ABSTRAK

Skripsi dengan judul "Pengaruh *Self Service Technology* (SST) dan Minat Penggunaan Terhadap Kepuasan Nasabah Bank Syariah Indonesia" yang ditulis oleh Risma Ika Putri NIM. 126401212091 Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, pembimbing Ibu Lativa Hartiningtyas, S.Pd., M.Pd.

Kata Kunci: *Self Service Technology*, ATM, Mobile Banking, Internet Banking, Minat Penggunaan, Kepuasan Nasabah, Bank Syariah Indonesia

Penelitian dilatarbelakangi oleh perkembangan teknologi informasi yang pesat di era globalisasi telah mendorong perubahan signifikan dalam sektor perbankan, termasuk pada Bank Syariah Indonesia (BSI). Salah satu bentuk transformasi tersebut adalah penerapan layanan berbasis digital atau *Self Service Technology* (SST) seperti *Automatic Teller Machine* (ATM), *Mobile Banking, dan Internet Banking* yang memberikan kemudahan transaksi tanpa harus bertatap muka langsung dengan petugas bank. Meskipun layanan digital ini diharapkan dapat meningkatkan kepuasan nasabah, kenyataannya di lapangan masih ditemukan berbagai kendala seperti gangguan teknis aplikasi, keterbatasan fitur layanan, serta minimnya edukasi dan rasa aman dalam penggunaan teknologi tersebut. Oleh karena itu, penelitian ini dilakukan untuk mengkaji pengaruh layanan *Self Service Technology* dan minat penggunaan terhadap kepuasan nasabah.

Rumusan masalah dalam penelitian ini meliputi apakah *self service technology* berupa *automatic teller machine*, *mobile banking*, *internet banking* dan minat penggunaan layanan digital secara parsial berpengaruh terhadap kepuasan nasabah Bank Syariah Indonesia? apakah self *service technology* berupa *automatic teller machine, mobile banking, internet banking* dan minat penggunaan secara simultan berpengaruh terhadap kepuasan nasabah Bank Syariah Indonesia?

Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada mahasiswa Program Studi Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung angkatan 2021–2022.

Berdasarkan hasil penelitian yang dilakukan, dapat disimpulkan bahwa *self service technology* berupa *automatic teller machine*, *mobile banking*, *internet banking* dan minat penggunaan secara parsial berpengaruh terhadap kepuasan nasabah Bank Syariah Indonesia dan *self service technology* berupa *automatic teller machine, mobile banking, internet banking* dan minat penggunaan secara simultan berpengaruh terhadap kepuasan nasabah Bank Syariah Indonesia.

ABSTRACT

Thesis entitled "The Influence of *Self Service Technology* (SST) and Interest in Use on Customer Satisfaction of Indonesian Sharia Bank" written by Risma Ika Putri NIM. 126401212091 Islamic Banking Study Program, Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah State Islamic University of Tulungagung, supervisor Mrs. Lativa Hartiningtyas, S.Pd., M.Pd.

Keywords: *Self Service Technology*, ATM, Mobile Banking, Internet Banking, Interest In Use, Customer Satisfaction, Bank Syariah Indonesia

The research is motivated by the rapid development of information technology in the era of globalization that has driven significant changes in the banking sector, including at Bank Syariah Indonesia (BSI). One form of this transformation is the implementation of digital-based services or *Self Service Technology* (SST) such as Automatic Teller Machines (ATMs), mobile banking, and internet banking which provide easy transactions without having to meet face to face with bank officers. Although this digital service is expected to increase customer satisfaction, in reality in the field there are still various obstacles such as technical application disruptions, limited service features, and minimal education and a sense of security in using this technology.

The formulation of the problem in this study includes whether *self-service technology* in the form of automatic teller machines, mobile banking, internet banking and interest in using digital services partially affect customer satisfaction at Bank Syariah Indonesia? Does *self-service technology* in the form of automatic teller machines, mobile banking, internet banking and interest in using it simultaneously affect customer satisfaction at Bank Syariah Indonesia?

The method used in this study is a quantitative approach with a survey method by distributing questionnaires to students of the Islamic Banking Study Program, UIN Sayyid Ali Rahmatullah Tulungagung, class of 2021–2022.

Based on the results of the study, it can be concluded that *self-service technology* in the form of automatic teller machines, mobile banking, internet banking and interest in use partially affect customer satisfaction at Bank Syariah Indonesia and self-service technology in the form of automatic teller machines, mobile banking, internet banking and interest in use simultaneously affect customer satisfaction at Bank Syariah Indonesia.