

ABSTRACT

Nowadays technology and the internet are developing rapidly. This has led to changes in business competition, including in the banking sector. Now banks in Indonesia have made technological innovations with the presence of mobile banking applications. With mobile banking, banks in Indonesia want a competitive position. To find out a competitive position, banks need to weigh the satisfaction of their customers by evaluating and improving the quality of their services. One of the mobile banking application users with the most users is Brimo. When viewed from the potential customers in Indonesia, generation Z is the generation that contributes the largest population. This is a demand for Bank BRI to find out which service quality contributes the most to customer satisfaction generation Z. In addition to this phenomenon, in previous studies it was found that there were contradictory results between the influence of service quality and customer satisfaction. The existence of previous research gaps and supported by this phenomenon is the purpose of this study to develop an empirical model in overcoming the gap in the influence of mobile banking service quality in creating user satisfaction of the Brimo application in Semarang City.

The research began by developing a framework between the quality of mobile banking consisting of reliability, *security*, convenience, *efficiency*, *easy to operate* and customer satisfaction using the dominant *service logic* theory. and previous research as the basis for this research. Furthermore, data was obtained as many as 103 respondents by providing questionnaires consisting of open and closed questions. The respondents in this study were Brimo application users who belong to the generation Z group domiciled in Semarang City. Then the data were analyzed using the Multiple Linear Regression method with the statistical tool of the *Statistics Package for Social Sciences*

The findings of this study show that the quality of service consisting of *easy to operate* variables has a significant effect on customer satisfaction. Meanwhile, reliability, security, convenience, efficiency have an effect but not significantly on customer satisfaction. Therefore, it can be concluded that not all hypotheses in this study are accepted and are expected to be input for PT Bank BRI to improve the most significant aspects of service quality in order to be create customer satisfaction.

Keywords: Service Quality, Mobile Banking, Customer Satisfaction, Generation Z