

ABSTRACT

The Banking Industry is an industry that is really needed by the community. Self service is usually used by customers to carry out activities such as sending money / money transfers, viewing balances, credit card payments, telephone payments, and others. Mobile Banking service is one of the banking transaction services that uses internet technology and can be used on mobile media and can be done anywhere with 24-hour access. Based on data from the Top Brand Award for 2018 mobile banking, BNI has a percentage of 11.4%. The average BNI banking mobile banking user is mostly in the 20-30 year age range with a percentage of 87.9%. seen from the comparison of state universities and private universities in Greater Bandung.

The purpose of this study is to determine expectations and perceptions of BNI mobile banking, and to fix BNI's mobile banking application. Based on the research method used the author is quantitative. The number of samples used for distributing questionnaires was 400 respondents. The analysis technique used is multiple linear regression analysis and Gap analysis processed using SPSS 25 software. The results of this study indicate that BNI mobile banking application indicators must have a visual design that is easy to understand for the independent variable expectations which have a value of 0.356 and have a positive relationship with customer satisfaction. The independent variable of perception found in the BNI mobile banking application service indicator gives the desired response from the user every time the transaction with the same value is 0.356 and has a positive relationship with customer satisfaction. The biggest priority value is on a complete feature indicator which has a value of 0.767 and is in quadrant 1 which means that this indicator must be corrected immediately.

Keywords: *Multiple Linear Regression Analysis, Mobile Banking Service Quality Expectation, Importance Performance Analysis (IPA), Customer Satisfaction, Mobile Banking, Perception of Quality of Mobile Banking Services*