

ABSTRACT

PT. Bank SUMUT KCP Marendal is a regional bank in the city of Medan which is mostly or wholly owned by the Regional Government, in order to stimulate the economy and development in the region. The development of an increasingly advanced era, makes the development of technology increasingly increasing and sophisticated. This is certainly used by companies in Indonesia, one of them by PT. Bank SUMUT KCP Marendal as a way to provide product/service services to customers effectively and efficiently. The number of internet users in Indonesia in 2022 will reach 210 million people, with the total population of Indonesia currently estimated to reach 272.68 million people in 2021. This means that the internet penetration rate in Indonesia in the period 2021-first quarter 2022 will reach 77.02 %. One form of public service provided by PT. Bank SUMUT KCP Marendal by utilizing technology is a mobile banking service called SUMUT Mobile.

The existence of SUMUT Mobile can help and facilitate every financial transaction carried out by customers in PT. Bank SUMUT KCP Marendal, but based on complaints on the google play store or directly, customers complain that some features are not functioning properly, are constrained by the network and sometimes the system often crashes or when used it returns to the main menu page. This study aims to analyze the level of customer satisfaction with mobile banking services, namely SUMUT Mobile. This type of research is quantitative using descriptive data analysis techniques. The sampling method is probability sampling and simple random sampling with data collection using questionnaires and observation methods.

The result of calculating the level of customer satisfaction with mobile banking services, namely SUMUT Mobile, is 4.37 and is in the satisfied category. The sub-variables consist of six namely efficiency, promise fulfillment, availability of information systems, privacy, assurance/trust and site appearance. The sub-variables that got the highest score were on the site display of 4.65 (92.9%) and vice versa was on the fulfillment of promises of 4.06 (81.27%), which needed to be improved and increased in a more positive direction. so that customers feel their needs and satisfaction are being met.

Keywords : *Regional Development Bank (BPD), E-service Quality, Customer Satisfaction and SUMUT Mobile.*