ABSTRAK

The post-COVID-19 lifestyle compels individuals to modify their behaviors regarding digital transformation. Banking chatbots represent a financial technology endorsed by the banking sector to address customer needs in the post-pandemic era. Nonetheless, a disparity persists between the caliber of the developed chatbot service and customer expectations. This study assessed the determinants influencing Customer Satisfaction with banking chatbot services in Indonesia following the COVID-19 pandemic. Data were gathered via questionnaires completed by 161 respondents selected through purposive sampling, based on criteria that included residency in the DKI Jakarta area and experience with banking chatbot services, specifically the MITA Bank Mandiri Chatbot. The quantity of respondents was established using the G*Power methodology. This study examines the variables System Quality, Information Quality, Service Quality, Trust, Perceived Value, Situation Factor, and Personal Factor, assessing their impact on Intention to Use as a mediating variable and Customer Satisfaction regarding Bank Mandiri's banking chatbot services. Subsequently, the acquired data were analyzed utilizing PLS-SEM. The findings indicate that Personal Factors and intention to use significantly affect customer satisfaction in the utilization of Indonesia's banking chatbot services. Moreover, perceived value and situation factors substantially affect the intention to use Indonesia's banking chatbot services. The findings are anticipated to motivate the banking sector to create chatbot services aimed at improving customer satisfaction and usage intention.

Index Terms— Banking Chatbot, COVID-19 Pandemic, Customer Satisfaction