

## ABSTRAK

Skripsi dengan judul “Pengaruh Faktor 6A Service Excellence terhadap Kepuasan Nasabah di Bank Muamalat Indonesia Kantor Cabang Kediri” yang ditulis oleh Irma Trismaya, NIM. 17401163011, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, dibimbing oleh Dr. Syafrudin Arif Marah Manunggal, M.S.I.

Penelitian Skripsi ini dilatarbelakangi oleh persaingan antar bank yang sangat tinggi dibidang kualitas pelayanan. Persaingan ini merupakan bukti bahwa perbankan syariah harus memperhatikan kualitas pelayanan yang mereka berikan agar tercipta kepuasan nasabah. Namun fungsi *service excellence* belum menjadi pedoman khusus yang diterapkan oleh seluruh pihak perbankan. Berbagai macam keluhan dari nasabah masih banyak membanjiri warta berita dari media online salah satunya.

Penelitian ini bertujuan untuk mengetahui (1) Pengaruh *Ability* (Kemampuan) terhadap Kepuasan Nasabah (2) Pengaruh *Attitude* (Sikap) terhadap Kepuasan Nasabah (3) Pengaruh *Appearance* (Penampilan) terhadap Kepuasan Nasabah (4) Pengaruh *Attention* (Perhatian) terhadap Kepuasan Nasabah (5) Pengaruh *Action* (Tindakan) terhadap Kepuasan Nasabah (6) Pengaruh *Accountability* (Kemampuan) terhadap Kepuasan Nasabah di Bank Muamalat Indonesia Kantor Cabang Kediri.

Penelitian ini menggunakan pendekatan kuantitatif, jenis penelitian yang digunakan adalah penelitian asosiatif. Data yang digunakan dalam penelitian ini adalah data primer dengan menyebarkan kuesioner kepada 95 nasabah Bank Muamalat Indonesia Kantor Cabang Kediri. Metode analisis dalam penelitian ini adalah regresi linier berganda.

Hasil analisis menyatakan bahwa (1) Secara parsial Pengaruh *Ability* (Kemampuan) berpengaruh positif dan signifikan terhadap Kepuasan Nasabah (2) Secara parsial Pengaruh *Attitude* (Sikap) berpengaruh positif dan signifikan terhadap Kepuasan Nasabah (3) Secara parsial Pengaruh *Appearance* (Penampilan) berpengaruh positif dan signifikan terhadap Kepuasan Nasabah (4) Secara parsial Pengaruh *Attention* (Perhatian) berpengaruh positif dan signifikan terhadap Kepuasan Nasabah (5) Secara parsial Pengaruh *Action* (Tindakan) berpengaruh positif dan signifikan terhadap Kepuasan Nasabah (6) Pengaruh *Accountability* (Kemampuan) terhadap Kepuasan Nasabah di Bank Muamalat Indonesia Kantor Cabang Kediri. Sedangkan secara simultan, menunjukkan bahwa *Ability, Attitude, Appearance, Attention, Action, dan Accountability* secara simultan berpengaruh secara signifikan terhadap Kepuasan Nasabah.

**Kata Kunci :** *Service Excellence*, Kepuasan Nasabah.

## **ABSTRACT**

*This thesis entitled “The Effect of 6A Factors Service Excellence on Customers Satisfaction at Bank Muamalat Indonesia Branch Office of Kediri”. Written by Irma Trismaya, College Students Registered Number. 17401163011, Faculty of Islamic Economics and Business, Islamic Banking Department. State Islamic Institute (IAIN) Tulungagung, Advisor by Dr. Syafrudin Arif Marah Manunggal, M.S.I.*

*The background of this research motivated by bank competition is very high in service quality. This competition is an evidence islamic bank must be observe the service quality that they give to customer in order to created costumer satisfaction. But the function of service excellence function is not being the main guidance that applied by all of banker. Kinds of complaints from the customers still fill up the headline news, especially online media.*

*This research aim to know about (1) The effect of Ability to Customers Satisfaction (2) The effect of Attitude to Customers Satisfaction (3) The effect of Appearance to Customers Satisfaction (4) The effect of Attention to Customers Satisfaction (5) The effect of Action to Customers Satisfaction (6) The effect of Accountability to Customers Satisfaction at Bank Muamalat Indonesia Branch Office of Kediri.*

*This research used a quantitative approach, the type of research used is assosiative research. The data in this research used is primary data with spread the questioner to 95 customers of Bank Muamalat Indonesia Branch Office of Kediri. The analytical method in this research is multiple linier regression.*

*The result of this research are, (1) Partially Ability has a positive and significant effect to Customers Satisfaction (2) Partially Attitude has a positive and significant effect to Customers Satisfaction (3) Partially Appearance has a positive and significant effect to Customers Satisfaction (4) Partially Attention has a positive and significant effect to Customers Satisfaction (5) Partially Action has a positive and significant effect to Customers Satisfaction (6) Partially Accountability has a positive and significant effect to Customers Satisfaction. While, simultaneously shows that Ability, Attitude, Appearance, Attention, Action, and Accountability has a significant effect to the Customers Satisfaction at Bank Muamalat Indonesia Branch Office of Kediri.*

**Keywords :** *Service Excellence, Customers Satisfaction*