Persepsi Keamanan, Persepsi Kemudahan, Kualitas Layanan Terhadap Kepuasan Layanan E-Banking

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ABSTRACT

Objective *— The purpose of this literature study is to analyze the factors that influence customer satisfaction in the use of banking e-channels.*
Design/Methodology *— The research method used is a systematic literature review, analyzing 15 research journals published between 2020 and 2024 regarding the factors that affect customer satisfaction in the use of banking e-channels.*
Findings *— The factors influencing customer satisfaction in the use of banking e-channels include perceived security, perceived trust, perceived ease of use, service quality, perceived benefits/utilities, dimensions of e-service quality, variables such as efficiency, system availability, fulfillment, privacy contact, responsiveness, and system compatibility.*
Practical Implications *— Banks can conduct market research to understand customer needs and preferences, along with data analysis of e-channel usage to identify areas for system improvement, product development, and technological innovation to enhance service quality.*
Originality/Value *— This study provides an original contribution to the literature on customer satisfaction enhancement based on marketing by integrating the concepts of e-channel user experience, marketing, and technology development.*
Keywords *— Customer satisfaction, Banking e-channels, perceived ease of use, perceived security*
Type of Literature *— Systematic Literature Review.*

ABSTRAK

Tujuan — Tujuan dari studi literatur ini adalah untuk menganalisis factor factor yang mempengaruhi kepuasan nasabah dalam penggunaan E-chanel Perbankan.
Desain/Metodologi — Metode penelitian yang digunakan yaitu menggunakan *systematic Literature review* dengan mengaalisis 15 jurnal penelitian yang dipublikasikan tahun 2020-2024 tentang factor factor yang mempengaruhi kepuasan nasabah dalam penggunaan E-chanel Perbankan.
Temuan — Faktor factor yang mempengaruhi kepuasan nasabah dalam penggunaan E-chanel perbankan adalah persepsi keamanan, persepsi kepercayaan, persepsi kemuadahan, kualitas layanan, penawaran manfaat/kegunaan, dimensi e-service quality, veriabel efficiency, system availability, fullfillment, privacy contact, responsiveness, dan compability of system.
Implikasi praktis — Perbankan dapat melakukan riset pasar untuk memahami kebutuhan dan preferensi nasabah, disertai dengananalisis data penguunaan e-chanel untuk mengidentifikasi area perbaikan system, pengembangan produk dan inovasi teknologi guna meningkatkan kualitas layanan.
Orisinalitas/nilai — Penelitian ini memberikan kontribusi orisinal dalam literatur peningkatan kepuasan nasabah berbasis pemasaran dengan menggabungkan konsep pengalaman pengguna e-chanel, pemasaran dan pengembangan teknologi.
Kata Kunci — Kepuasan nasabah, E-chanel Perbankan, Persepsi Keamanan, Persepsi kemuadahan
Jenis Literatur — Sistematis Literature Review.