ABSTRAK

Penelitian ini mengkaji pengaruh kualitas layanan *mobile banking* Bank Aceh Syariah terhadap kepuasan nasabah di Kabupaten Pidie Jaya. Latar belakang penelitian ini adalah pentingnya kepuasan nasabah bagi keberlangsungan bisnis perbankan, terutama di era digital. Kabupaten Pidie Jaya dipilih karena memiliki jumlah cabang Bank Aceh Syariah yang terbatas, sehingga layanan *mobile banking* berperan sangat penting. Penelitian ini menggunakan pendekatan kuantitatif dengan metode asosiatif kausal. Data dikumpulkan dari 97 responden nasabah aktif *mobile banking* Bank Aceh Syariah di Pidie Jaya melalui kuesioner, menggunakan teknik purposive sampling. Kerangka teoritis mengacu pada teori kepuasan pelanggan dan kualitas layanan, yang diukur melalui indikator-indikator seperti kemudahan penggunaan, keamanan, dan responsivitas. Hasil penelitian menunjukkan pengaruh positif dan signifikan antara kualitas layanan mobile banking dan kepuasan nasabah ($R^2 = 0{,}520$). Uji t menunjukkan signifikansi di bawah 0,05. Aspek jaminan keamanan dan kemudahan transaksi menjadi faktor dominan yang mempengaruhi kepuasan. Meskipun mayoritas responden puas, terdapat beberapa area yang perlu ditingkatkan, seperti fitur pembayaran e-commerce dan respon layanan. Kualitas layanan *mobile banking* Bank Aceh Syariah berpengaruh signifikan terhadap kepuasan nasabah di Pidie Jaya. Bank Aceh Syariah direkomendasikan untuk meningkatkan kualitas layanan, terutama pada aspek keamanan dan kemudahan transaksi, guna meningkatkan kepuasan dan loyalitas nasabah.

Kata Kunci: Kualitas Layanan, Kepuasan Nasabah, Mobile Banking

ABSTRAK

This study analyzes the influence of the quality of Bank Aceh Syariah's mobile banking This study examines the effect of Bank Aceh Syariah mobile banking service quality on customer satisfaction in Pidie Jaya Regency. The background of this research is the importance of customer satisfaction for the sustainability of the banking business, especially in the digital era. Pidie Jaya Regency was chosen because it has a limited number of Bank Aceh Syariah branches, so mobile banking services play a very important role. This research uses a quantitative approach with a causal associative method. Data were collected from 97 respondents of active mobile banking customers of Bank Aceh Syariah in Pidie Jaya through questionnaires, using purposive sampling technique. The theoretical framework refers to the theory of customer satisfaction and service quality, which is measured through indicators such as ease of use, security, and responsiveness. The results showed a positive and significant influence between mobile banking service quality and customer satisfaction (R^2 = 0.520). The t test shows significance below 0.05. The aspects of security assurance and ease of transactions are the dominant factors affecting satisfaction. Although the majority of respondents are satisfied, there are some areas that need to be improved, such as e-commerce payment features and service response. The quality of Bank Aceh Syariah mobile banking services has a significant effect on customer satisfaction in Pidie Jaya. Bank Aceh Syariah is recommended to improve service quality, especially in the aspects of security and ease of transactions, in order to increase customer satisfaction.

Keywords: Service Quality, Customer Satisfaction, Mobile Banking