

ABSTRAK

Tini Asmawati (2026): *Analisis Pengaruh Kepuasan Pengguna Layanan Mobile Banking dan Layanan Langsung di Bank Syariah Indonesia KC Tanjung Tabalong*. Skripsi, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Antasari Banjarmasin, 2026. Pembimbing: (I) Dr.H.Rijalul Faqih M.SI.,M.EI., (II) Difi Dahliana M.EI.,

Kata Kunci: *Mobile Banking, Layanan Langsung, Kepuasan Nasabah, Bank Syariah.*

Perkembangan teknologi digital mendorong perbankan syariah mentransformasi pelayanan melalui *mobile banking*, namun tetap mempertahankan kantor cabang fisik untuk memenuhi kebutuhan nasabah yang beragam. Penelitian kuantitatif dengan analisis regresi linear berganda ini bertujuan untuk mengetahui pengaruh parsial dan simultan dari layanan *mobile banking* (X1) dan layanan langsung (X2) terhadap kepuasan nasabah (Y) di BSI KC Tanjung Tabalong menggunakan sampel 100 responden.

Hasil pengujian secara parsial menunjukkan bahwa layanan *mobile banking* berpengaruh positif dan signifikan terhadap kepuasan nasabah (sig. 0,000 < 0,05), sedangkan layanan langsung ditemukan tidak berpengaruh signifikan (sig. 0,157 > 0,05). Meski demikian, pengujian secara simultan (Uji F) membuktikan bahwa kedua kanal layanan tersebut secara bersama-sama memiliki pengaruh yang signifikan terhadap kepuasan nasabah ($F_{hitung} = 46,762$; sig. 0,000). Terakhir, nilai Koefisien Determinasi (R^2) sebesar 49,1% mengindikasikan bahwa variasi kepuasan nasabah dapat dijelaskan oleh kedua variabel independen tersebut, sementara 50,9% sisanya dipengaruhi oleh faktor eksternal lain di luar model penelitian ini.

ABSTRACT

Tini Asmawati (220105020063): *Analysis of the Influence of User Satisfaction with Mobile Banking Services and Direct Services at Bank Syariah Indonesia KC Tanjung Tabalong. Thesis, Islamic Banking Study Program, Faculty of Economics and Islamic Business, Universitas Islam Negeri Antasari Banjarmasin, 2026. Advisor: (I) Dr.H.Rijalul Faqih M.SI.,M.EI., (II) Difi Dahliana M.EI.,*

Keywords: *Mobile Banking, Direct Service, Customer Satisfaction, Islamic Bank.*

Advances in digital technology have driven Islamic banking institutions to transform their services through mobile banking, while still maintaining physical branch offices to meet the diverse needs of customers. This quantitative study, employing multiple linear regression analysis, aims to determine the partial and simultaneous effects of mobile banking services (X1) and in-person services (X2) on customer satisfaction (Y) at BSI's Tanjung Tabalong branch, using a sample of 100 respondents.

The results of the partial tests indicate that mobile banking services have a positive and significant effect on customer satisfaction (sig. 0.000 < 0.05), whereas in-person services were found to have no significant effect (sig. 0.157 > 0.05). However, the simultaneous test (F-test) demonstrated that these two service channels collectively have a significant effect on customer satisfaction ($F_{\text{calculated}} = 46.762$; sig. 0.000). Finally, the Coefficient of Determination (R^2) value of 49.1% indicates that the variation in customer satisfaction can be explained by these two independent variables, while the remaining 50.9% is influenced by other external factors outside the scope of this study.