ABSTRAK

Skripsi dengan judul "Pengaruh *E-Security, E-Servqual* dan *Customer Experience* Terhadap *Customer Satisfaction* dalam Penggunaan Layanan *E-Banking* di Bank Syariah Indonesia Kabupaten Trenggalek" ini ditulis oleh Ardhya Regita Pramesti, NIM. 126401213105. Pembimbing Dr. Suminto, M.Pd. I

Kata Kunci : *E-Security,E-Servqual ,Customer Experience,Customer Satisfaction*

Pada penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *e-security, e-servqual*, dan *customer experience* terhadap *customer satisfaction* dalam penggunaan layanan *e-banking* di Bank Syariah Indonesia Kabupaten Trenggalek. .*E-security* berkaitan dengan upaya perlindungan data dan transaksi nasabah agar terhindar dari risiko kejahatan siber serta akses tidak sah. *E-servqual* mencakup aspek keandalan, responsivitas, jaminan, empati, dan kualitas tampilan layanan digital yang dirasakan langsung oleh nasabah saat menggunakan e-banking. *Customer experience* menitikberatkan pada persepsi dan perasaan nasabah selama berinteraksi dengan layanan *e-banking*, seperti kemudahan navigasi aplikasi, kecepatan proses transaksi, serta kenyamanan dalam mengakses berbagai fitur. Ketiga aspek tersebut diuji pengaruhnya terhadap tingkat kepuasan nasabah dalam penggunaan layanan *e-banking* di Bank Syariah Indonesia Kabupaten Trenggalek.

Rumusan masalah pada penelitian ini adalah untuk mengetahui apakah *e-security, e-servqual*, dan *customer experience* secara parsial maupun simultan dapat berpengaruh terhadap *customer satisfaction* dalam penggunaan layanan *e-banking* di Bank Syariah Indonesia Kabupaten Trenggalek. Penelitian ini bertujuan untuk mengetahui pengaruh *e-security, e-servqual*, dan *customer experience* terhadap *customer satisfaction* dalam penggunaan layanan *e-banking* di Bank Syariah Indonesia.

Penelitian ini menggunakan metode kuantitatif jenis asosiatif. Teknik pengambilan sampel yang digunakan adalah *non probability sampling* yaitu *purposive sampling* yang diperoleh 100 responden sebagai sampel. Teknik pengumpulan data yaitu menggunakan data primer dengan kuesioner, untuk metode analisis data menggunakan analisis regresi linier berganda yang diolah menggunakan program *SPSS* 25 dan *E-views* 12.

Hasil analisis data menunjukkan bahwa 1) *E-Security* tidak berpengaruh signifikan terhadap *Customer Satisfaction*. 2) *E-Servqual* berpengaruh positif signifikan terhadap *Customer Satisfaction* 3) *Customer Experience* berpengaruh positif signifikan terhadap *Customer Satisfaction* 4) *E-Security, E-Servqual* dan *Customer Experience* secara bersama-sama atau simultan berpengaruh terhadap *Customer Satisfaction* dalam penggunaan Layanan *E-Banking* di Bank Syariah Indonesia Kabupaten Trenggalek.

ABSTRACT

This study, entitled "The Influence of E-Security, E-Servqual, and Customer Experience on Customer Satisfaction in the Use of E-Banking Services at Bank Syariah Indonesia, Trenggalek Regency," was written by Ardhya Regita Pramesti, NIM. 126401213105, under the supervision of Dr. Suminto, M.Pd. I.

Keywords : E-Security, E-Servqual, Customer Experience, Customer Satisfaction

The purpose of this research is to examine the influence of e-security, e-servqual, and customer experience on customer satisfaction in the use of e-banking services at Bank Syariah Indonesia in Trenggalek Regency. E-security relates to efforts to protect customer data and transactions from cybercrime risks and unauthorized access. E-servqual includes aspects of reliability, responsiveness, assurance, empathy, and the quality of the digital service interface directly experienced by customers when using e-banking. Customer experience focuses on customers' perceptions and feelings during interactions with e-banking services, such as ease of application navigation, transaction speed, and convenience in accessing various features. These three factors were tested for their influence on customer satisfaction in using e-banking services at Bank Syariah Indonesia, Trenggalek Regency.

The problem formulation in this research is to find out whether e-security, e-servqual, and customer experience can partially or simultaneously influence customer satisfaction in the use of e-banking services at Bank Syariah Indonesia, Trenggalek Regency. This research aims to determine the influence of e-security, e-servqual, and customer experience on customer satisfaction in using e-banking services at Bank Syariah Indonesia.

This research uses an associative type of quantitative method. The sampling technique used was non-probability sampling, namely purposive sampling which obtained 100 respondents as samples. The data collection technique is using primary data with a questionnaire, for the data analysis method using multiple linear regression analysis which is processed using the SPSS 25 and E-views 12 programs.

The results of the data analysis indicate that: 1) E-Security does not have a significant effect on Customer Satisfaction; 2) E-Servqual has a positive and significant effect on Customer Satisfaction; 3) Customer Experience partially has a positive and significant effect on Customer Satisfaction; 4) E-Security, E-Servqual, and Customer Experience simultaneously have a significant effect on Customer Satisfaction in the use of e-banking services at Bank Syariah Indonesia, Trenggalek Regency.