

ABSTRAK

Dalam menjaga dan meningkatkan kualitas pelayanan nasabah yang prima di era Pandemi Covid-19 yang berlangsung dari tahun 2019 hingga tahun 2022 menjadi fokus utama sebagai sarana lembaga keuangan perbankan, PT. Bank Syariah Indonesia, Tbk KCP Medan Ringroad. Dengan Upaya Meningkatkan Customer Engagement dengan Customer Satisfaction terhadap Efektivitas Penggunaan Electronic Banking. Penelitian ini bertujuan untuk mengetahui seberapa besar tingkat kepuasan nasabah dalam menggunakan Electronic Banking. Mengetahui prioritas utama dalam peningkatan kualitas pelayanan nasabah dalam penerapan penggunaan Electronic Banking. Pada penelitian ini dengan mengumpulkan data jumlah responden melalui pengisian kuesioner, diperoleh jumlah responden sebanyak 30 responden yang terdiri dari pengisian kuesioner melalui skala likert, dimulai dari aspek bukti fisik (tangible), keandalan, daya tanggap, jaminan.) serta Empati dan dilakukan Uji Validitas dan Uji Reliabilitas. Berdasarkan Metode Servqual dimaksudkan untuk Menentukan Nilai GAP dengan diperoleh Nilai GAP sebesar (0,14) dan Nilai Kualitas sebesar (1,01) dari hasil perhitungan $Q \geq 1$, maka kesenjangan kualitas pelayanan perusahaan dinyatakan menjadi baik atau dengan kata lain kualitas pelayanan dikatakan baik. sehingga dibuat diagram kartesius untuk mengetahui aspek apa saja yang menjadi prioritas utama untuk perbaikan ke depan, serta berperan sebagai variabel intervening dalam mempengaruhi kualitas pelayanan terhadap loyalitas pelanggan. Dari penelitian yang telah dilakukan diperoleh kuadran I yaitu Aspek Responsiveness dan Assurance Assurance. Meskipun demikian, kualitas layanan Electronic Banking masih berpengaruh secara tidak langsung terhadap loyalitas nasabah melalui peran kepuasan nasabah. Hal ini menunjukkan bahwa kepuasan nasabah memediasi kualitas layanan Electronic Banking terhadap loyalitas nasabah bank syariah Indonesia. maka dapat dikatakan efektivitas sistem layanan Electronic Banking dalam menjawab kebutuhan nasabah di era Pandemi Covid-19 (Studi pada nasabah PT Bank Syariah Indonesia, Tbk KCP Medan Ringroad tergolong efektif.

Kata kunci: Electronic Banking, Kualitas Pelayanan, Covid-19, Metode Servqual, Tangibles, Reability, Responsiveness, Assurance, Empathy, Diagram Kartesius.

ABSTRAK

In maintaining and improving the quality of excellent customer service in the era of the Covid-19 Pandemic which took place from 2019 to 2022, it has become the main focus as a means of banking financial institutions, PT. Bank Syariah Indonesia, Tbk KCP Medan Ringroad. By Efforts to Increase Customer Engagement with Customer Satisfaction on the effectiveness of the Use of Electronic Banking. This study aims to determine how big the level of customer satisfaction in using Electronic Banking. Know the main priorities in improving the quality of customer service in implementing the use of Electronic Banking. In this study, by collecting data on the number of respondents through filling out the questionnaire, the number of respondents was obtained as many as 30 respondents consisting of filling out the questionnaire through a Likert scale, starting from aspects of physical evidence (tangible), reliability, responsiveness, assurance.) as well as Empathy and a Validity Test and Reliability Test are carried out. Based on the Servqual Method, it is intended to Determine the GAP Value with the obtained GAP Value of (0.14) and Quality Value of (1.01) from the results of calculating $Q \geq 1$, then the gap in the company's service quality is stated to be good or in other words the service quality is said to be good. so that a Cartesian diagram is formed to find out what aspects are the top priority for future improvement, as well as to act as an intervening variable in influencing service quality to customer loyalty. From the research that has been done, it is obtained in quadrant I, namely the Responsiveness Aspect and the Assurance Aspect. Nonetheless, the quality of Electronic Banking services still has an indirect effect on customer loyalty through the role of customer satisfaction. This shows that customer satisfaction mediates the quality of Electronic Banking services on customer loyalty of Indonesian Islamic banks. then it can be said that the effectiveness of the Electronic Banking service system in responding to customer needs in the Covid-19 Pandemic era (Study on customers of PT Bank Syariah Indonesia, Tbk KCP Medan Ringroad is classified as effective.

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