

ABSTRAK

PENGARUH KUALITAS LAYANAN, RESPONSIVITAS *CHATBOT*, DAN KEAMANAN TERHADAP KEPUASAN PELANGGAN: (STUDI PADA MAHASISWA JURUSAN ADMINISTRASI BISNIS UNIVERSITAS LAMPUNG PENGGUNA WONDR BY BANK NEGARA INDONESIA)

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Perkembangan teknologi digital mendorong industri perbankan untuk meningkatkan layanan melalui aplikasi *mobile banking*. Salah satu inovasi terbaru adalah Wondr by BNI yang menghadirkan fitur transaksi digital serta layanan *chatbot*. Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan, responsivitas *chatbot*, dan keamanan terhadap kepuasan pelanggan pengguna Wondr by BNI. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian *explanatory*. Populasi dalam penelitian ini adalah mahasiswa Jurusan Administrasi Bisnis Universitas Lampung angkatan 2022–2025 yang menggunakan Wondr by BNI sebanyak 763 mahasiswa. Teknik pengambilan sampel menggunakan *proportional* sampling dan diperoleh sampel sebanyak 293 responden. Pengumpulan data dilakukan melalui penyebaran kuesioner secara *offline* dan *online*. Data dianalisis menggunakan SPSS 23 dengan metode regresi linear berganda, uji t, uji F, serta koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa secara parsial kualitas layanan, responsivitas *chatbot*, dan keamanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan. Secara simultan, ketiga variabel independen tersebut juga berpengaruh positif dan signifikan terhadap kepuasan pelanggan pengguna Wondr by BNI. Nilai koefisien determinasi sebesar 0,670 menunjukkan bahwa 67,0% kepuasan pelanggan dipengaruhi oleh kualitas layanan, responsivitas *chatbot*, dan keamanan, sedangkan sisanya dipengaruhi oleh faktor lain di luar penelitian. Penelitian ini diharapkan dapat menjadi bahan evaluasi bagi BNI untuk meningkatkan kualitas layanan digital guna meningkatkan kepuasan pelanggan.

Kata Kunci: Kualitas Layanan, Responsivitas *Chatbot*, Keamanan, Kepuasan Pelanggan, Wondr by BNI.

ABSTRACT

THE EFFECT OF SERVICE QUALITY, CHATBOT RESPONSIBILITY, AND SECURITY ON CUSTOMER SATISFACTION: (A STUDY ON STUDENTS OF BUSINESS ADMINISTRATION DEPARTMENT, UNIVERSITY OF LAMPUNG USING WONDR BY BANK NEGARA INDONESIA)

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The development of digital technology has encouraged the banking industry to improve its services through mobile banking applications. One of the latest innovations is Wondr by BNI, which provides digital transaction features and chatbot services. This study aims to determine the effect of service quality, chatbot responsiveness, and security on customer satisfaction among Wondr by BNI users. This research uses a quantitative approach with an explanatory research design. The population of this study consists of students from the Business Administration Department, University of Lampung, class of 2022–2025, who use Wondr by BNI, totaling 763 students. The sampling technique used was proportional sampling, resulting in 293 respondents. Data were collected through offline and online questionnaire distribution. The data were analyzed using SPSS 23 through multiple linear regression analysis, t-test, F-test, and the coefficient of determination (R^2). The results show that service quality, chatbot responsiveness, and security partially have a positive and significant effect on customer satisfaction. Simultaneously, these three independent variables also have a positive and significant effect on customer satisfaction among Wondr by BNI users. The coefficient of determination value of 0.670 indicates that 67.0% of customer satisfaction is influenced by service quality, chatbot responsiveness, and security, while the remaining percentage is influenced by other factors not examined in this study. This research is expected to provide input for BNI in improving the quality of digital services to increase customer satisfaction.

Keywords: Service Quality, Chatbot Responsiveness, Security, Customer Satisfaction, Wondr by BNI.