mobile Banking XYZ service, through the integration of research instruments based on the SERVQUAL concept as needs and development of the Kano model (Kano Model Type IV) to classify those needs based on their influence on the level of customer satisfaction. Integration is carried out through the adaptation of international source research instruments that have been translated using the back-translation method in the needs section. Needs are integrated with the development of the Kano model to determine the weight of needs based on their level of influence on customer satisfaction. Then, the needs are combined with Quality Function Deployment (QFD) analysis to determine the technical response needed as a strategy needed to improve the quality of Mobile Banking XYZ application services. Validity test produces valid values on all 21 item needs ($CICT > 0.1966$). The reliability test yields reliable results on 20 item needs by removing the 17th item (Cronbach Alpha = 0.6418). Integration of the methods carried out resulted in 8 technical responses consisting of "System Stabilization", "Review and Enhancement of the UI (User Interface)", "Review and Enhancement of UX (User Experience)", "Review and Enhancement Procedure", "Review and Enhance Security System ", " Performing Comprehensive Application Testing ", " Improvement in terms of Education ", and " Improving SLA (Service Level Agreement) of Complaint Handling ".

Key Words : *SERVQUAL, Mobile Banking, Kano Model, Kano Model Type IV, Quality Function Deployment (QFD)*