

# **ANALISIS *E-SERVICE QUALITY* PADA PT BANK TABUNGAN NEGARA KC YOGYAKARTA**

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## **Abstrak**

Penelitian ini bertujuan untuk mengetahui analisis *e-service quality* pada situs aplikasi *Mobile Banking / Internet Banking* PT Bank Tabungan Negara Kc Yogyakarta. Metode analisis data yang digunakan dalam penelitian ini menggunakan metode penelitian kuantitatif dengan pendekatan deskriptif. Sampel dalam penelitian ini sebanyak 100 yang diperoleh dari penyebaran kuisioner. Analisis data menggunakan aplikasi SPSS (*Statistical Product and Service Solution*) 2.2 for windows. Pengujian statistik yang digunakan pada penelitian ini adalah uji validitas dan uji reliabilitas. Sedangkan dalam mengetahui permasalahan di PT Bank Tabungan Negara Kc Yogyakarta data yang digunakan untuk mengukur pengaruh *e-service quality* menggunakan indikator Kemudahan penggunaan (*Easy of use*), Desain situs aplikasi (*Application Website design*), Keandalan (*Reliability*), Ketersediaan system (*System availability*), Privasi (*Privacy*), Responsif (*Responsiveness*), Empati (*Empathy*), Pengalaman (*Experience*), Kepercayaan (*Trust*). Keandalan (*Reliability*) sebesar 3,82, Ketersediaan system (*System availability*) sebesar 3,77, Privasi (*Privacy*) sebesar 3,84, Responsif (*Responsiveness*) sebesar 4,08, Empati (*Empathy*) sebesar 3,63, Pengalaman (*Experience*) 3,98, Kepercayaan (*Trust*) sebesar 3,87. Secara keseluruhan penilaian *e-service quality* di PT Bank Tabungan Negara Kc memperoleh rata-rata keseluruhan sebesar 3,87. Menunjukkan bahwa *e-service quality* sudah baik tetapi masih ada kekurangan yang harus diperhatikan dalam indikator empati (*empathy*).

**Kata Kunci :** *E-Service Quality, Mobile Banking / Internet Banking.*

**THE ANALYSIS OF E-SERVICE QUALITY  
AT THE BRANCH OF PT BANK TABUNGAN NEGARA IN YOGYAKARTA**

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***Abstract***

*This study aimed to analyze e-service quality on the Mobile Banking/Internet Banking application site at the branch of PT Bank Tabungan Negara in Yogyakarta. Data analysis method used in this study was quantitative research methods with a descriptive approach. The samples in this study were 100 respondents obtained from questionnaires. Data analysis tool was SPSS (Statistical Product and Service Solution) 2.2 application for windows. The statistical tests used in this study were the validity and reliability tests. To know the problems at the branch of PT Bank Tabungan Negara in Yogyakarta, the researcher measure the effect of e-service quality using the Easy of use indicator, Application site design, Application Reliability, Reliability, System availability, Privacy Responsiveness, Empathy, Experience, and Trust. Reliability was 3.82, System availability was 3.77, Privacy was 3.84, Responsiveness was 4.08, Empathy was 3.63, Experience was 3.98, and Trust was 3.87. Overall, the e-service quality assessment at the branch of PT Bank Tabungan Negara in Yogyakarta was average of 3.87. It proved that e-service quality was good but there are still deficiencies that should be considered in the empathy indicator.*

***Keywords:*** *E-Service Quality, Mobile Banking / Internet Banking.*