

ABSTRAK

Skripsi dengan judul “Pengaruh Pelayanan, Fasilitas dan Promosi terhadap Kepuasan Nasabah dalam Menabung di Masa Pandemi Covid-19 pada PT Bank Muamalat Indonesia Tbk Kantor Cabang Kediri”, ini ditulis oleh Dian Ayu Intansari, NIM. 12401173514, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung yang dibimbing oleh Dr. Qomarul Huda, M.Ag.

Penelitian dalam skripsi ini dilatarbelakangi oleh usaha Bank Muamalat Indonesia di masa pandemi covid-19 dimana bank harus berlomba-lomba untuk memenangkan persaingan yang ketat, sehingga terjadi kesenjangan antara pihak bank dengan kepuasan nasabah dalam menabung di masa pandemi covid-19. Berangkat dari permasalahan tersebut, maka penulis terdorong untuk meneliti faktor-faktor yang mempengaruhi kepuasan nasabah dalam menabung di masa pandemi covid-19 pada Bank Muamalat Indonesia Kantor Cabang kediri. Rumusan masalah pada penelitian ini yaitu (1) apakah pelayanan berpengaruh signifikan terhadap kepuasan nasabah dalam menabung di masa pandemi covid-19 pada PT Bank Muamalat Indonesia Tbk. KC Kediri. (2) apakah fasilitas berpengaruh signifikan terhadap kepuasan nasabah dalam menabung di masa pandemi covid-19 pada PT Bank Muamalat Indonesia Tbk. KC Kediri. (3) apakah promosi berpengaruh signifikan terhadap kepuasan nasabah dalam menabung di masa pandemi covid-19 pada PT Bank Muamalat Indonesia Tbk. KC Kediri. (4) apakah pelayanan, fasilitas dan promosi berpengaruh signifikan terhadap kepuasan nasabah dalam menabung di masa pandemi covid-19 pada PT Bank Muamalat Indonesia Tbk. KC Kediri.

Penelitian ini menggunakan jenis penelitian kuantitatif dengan pendekatan asosiatif. Teknik pengambilan data menggunakan angket/kuesioner. Metode analisis yang digunakan dalam penelitian ini adalah uji validitas dan reliabilitas, uji asumsi klasik (uji normalitas, uji multikolinieritas, uji heteroskedastisitas, uji autokorelasi), dan uji analisis regresi linier berganda (uji t, uji f, uji r determinan).

Hasil penelitian menunjukkan bahwa secara parsial (1) Kualitas Pelayanan berpengaruh positif dan signifikan terhadap Kepuasan Nasabah dalam Menabung di Masa Pandemi Covid-19 sehingga disimpulkan tolak H_0 dan terima H_1 , (2) Fasilitas berpengaruh positif dan signifikan terhadap Kepuasan Nasabah dalam Menabung di Masa Pandemi Covid-19 sehingga disimpulkan tolak H_0 dan terima H_1 , (3) Promosi berpengaruh positif dan signifikan terhadap Kepuasan Nasabah dalam Menabung di Masa Pandemi Covid-19 sehingga disimpulkan tolak H_0 dan terima H_1 . (4) Kualitas Pelayanan, Fasilitas dan Promosi juga berpengaruh positif dan signifikan terhadap Kepuasan Nasabah dalam Menabung di Masa Pandemi Covid-19 pada Bank Muamalat Indonesia Tbk Kantor Cabang Kediri dengan total pengaruh sebesar 59,3%.

Kata Kunci : Fasilitas, Kepuasan Nasabah, Kualitas Pelayanan, Pandemi Covid-19, Promosi.

ABSTRACT

Thesis with the title "The Influence of Services, Facilities and Promotions on Customer Satisfaction in Savings during the Pandemic covid-19 at PT Bank Muamalat Indonesia Tbk Kediri Branch Office", was written by Dian Ayu Intansari, NIM. 12401173514, Faculty of Islamic Economics and Business, Department of Islamic Banking, Tulungagung State Islamic Institute supervised by Dr. Qomarul Huda, M.Ag.

The research in this thesis is motivated by the efforts of Bank Muamalat Indonesia during the pandemic covid-19 where banks must compete to win intense competition, resulting in a gap between the bank and customer satisfaction in saving during the pandemic covid-19. Departing from these problems, the authors are compelled to examine the factors that affect customer satisfaction in saving during the pandemic covid-19 at Bank Muamalat Indonesia Kediri Branch Office. The formulation of the problem in this study is (1) whether service has a significant effect on customer satisfaction in saving during the pandemic covid-19 at PT Bank Muamalat Indonesia Tbk. KC Kediri. (2) whether the facility has a significant effect on customer satisfaction in saving during the pandemic covid-19 at PT Bank Muamalat Indonesia Tbk. KC Kediri. (3) whether promotion has a significant effect on customer satisfaction in saving during the pandemic covid-19 at PT Bank Muamalat Indonesia Tbk. KC Kediri. (4) whether services, facilities and promotions have a significant effect on customer satisfaction in saving during the pandemic covid-19 at PT Bank Muamalat Indonesia Tbk. KC Kediri.

This research uses quantitative research with associative approach. The data collection technique used a questionnaire/questionnaire. The analytical methods used in this research are validity and reliability tests, classical assumption tests (normality test, multicollinearity test, heteroscedasticity test, autocorrelation test), and multiple linear regression analysis test (t test, f test, r -determinant test).

The results show that partially (1) Service Quality has a positive and significant effect on Customer Satisfaction in Savings during the Pandemic covid-19, so it is concluded that reject H_0 and accept H_1 , (2) Facilities have a positive and significant effect on Customer Satisfaction in Savings during a Pandemic Period Covid-19, so it is concluded that reject H_0 and accept H_1 , (3) Promotion has a positive and significant effect on Customer Satisfaction in Savings during the Pandemic covid-19, so it is concluded that reject H_0 and accept H_1 . (4) Service Quality, Facilities and Promotions also have a positive and significant impact on Customer Satisfaction in Savings during the Pandemic covid-19 at Bank Muamalat Indonesia Tbk Kediri Branch Office with a total effect of 59.3%.

Keywords: *Customer Satisfaction, Facilities, Pandemic covid-19, Promotion, Service Qualiy.*