

ABSTRAK

Penelitian ini menggunakan pendekatan kuantitatif dengan teknik purposive sampling terhadap 100 responden. Data dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan Structural Equation Modeling-Partial Least Squares (SEM-PLS) serta uji F dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa kepatuhan syariah dan ulasan aplikasi mobile banking berpengaruh positif dan signifikan terhadap kepuasan nasabah, sedangkan kualitas pelayanan tidak berpengaruh signifikan terhadap kepuasan nasabah. Secara simultan, kepatuhan syariah, kualitas pelayanan, dan ulasan aplikasi mobile banking berpengaruh signifikan terhadap kepuasan nasabah dengan nilai F hitung sebesar 59,816 dan signifikansi 0,000. Nilai R-Square sebesar 0,457 menunjukkan bahwa ketiga variabel mampu menjelaskan 45,7% variasi kepuasan nasabah, sedangkan sisanya dipengaruhi oleh faktor lain di luar penelitian.

Kata Kunci: Kepatuhan Syariah, Kualitas Pelayanan, Ulasan Mobile Banking, Kepuasan Nasabah, Pembiayaan Mitraguna.

ABSTRACT

Study used a quantitative approach with a purposive sampling technique on 100 respondents. Data were collected through questionnaires and analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) and the F test with the help of SPSS. The results showed that sharia compliance and mobile banking application reviews have a positive and significant effect on customer satisfaction, while service quality does not have a significant effect on customer satisfaction. Simultaneously, sharia compliance, service quality, and mobile banking application reviews have a significant effect on customer satisfaction with a calculated F value of 59.816 and a significance of 0.000. The R-Square value of 0.457 indicates that the three variables are able to explain 45.7% of the variation in customer satisfaction, while the rest is influenced by other factors outside the study.

Keywords: *Sharia Compliance, Service Quality, Mobile Banking Reviews, Customer Satisfaction, Mitraguna Financing.*