ABSTRAK

Fakultas Ekonomi dan Bisnis
Program Studi S-1 Manajemen
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Nadia Sartiana
1202021149

FAKTOR YANG MEMENGARUHI KEPUASAN NASABAH PENGGUNA WONDR BY BNI DI KELAPA GADING JAKARTA UTARA

100 + vii halaman, 2 tabel, 3 gambar, dan 2 lampiran

Uraian Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kemudahan, persepsi keamanan, dan persepsi manfaat terhadap kepuasan nasabah pengguna aplikasi Wondr by BNI, dengan minat nasabah sebagai variabel mediasi. Fenomena penurunan kepuasan pada layanan digital perbankan menjadi latar belakang penting, khususnya pada nasabah di wilayah Kelapa Gading, Jakarta Utara. Penelitian ini menggunakan pendekatan kuantitatif dengan metode *explanatory research* dan teknik analisis *Structural Equation Modeling* (SEM) melalui aplikasi SmartPLS. Hasil penelitian menunjukkan bahwa persepsi kemudahan, keamanan, dan manfaat berpengaruh positif dan signifikan terhadap minat nasabah. Minat nasabah juga terbukti berpengaruh signifikan terhadap kepuasan. Selain itu, persepsi kemudahan, keamanan, dan manfaat berpengaruh tidak langsung terhadap kepuasan melalui minat sebagai variabel mediasi. Dalam perspektif Islam, temuan ini sejalan dengan nilai-nilai syariah seperti ihsan, amanah, taysir, dan maslahah yang menjadi dasar dalam aktivitas ekonomi umat. Kepuasan nasabah bukan hanya persoalan teknis, tetapi juga mencerminkan implementasi nilai etis dan spiritual dalam layanan keuangan digital. Dengan demikian, integrasi antara nilai-nilai Islam dan kualitas layanan digital sangat penting dalam menciptakan keberkahan dan loyalitas jangka panjang.

Kata kunci: Kepuasan Nasabah, Persepsi Kemudahan, Persepsi Keamanan, Persepsi Manfaat, Minat Nasabah

ABSTRACT

Faculty of Economics and Business
Bachelor's degree program in Management
2025

Nadia Sartiana
1202021149

FACTORS AFFECTING CUSTOMER SATISFACTION OF WONDR BY BNI USERS IN KELAPA GADING, NORTH JAKARTA

111 + xiv pages, 20 tables, 4 figures, and 5 appendices

Abstract Deskription

This study aims to analyze the influence of perceived ease of use, perceived security, and perceived usefulness on customer satisfaction among users of the Wondr by BNI application, with customer interest as a mediating variable. The phenomenon of declining satisfaction with digital banking services serves as an important background, particularly among customers in the Kelapa Gading area of North Jakarta. This research adopts a quantitative approach using explanatory research methods and Structural Equation Modeling (SEM) analysis through the SmartPLS application. The results show that perceived ease of use, security, and usefulness have a positive and significant effect on customer interest. Customer interest also significantly influences satisfaction. Furthermore, perceived ease of use, security, and usefulness indirectly affect satisfaction through customer interest as a mediating variable. From an Islamic perspective, these findings align with Sharia values such as ihsan (excellence), amanah (trustworthiness), taysir (facilitation), and maslahah (public interest), which form the basis of economic activity in Islam. Customer satisfaction is not merely a technical matter but also reflects the implementation of ethical and spiritual values in digital financial services. Therefore, integrating Islamic values with digital service quality is essential in creating lasting loyalty and blessings.

Keywords: Customer Satisfaction, Perceived Ease of Use, Perceived Security, Perceived Usefulness, Customer Interest.