

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh efektivitas, aksesibilitas, dan kemudahan layanan terhadap kepuasan nasabah pada Aplikasi BYOND *by* BSI di BSI KCP Gandapura. Penelitian ini dilatarbelakangi oleh pengamatan penulis terkait dengan masih rendahnya tingkat penggunaan aplikasi BYOND *by* BSI di kalangan nasabah KCP Gandapura yang tercermin dari persepsi bahwa BYOND belum mampu memberikan pengalaman layanan yang lebih baik dibandingkan BSI *Mobile*. Nasabah juga cenderung enggan beralih karena aplikasi BYOND dinilai kurang efektif, sering mengalami kendala teknis, sulit diakses pada waktu tertentu, serta memiliki tampilan dan fitur yang belum sepenuhnya mudah digunakan. Variabel efektivitas diukur menggunakan indikator yang terdiri dari *clarity of goal to achieved, clarity of strategy, achievement of objectives, a solid analysis and policy formulation process, preparation of appropriate programs, availability of infrastructure, effective and efficient implementation*, dan *monitoring and control systems*. Sementara itu, variabel aksesibilitas diukur menggunakan indikator yang terdiri dari *ease of obtaining, availability of various facilities, ease of obtaining services, sense of security, flexibility, risk, low cost*, dan *availability of financial*. Kemudian variabel kemudahan layanan diukur dengan indikator yang terdiri dari *easy to learn, familiar with application, convenient transactions, easy to understand information, easy to use, uncomplicated, simple*, dan *no difficulty*. Serta variabel kepuasan nasabah diukur dengan indikator yang terdiri dari *content, accuracy, format, ease of use, timeliness, safety*, dan *comfort*. Penelitian ini menggunakan metode kuantitatif, dimana sumber data yang digunakan adalah data primer yang diperoleh dengan cara membagikan kuesioner kepada 320 nasabah KCP Gandapura pengguna BYOND *by* BSI. Teknik analisis data yang digunakan yaitu analisis regresi linier berganda dengan menggunakan bantuan perangkat lunak SPSS versi 26. Hasil penelitian menunjukkan bahwa efektivitas, aksesibilitas, dan kemudahan layanan secara parsial berpengaruh positif dan signifikan terhadap kepuasan nasabah pada Aplikasi BYOND *by* BSI di KCP Gandapura. Kemudian hasil uji secara simultan menunjukkan bahwa efektivitas, aksesibilitas, dan kemudahan layanan juga berpengaruh signifikan terhadap kepuasan nasabah pada Aplikasi BYOND *by* BSI di KCP Gandapura, dimana dari hasil uji koefisien determinasi diperoleh hasil bahwa kepuasan nasabah pada Aplikasi BYOND *by* BSI di KCP Gandapura dipengaruhi oleh efektivitas, aksesibilitas, dan kemudahan layanan sebesar 81,3%.

Kata Kunci : Efektivitas, Aksesibilitas, Kemudahan Layanan, Kepuasan Nasabah, dan BYOND *by* BSI.

ABSTRACT

This study aims to determine how the effectiveness, accessibility, and ease of service affect customer satisfaction with the BYOND by BSI application at BSI KCP Gandapura. This study was motivated by the author's observation that the usage rate of the BYOND by BSI application among KCP Gandapura customers is still low, as reflected in the perception that BYOND is not yet able to provide a better service experience than BSI Mobile. Customers are also reluctant to switch because the BYOND application is considered ineffective, often experiences technical problems, is difficult to access at certain times, and has a display and features that are not yet fully user-friendly. The effectiveness variable is measured using indicators consisting of clarity of goal to be achieved, clarity of strategy, achievement of objectives, a solid analysis and policy formulation process, preparation of appropriate programs, availability of infrastructure, effective and efficient implementation, and monitoring and control systems. Meanwhile, the accessibility variable is measured using indicators consisting of ease of obtaining, availability of various facilities, ease of obtaining services, sense of security, flexibility, risk, low cost, and availability of financial services. Then, the service convenience variable was measured using indicators consisting of easy to learn, familiar with application, convenient transactions, easy to understand information, easy to use, uncomplicated, simple, and no difficulty. Meanwhile, the customer satisfaction variable was measured using indicators consisting of content, accuracy, format, ease of use, timeliness, safety, and comfort. This study used a quantitative method, where the data source used was primary data obtained by distributing questionnaires to 320 Gandapura KCP customers who were BYOND by BSI users. The data analysis technique used was multiple linear regression analysis using SPSS version 26 software. The results showed that the effectiveness, accessibility, and ease of service partially had a positive and significant effect on customer satisfaction with the BYOND by BSI application at KCP Gandapura. Then, the simultaneous test results showed that effectiveness, accessibility, and ease of service also had a significant effect on customer satisfaction with the BYOND by BSI application at KCP Gandapura, where the coefficient of determination test results showed that customer satisfaction with the BYOND by BSI application at KCP Gandapura was influenced by effectiveness, accessibility, and ease of service by 81,3%.

Keywords : *Effectiveness, Accessibility, Ease of Service, Customer Satisfaction, and BYOND by BSI.*