ABSTRACT

Bank Syariah Indonesia has a vision to become one of the ten most prominent Islamic banks in the world. To achieve this, customer satisfaction is an important factor. Technology has developed very rapidly. This also changes customer behavior. So another different service quality model is needed to measure customer satisfaction. This research aims to determine the influence of electronic service quality consisting of dimensions of site organization, reliability, responsiveness, user friendliness, personal needs, efficiency and sharia compliance on customer satisfaction of Bank Syariah Indonesia digital banking users.

The population in this research is Bank Syariah Indonesia customers who use digital banking services in Semarang City. The sample was 130 respondents with a purposive sampling approach. The data collection method used in this research is a questionnaire and data testing using the SPSS Statistics 22 program. The data analysis used is descriptive analysis and multiple linear regression analysis.

The research results show that the dimensions of electronic service quality which consist of the dimensions of site organization, reliability, user friendliness, personal needs, efficiency and sharia compliance have a positive and significant effect on customer satisfaction with digital banking users. Meanwhile, the responsiveness dimension has no partial effect on customer satisfaction. Simultaneously or together, site organization, reliability, responsiveness, user friendliness, personal needs, efficiency and sharia compliance influence customer satisfaction with digital banking users. This research model can explain around 80.8% of the variation in the dependent variable

Keywords: Sharia Banking, Digital Banking, and Customer Satisfaction