

ABSTRAK

Pengaruh Literasi Keuangan dan *Self Service Technology* Terhadap *Customer Satisfaction* pada Nasabah Bank BUMN Wilayah Kota Dan Kabupaten Kediri

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Studi ini dilakukan guna mengetahui pengaruh literasi keuangan dan *self service technology* yang meliputi *Automatic Teller Machine* (ATM) dan *mobile banking* terhadap *customer satisfaction* pada Nasabah Bank BUMN Wilayah Kota dan Kabupaten Kediri. Penelitian ini berjenis kuantitatif dengan menggunakan data primer. Responden dalam penelitian ini berjumlah 100 orang, dengan teknik pengambilan sampel menggunakan *purposive sampling*. Proses pengolahan data menggunakan program SPSS versi 22. Berdasarkan pengujian yang telah dilakukan, diketahui bahwa secara parsial variabel literasi keuangan (X1) tidak berpengaruh signifikan terhadap variabel *customer satisfaction* (Y), sedangkan *Automatic Teller Machine* (ATM) (X2), dan *mobile banking* (X3) secara parsial berpengaruh signifikan terhadap variabel *customer satisfaction* (Y), dan secara simultan ketiga variabel independen tersebut memiliki pengaruh yang signifikan terhadap variabel *customer satisfaction* (Y). Selain itu ditemukan pula besaran persentase pengaruh variabel independen terhadap variabel dependen sebesar 49,3%, dan sisanya sebesar 50,7% dipengaruhi oleh faktor lain di luar penelitian ini. Hal ini menegaskan bahwa dengan adanya literasi keuangan dan implementasi *self service technology* di industri perbankan mampu mempengaruhi taraf kepuasan pengguna layanan jasa perbankan khususnya bagi para Nasabah Bank BUMN Wilayah Kota dan Kabupaten Kediri.

Kata kunci: literasi keuangan, *Automatic Teller Machine* (ATM), *mobile banking*, *customer satisfaction*

ABSTRACT

The Effect of Financial Literacy and Self Service Technology on Customer Satisfaction of BUMN Bank Customers in Kediri City and Regency Region

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This study aimed to determine the effect of financial literacy and self service technology, including Automatic Teller Machine (ATM) and mobile banking, on customer satisfaction among BUMN Bank customers in Kediri City and Regency. The research, which is quantitative in nature, used primary data and included 100 respondents selected through purposive sampling. Data was processed using SPSS version 22. Based on the tests that have been carried out, it is known that partially the financial literacy variable (X1) has no significant effect on the customer satisfaction variable (Y), while the Automatic Teller Machine (ATM) (X2), and mobile banking (X3) partially have a significant effect on the variable customer satisfaction (Y), and simultaneously the three independent variables have a significant influence on the customer satisfaction variable (Y). The independent variables accounted for 49.3% of the influence on customer satisfaction, while the remaining 50.7% was due to other factors outside this study. This confirms that financial literacy and self service technology in the banking industry significantly affect customer satisfaction, especially among BUMN Bank customers in the Kediri City and Regency Region.

Keywords: *financial literacy, Automatic Teller Machine (ATM), mobile banking, customer satisfaction*