

INTISARI

PENGARUH KUALITAS PELAYANAN TERHADAP KEPUASAN NASABAH BMT BINA UMMAH YOGYAKARTA

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Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh kualitas pelayanan terhadap kepuasan nasabah BMT Bina Ummah Yogyakarta dan faktor layanan yang paling berpengaruh terhadap kepuasan nasabah BMT Bina Ummah Yogyakarta. Metode penelitian yang digunakan adalah penelitian lapangan (field research), sifat penelitian deskriptif analisis, dimana penelitian menggunakan analisis data kualitatif-kuantitatif dengan teknik sampel menggunakan *quota sampling*. Hasil penelitian menunjukkan bahwa dari 150 responden, menemukan bahwa hasil perhitungan dengan menggunakan nilai rata-rata kualitas pelayanan BMT Bina Ummah Yogyakarta berdasarkan dimensi *Reliability* (4,3), *Assurance* (4,25), *Tangibles* (4,3), *Emphaty* (4,33) dan *Responsiveness* (4,32) dikategorikan sangat baik. Selain itu dari hasil analisis regresi menunjukkan bahwa kelima dimensi *Reliability* (6,733), *Assurance* (11,789), *Tangibles* (9,906), *Emphaty* (5,375) dan *Responsiveness* (8,589) secara keseluruhan berpengaruh secara signifikan terhadap kepuasan nasabah dan hasil pengolahan ternyata dimensi *Assurance* mempunyai pengaruh yang paling signifikan. Hasil ini dapat dikatakan bahwa perubahan kualitas pelayanan kelima dimensi tersebut sensitif sekali terhadap perubahan kepuasan pelanggan terutama perubahan dimensi *Assurance*. Artinya jika kualitas pelayanan mengalami penurunan, maka akan berdampak pada penurunan kepuasan nasabah.

Kata kunci : Kualitas Pelayanan, Kepuasan Nasabah

ABSTRACT
THE INFLUENCE OF SERVICE QUALITY TOWARDS CUSTOMER SATISFACTION
AT BMT BINA UMMAH YOGYAKARTA

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Research was aimed to know is there any influences of service quality to the customer satisfaction at BMT Bina Ummah Yogyakarta, and what most influencing factors of service towards customer satisfaction at BMT Bina Ummah Yogyakarta. Research methods is *field research*, research characteristics is descriptive analysis, while qualitative-quantitative data and used with quota sampling are analyzed in this research. The result of this research shows that there are 150 respondents who fulfill the questionnaire completely . It is found that the calculation result of mean value of service quality of the BMT Bina Ummah Yogyakarta based on *Reliability* dimensions (4,3); *Assurance* (4,25); *Tangible* (4,3); *Empathy* (4,33), and *Responsiveness* (4,32) is considered as good. Besides, regression analysis shows that the five dimensions: *Reliability* (6,733), *Assurance* (11,789), *Tangibles* (9,906), *Empathy* (5,375), and *Responsiveness* (8,589) are significantly influential as a whole towards clients' satisfaction, and processing result shows that dimension of Assurance has the most significant impact. Therefore, it can be said that the changing in service quality of the five dimensions is sensitive towards enhancing customer satisfaction especially the changing of Assurance dimension. It means that if the service quality is poorer, customer satisfaction is also decreasing.

Keywords: Service Quality, Customer Satisfaction.