

ABSTRAK

Bank Muamalat Indonesia merupakan bank syariah pertama di Indonesia yang menjalin kerja sama bersama Universitas Amikom Purwokerto. Untuk memudahkan layanan keuangan digital, Bank Muamalat meluncurkan aplikasi *mobile banking* Muamalat DIN (Muamalat *Digital Islamic Network*). Seiring dengan jumlah pengguna yang terus meningkat, ditemukan adanya kesenjangan kepuasan pengguna. Berdasarkan hasil prasurvei ditemukan adanya kekurangan pada kualitas aplikasi yaitu informasi dinilai masih sulit untuk digunakan serta nilai kepuasan yang belum maksimal. Penelitian ini bertujuan untuk menganalisis kepuasan pengguna aplikasi Muamalat DIN menggunakan model *end user computing satisfaction* (EUCS) yang terdiri dari variabel *Content*, *Accuracy*, *Format*, *Ease of Use*, dan *Timeliness* pada mahasiswa Universitas Amikom Purwokerto. Penelitian ini menggunakan pendekatan kuantitatif dengan jumlah sampel 97 responden yang dipilih menggunakan teknik *purposive sampling*. Data dikumpulkan melalui penyebaran kuesioner secara *online* dan diolah menggunakan *software* SPSS 26. Metode analisis yang digunakan meliputi uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linear berganda, dan uji hipotesis. Hasil penelitian menunjukkan bahwa *Content*, *Accuracy*, *Format* dan *Ease of Use* berpengaruh positif terhadap *User Satisfaction*, sedangkan *Timeliness* tidak berpengaruh terhadap *User Satisfaction* aplikasi Muamalat DIN. Penelitian ini dapat memberikan dasar bagi pengembang sistem aplikasi Muamalat DIN untuk memperbaiki aplikasi untuk meningkatkan kepuasan pengguna.

Kata kunci: *Mobile Banking*, *end user computing satisfaction* (EUCS), Muamalat DIN

ABSTRACT

Bank Muamalat Indonesia is the first Islamic bank in Indonesia to establish a partnership with Amikom Purwokerto University. To facilitate digital financial services, Bank Muamalat launched the mobile banking app Muamalat DIN (Muamalat Digital Islamic Network). As the number of users continues increase, a gap in user satisfaction has been identified. Based on the results of a preliminary survey, some problems were found in the app's quality: information provided in the app was still considered difficult to understand and satisfaction levels were not yet optimal. This study aims to analyze user satisfaction with the Muamalat DIN app using the end user computing satisfaction (EUCS) model, which consists of Content, Accuracy, Format, Ease of Use, and Timeliness among students at University of Amikom Purwokerto. This study employs a quantitative approach with a sample size of 97 respondents selected using purposive sampling. Data were collected through an online questionnaire and analyzed using SPSS 26 software. The analytical methods used included validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The results indicate that Content, Accuracy, Format and Ease of Use have a positive effect on User Satisfaction, whereas Timeliness do not effect on User Satisfaction. This study can provide a basis for the developers of the Muamalat DIN application to improve the application and enhance user satisfaction.

Keywords: Mobile Banking, end user computing satisfaction (EUCS), Muamalat DIN