ABSTRACT

PT Bank Negara Indonesia (Persero) Tbk. (BBNI) reached total internet banking and SMS banking users of 2.2 million users and 12.7 million users respectively in September 2023. Meanwhile, the number of mobile banking users reached 15.62 million, experiencing growth of 20.9 % year-on-year from 12.91 million users. In the third quarter of 2023, BNI recorded a total of 67.9 million funding accounts with regular savings accounts reaching 23.2 million. As of November 23 2023, BNI Mobile Banking is in fourth place regarding the banks with the largest mobile banking users in Indonesia.

This causal descriptive study evaluates customer satisfaction with mobile banking applications using WebQual 4.0 attributes (usability, information quality, and interaction quality) and the Customer Satisfaction Index (tangibles, reliability, responsiveness, empathy, and assurance). The analysis employs multiple linear regression to assess user satisfaction, while also describing the development of the Return on Assets (ROA) ratio before and after the implementation of mobile banking, based on quarterly financial reports from 2008 to 2023.

To collect data, the author distributed questionnaires to 200 customers of BNI Djuanda, BNI Pajajaran, BNI Pasar Merdeka, and BNI Sudirman who visited the Customer Service desk and had downloaded and used the BNI Mobile Banking application. The questionnaire served as the primary data collection tool, developed based on the integration of attributes from the WebQual 4.0 method and the Customer Satisfaction Index (CSI) method, consisting of 30 questions across 9 variables conducted online via Google Forms. The collected data were analyzed using descriptive analysis, correlation tests, regression tests, Customer Satisfaction Index (CSI) values, and the Importance Performance Analysis (IPA) quadrant.

The study found that 72.32% of BNI customers in Bogor City were satisfied with the quality of the BNI Mobile Banking application, while 27.68% were dissatisfied. Based on the results of multiple linear regression calculations, several attributes were identified as requiring improvement, including information quality, interaction quality, reliability, and empathy. Additionally, the Importance Performance Analysis (IPA) results indicated that usability, interaction quality, empathy, and assurance were attributes that needed further enhancement.

Keywords : Profitability Analysis, Determinant Analysis, Quality Analysis, Mobile Banking, WebQual 4.0, Customer Satisfaction Index, Important Performance Analysis