ABSTRAK

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Program Studi	:	Program Studi Ekonomi Syariah
Judul	:	Analisis Pengaruh Kualitas Layanan Terhadap Kepuasan Nasabah Di Mediasi Oleh Mobile Banking

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas layanan (Service Quality) terhadap kepuasan nasabah yang dimediasi oleh penggunaan mobile banking pada nasabah Bank Syariah Indonesia di Kota Lhokseumawe. Penelitian ini dilakukan dengan metode kuantitatif menggunakan pendekatan survei terhadap 51 responden pengguna aplikasi Byond Mobile. Variabel yang diteliti meliputi lima dimensi SERVQUAL (reliability, responsiveness, empathy, assurance, tangible), mobile banking sebagai variabel mediasi, serta kepuasan nasabah sebagai variabel dependen. Data dianalisis menggunakan Structural Equation Modeling Partial Least Square (SEM-PLS) dengan bantuan software SmartPLS. Hasil penelitian menunjukkan bahwa kualitas layanan memiliki pengaruh signifikan terhadap kepuasan nasabah, baik secara langsung maupun tidak langsung melalui peran mobile banking sebagai mediator. Selain itu, mobile banking juga terbukti memiliki pengaruh signifikan terhadap kepuasan nasabah. Temuan ini menegaskan pentingnya peningkatan kualitas layanan dan pengoptimalan fitur mobile banking guna meningkatkan kepuasan serta loyalitas nasabah di era digital.

Kata Kunci : Kualitas Layanan, Kepuasan Nasabah, Mobile Banking.

ABSTRACT

Name	:	*Popi Yani*
Study Program	:	*Sharia Economics Study Program*
Title	:	*Analysis of the Influence of Service Quality on Customer Satisfaction Mediated by Mobile Banking*

This study aims to analyze the effect of service quality on customer satisfaction mediated by mobile banking usage among Bank Syariah Indonesia customers in Lhokseumawe City. The research employs a quantitative method with a survey approach involving 51 respondents who use the Byond Mobile application. The variables examined include the five SERVQUAL dimensions (reliability, responsiveness, empathy, assurance, tangible), mobile banking as a mediating variable, and customer satisfaction as the dependent variable. Data were analyzed using Structural Equation Modeling Partial Least Square (SEM-PLS) with SmartPLS software. The results indicate that service quality has a significant effect on customer satisfaction, both directly and indirectly through mobile banking as a mediator. Furthermore, mobile banking also significantly influences customer satisfaction. These results emphasize the significance of improving service quality and maximizing mobile banking features to boost customer satisfaction and loyalty in the digital age.

Keywords: *Service Quality, Customer Satisfaction, Mobile Banking.*