

Analisis online service quality dari internet banking syariah terhadap customer satisfaction = Analysis of online service quality from Islamic internet banking on customer satisfaction

Tasya Aldiary Dayana, author

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Abstrak

ABSTRAK

Kualitas Layanan Online dalam internet banking menjadi sangat penting, karena kualitas layanan memiliki kaitan dengan kepuasan. Terkait dengan perkembangan internet banking maka IBSQ menjadi hal yang paling penting pada era teknologi . Penelitian ini mengkaji dan menguji pengaruh dimensi variabel service quality terhadap kepuasan nasabah pengguna layanan internet banking syariah kategori Bank Umum Syariah BUS di Indonesia. Berdasarkan penelitian sebelumnya, terdapat tujuh faktor kepuasan pelanggan dari dimensi service quality yang diusulkan yaitu web design, reliability, responsiveness, efficiency, fulfillment, privacy , dan security. Selain itu penelitian ini menambahkan dimensi Shariah compliance sebagai dimensi tambahan. Penelitian ini menggunakan metode Partial Least Square PLS sebagai metode analisis data, dengan jumlah sampel 184 responden. Hasil penelitian ini menunjukkan bahwa dimensi web design, reliability, efficiency, dan shariah compliance berpengaruh signifikan, sedangkan pada dimensi responsiveness, fulfillment, privacy , dan security tidak berpengaruh signifikan terhadap kepuasan nasabah.

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ABSTRACT

Online Service quality in internet banking becomes very important, because service quality has bearing on satisfaction. Related with the development of internet banking, IBSQ become the most important thing in the era of technology. This research examined and reviewed the influence of online service quality on customer satisfaction of Islamic internet banking users categories of Islamic Comercial Banks in Indonesia. Based on previous research, there are seven proposed factors of customer satisfaction from dimensions of service quality that is web design, reliability, responsiveness, efficiency, fulfillment, privacy, and security. In addition, this study adds the Shariah compliance dimension as an additional dimension. This research uses partial method of Least Square PLS as data analysis method, with sample of 184 respondents. The results show that dimensions of web design, reliability, efficiency, and shariah compliance are significant, while the responsiveness, compliance, privacy, and security dimensions are insignificant to customer satisfaction.