

ABSTRAK

Banyaknya digital banking yang bermunculan meningkatkan tingkat persaingan dan memberikan dampak pada perilaku nasabah. SeaBank merupakan digital banking yang sedang ramai dikalangan generasi muda saat ini. Penelitian ini bertujuan untuk mengukur tingkat kepuasan pengguna terhadap aplikasi digital banking SeaBank menggunakan metode *PIECES Framework* yang mencakup 7 variabel yaitu *performance, information, economics, control and security, efficiency, service dan User Satisfaction* pada lingkup anak muda. Tahapan penelitian ini terdiri dari identifikasi masalah, studi literatur, penentuan populasi dan sampel, penentuan indikator penelitian, penyusunan kuesioner, pengumpulan data, pengujian data, analisis data, implemetasi sistem, dan hasil (kesimpulan). Pengumpulan data dilakukan dengan menyebarkan kuesioner kepada 100 pengguna SeaBank sebagai responden. Pengujian data dilakukan menggunakan Uji Validitas, Uji Reliabilitas, Uji *Asumsi Klasik* dan Uji *Hipotesis*. Dan analisis data dilakukan menggunakan *Customer Satisfaction Index (CSI)*. CSI memiliki kelebihan yang efisien karena tidak hanya memperoleh informasi terkait atribut diinginkan. Hasil dari penelitian ini memperoleh nilai indeks kepuasan pengguna terhadap aplikasi digital banking SeaBank sebesar 84% dalam kriteria Sangat Puas. Selain itu, juga memperoleh nilai indeks kepuasan pada masing-masing variabel yang menunjukkan bahwa ke 7 variabel berada dalam kategori Sangat Puas. Dengan hasil pengujian yang telah dilakukan dimana data valid, terdistribusi normal, dan data tidak mengalami multikolinearitas dan heteroskedastisitas. Dan hasil dari pengujian hipotesis menunjukkan ke 6 variabel terikat memiliki pengaruh terhadap variabel bebas yaitu *User Satisfaction* atau Kepuasan Pengguna.

Kata Kunci : *Digital banking SeaBank, PIECES Framework, Customer Satisfaction Index (CSI).*

ABSTRAK

The number of emerging digital banking increases the level of competition and has an impact on customer behavior. SeaBank is a digital banking that is currently popular among the younger generation. This research aims to measure the level of user satisfaction with the SeaBank digital banking application using the PIECES Framework method which includes 7 variables, namely performance, information, economics, control and security, efficiency, service and User Satisfaction among young people. The stages of this research consist of problem identification, literature study, population and sample determination, research indicator determination, questionnaire preparation, data collection, data testing, data analysis, system implementation, and results (conclusions). Data collection was carried out by distributing questionnaires to 100 SeaBank users as respondents. Data testing was carried out using Validity Test, Reliability Test, Classic Assumption Test and Hypothesis Test. And data analysis was carried out using the Customer Satisfaction Index (CSI). CSI has the advantage of being efficient because it does not only obtain information related to desired attributes. The results of this research obtained a user satisfaction index value for the SeaBank digital banking application of 84% within the Very Satisfaction criteria. Apart from that, we also obtained a satisfaction index value for each variable which showed that the 7 variables were in the Very Satisfied category. With the results of the tests that have been carried out, the data is valid, normally distributed, and the data does not experience multicollinearity and heteroscedasticity. And the results of hypothesis testing show that the 6 dependent variables have an influence on the independent variable, namely User Satisfaction or User Satisfaction.

Keyword : *Digital banking SeaBank, PIECES Framework, Customer Satisfaction Index (CSI).*