PENGARUH DIGITALISASI SISTEM PEMBAYARAN TERHADAP KEPUASAN NASABAH DI PT. BANK PEREKONOMIAN RAKYAT (BPR) KAWAN, KECAMATAN DAU, KABUPATEN MALANG

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ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui bagaimana digitalisasi sistem pembayaran berdampak pada kepuasan nasabah PT. Bank Ekonomi Rakyat Kawan, Kecamatan Dau, Kabupaten Malang. Penelitian ini merupakan penelitian kuantitatif yang menggunakan pendekatan asosiatif kausal. Penduduk menggunakan seluruh nasabah aktif di PT Bank Perekonomi Rakyat (BPR) Kawan, Kecamatan Dau, Kabupaten Malang yang menggunakan layanan sistem pembayaran digital berjumlah 325 orang. Sebanyak 77 orang ditentukan melalui metode purposive sampling. Instruktur menggunakan survei. Analisis data dilakukan dengan menggunakan analisis regresi linier sederhana. Untuk menguji hipotesis, uji-t (parsial) digunakan. Hasil regresi linier berganda menunjukkan nilai koefisien regresi positif dan nilai kuadrat panjang (R2) sebesar 0,567, yang menunjukkan kontribusi pengaruh sebesar 56,7%. Selain itu, nilai tcal lebih besar dari nilai ttabel (9,917 lebih besar dari 1,992), dan nilai signifikansinya adalah 0,000, yang menunjukkan bahwa nilai p < 0,05. Oleh karena itu, disimpulkan bahwa digitalisasi sistem pembayaran berpengaruh positif dan signifikan terhadap kepuasan nasabah di PT. Bank Ekonomi Rakyat Kawan, Kecamatan Dau, Kabupaten Malang. Manajemen PT. Bank Perekonomi Rakyat Kawan disarankan untuk terus meningkatkan kualitas dan pengembangan digitalisasi sistem pembayaran secara berkelanjutan, khususnya dalam hal keandalan sistem, keamanan transaksi, dan kemudahan penggunaan layanan, serta memperkuat program edukasi literasi digital bagi nasabah agar penggunaan layanan digital dapat berjalan secara optimal dan merata.

Kata Kunci: Digitalisasi Sistem Pembayaran, Kepuasan Nasabah.

THE EFFECT OF PAYMENT SYSTEM DIGITALIZATION ON CUSTOMER SATISFACTION AT PT. BANK PEREKONOMIAN RAKYAT (BPR) KAWAN, DAU SUB-DISTRICT, MALANG REGENCY

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ABSTRACT

The purpose of this study is to find out how the digitization of the payment system has an impact on customer satisfaction of PT. Kawan People's Economic Bank, Dau District, Malang Regency. This research is a quantitative research that uses a causal associative approach. The population uses all active customers at PT Bank Perekonomi Rakyat (BPR) Kawan, Dau District, Malang Regency which uses digital payment system services totaling 325 people. A total of 77 people were determined through purposive sampling methods. Instructors use surveys. Data analysis was carried out using simple linear regression analysis. To test the hypothesis, a (partial) t-test is used. The results of multiple linear regression showed a positive regression coefficient value and a long square value (R^2) of 0.567, which showed an influence contribution of 56.7%. In addition, the tcal value is greater than the ttable value (9.917 is greater than 1.992), and its significance value is 0.000, which indicates that the p-value < 0.05. Therefore, it is concluded that the digitization of the payment system has a positive and significant effect on customer satisfaction at PT. Kawan People's Economic Bank, Dau District, Malang Regency. The management of PT. Bank Perekonomi Rakyat Kawan is advised to continue to improve the quality and development of payment system digitalization in a sustainable manner, especially in terms of system reliability, transaction security, and ease of use of services, as well as strengthen digital literacy education programs for customers so that the use of digital services can run optimally and evenly.

Keywords: Digitization of Payment System, Customer Satisfaction.