

ABSTRACT

The Bank is one of the financial institutions whose main activities are to conduct transactions and collect funds from the public in the form of deposits, namely savings, demand deposits and deposits as well as channeling funds to the public in the form of credit, and other forms of bank services. One type of banking that contributes to building and driving the economy in an area is the Regional Development Bank (BPD). PT West Java Regional Development Bank and Banten, Tbk is one type of Regional Development Bank in West Java and Banten. Technological developments are utilized by companies in Indonesia, one of them is the West Java Regional Development Bank and Banten (bjb). The number of internet users in Indonesia in 2016 reached 132.7 million, equivalent to 51.7% of the population which was 256.2 million. One form of public service provided by the Bank of West Java and Banten (bjb) by using the developing technology is Bjb Digi Mobile Banking service to facilitate customers in making transactions.

The existence of Bjb Digi Mobile Banking will facilitate financial transactions of Bank BJB customers, but based on complaints that are on the Google Play Store, users of BIBB Digi complain of some malfunctioning features as they should. This study aims to analyze the application of E-Service Quality to determine Customer Satisfaction in Bjb Digi Mobile Banking Application. Types of Quantitative Research with Descriptive Methods. The sampling method uses Purposive Nonprobability Sampling and Sampling. The population of this study were customers of Bank of West Java and Banten who used Bjb Digi Mobile Banking application. Data collection with questionnaire and observation methods. Data analysis techniques use Descriptive Analysis and use the Importance Performance Analysis Method and Customer Satisfaction Index.

Calculation of Expectation and Reality Results on E - Service Quality of Bjb Digi Mobile Banking Application is 89% and 84.14% shows that they are in Very Important and Very Good positions. Customer Satisfaction Index Calculation Results show 84.10% of consumers are very satisfied with the Bjb Digi Mobile Banking application According to the Importance Performance Analysis Results, the E-Service Quality aspect that needs to be improved is the maintenance of the application system, the process of entering data, the speed of transactions, and the smooth running of the commission.

Keywords: E - Service Quality, Customer Satisfaction, Bjb Digi, Importance Performance Analysis, Service Customer Index.