ABSTRAK

Penelitian ini bertujuan menganalisis pengaruh E-Service Quality dan Financial Behavior terhadap Efektivitas Pemanfaatan Aplikasi PLN Mobile di PT PLN (Persero) UP3 Padang, baik secara langsung maupun melalui Customer Satisfaction sebagai variabel mediasi. Integrasi antara kualitas teknis layanan digital dan karakteristik perilaku keuangan konsumen dalam memengaruhi efektivitas sistem masih jarang diteliti secara bersamaan. Metode penelitian yang digunakan adalah kuantitatif deskriptif. Data dikumpulkan melalui kuesioner kepada pengguna aplikasi PLN Mobile dengan teknik non-probability sampling. Analisis data menggunakan pendekatan Structural Equation Modeling - Partial Least Squares (SEM-PLS) dengan SmartPLS 4.0. Hasil penelitian menunjukkan bahwa E-Service Quality berpengaruh positif dan signifikan terhadap Customer Satisfaction dan Efektivitas Pemanfaatan Aplikasi. Customer Satisfaction juga berpengaruh signifikan terhadap efektivitas dan terbukti memediasi hubungan E-Service Quality terhadap efektivitas tersebut. Sebaliknya, Financial Behavior tidak berpengaruh signifikan terhadap efektivitas maupun kepuasan pelanggan, sehingga mediasi dinyatakan gagal. Hal ini disebabkan adanya hambatan transaksional (transactional friction) akibat belum adanya integrasi e-wallet internal pada aplikasi. Model ini memiliki nilai koefisien determinasi (R2) sebesar 21% untuk variabel Efektivitas Pemanfaatan Aplikasi. PT PLN UP3 Padang direkomendasikan untuk mengembangkan fitur pembayaran langsung (direct payment) dan fitur pemantauan anggaran (budgeting) guna meningkatkan efektivitas aplikasi di masa depan.

Kata kunci: *E-Service Quality, Financial Behavior, Customer Satisfaction, Efektivitas Pemanfaatan Aplikasi, PLN Mobile, SEM-PLS*

ABSTRACT

This study aims to analyze the influence of E-Service Quality and Financial Behavior on the effectiveness of PLN Mobile application usage at PT PLN (Persero) UP3 Padang, both directly and through Customer Satisfaction as a mediating variable. The integration of digital service technical quality and consumer financial behavior characteristics in influencing system effectiveness has rarely been studied simultaneously. A descriptive quantitative research method was employed. Data were collected via questionnaires distributed to PLN Mobile users using a non-probability sampling technique. Data analysis was conducted using the Structural Equation Modeling - Partial Least Squares (SEM-PLS) approach with SmartPLS 4.0. The results indicate that E-Service Quality has a positive and significant effect on both Customer Satisfaction and the effectiveness of application usage. Customer Satisfaction also significantly affects effectiveness and was proven to mediate the relationship between E-Service Quality and said effectiveness. Conversely, Financial Behavior did not have a significant effect on either effectiveness or customer satisfaction; thus, the mediation effect was not established. This is attributed to transactional friction caused by the absence of an integrated internal e-wallet within the application. The model yielded a coefficient of determination (R^2) of 21% for the application usage effectiveness variable. It is recommended that PT PLN UP3 Padang develop direct payment and budget monitoring features to enhance the application's effectiveness in the future.

Keywords: E-Service Quality, Financial Behavior, Customer Satisfaction, Application Usage Effectiveness, PLN Mobile, SEM-PLS