

## ABSTRAK

Skripsi dengan Judul “Pengaruh Kualitas Pelayanan Perbankan Syariah Berdasarkan Model Carter (Studi Kasus Pada Nasabah Tabungan iB Hasanah Di Bank BNI Syariah KCP Mojokerto)” ini ditulis oleh Hany Putri Rizky Kurniasih NIM 17401163517, pembimbing Muhamad Aqim Adlan, M.E.I.

Bank Syariah harus senantiasa meningkatkan kualitas pelayanan nasabah dengan menerapkan model CARTER, yaitu *Compliance* (Kepatuhan), *Assurance* (Jaminan), *Reliability* (Keandalan), *Tangibles* (Wujud fisik), *Empathy* (Kepedulian) dan *Responsiveness* (Daya tanggap).

Penelitian ini dilakukan untuk memperoleh tujuan, yaitu menguji secara empiris pengaruh *Compliance* (Kepatuhan) terhadap kepuasan nasabah Bank BNI Syariah KCP Mojokerto, menguji secara empiris pengaruh *Assurance* (Jaminan) terhadap kepuasan nasabah Bank BNI Syariah KCP Mojokerto, menguji secara empiris pengaruh *Reliability* (Keandalan) terhadap kepuasan nasabah Bank BNI Syariah KCP Mojokerto, menguji secara empiris pengaruh *Tangibles* (Wujud fisik) terhadap kepuasan nasabah Bank BNI Syariah KCP Mojokerto, menguji secara empiris pengaruh *Empathy* (Empaty) terhadap kepuasan nasabah Bank BNI KCP Mojokerto, menguji secara empiris pengaruh *Responsiveness* (Daya Tanggap) terhadap kepuasan nasabah Bank BNI KCP Syariah Mojokerto, menguji *Compliance* (Kepatuhan), *Assurance* (Jaminan), *Reliability* (Keandalan), *Tangibles*, (Wujud fisik), *Empathy* (Empaty), *Responsiveness* (Daya tanggap) terhadap kepuasan nasabah Bank BNI Syariah KCP Mojokerto.

Penelitian ini menggunakan metode kuantitatif. Data yang digunakan adalah data primer yang diperoleh dari kuesioner yang dibagikan kepada nasabah tabungan iB Hasanah di Bank BNI Syariah KCP Mojokerto.

Hasil penelitian ini menunjukkan bahwa variabel *Compliance* ( $X_1$ ) berpengaruh positif signifikan terhadap kepuasan nasabah tabungan iB Hasanah BNI Syariah KCP Mojokerto. Variabel *Assurance* ( $X_2$ ) berpengaruh positif signifikan terhadap kepuasan nasabah tabungan iB Hasanah BNI Syariah KCP Mojokerto. Variabel *Reliability* ( $X_3$ ) berpengaruh positif signifikan terhadap kepuasan nasabah tabungan iB Hasanah BNI Syariah KCP Mojokerto. Variabel *Tangibles* ( $X_4$ ) berpengaruh positif signifikan terhadap kepuasan nasabah tabungan iB Hasanah BNI Syariah KCP Mojokerto. Variabel *Empathy* ( $X_5$ ) berpengaruh positif signifikan terhadap kepuasan nasabah tabungan iB Hasanah BNI Syariah KCP Mojokerto. Variabel *Responsiveness* ( $X_6$ ) berpengaruh positif signifikan terhadap kepuasan nasabah tabungan iB Hasanah BNI Syariah KCP Mojokerto. Variabel *Compliance*, *Assurance*, *Reliability*, *Tangibles*, *Empathy* dan *Responsiveness* ( $X_7$ ) berpengaruh positif signifikan terhadap kepuasan nasabah tabungan iB Hasanah BNI Syariah KCP Mojokerto.

**Kata Kunci:** kualitas pelayanan, kepuasan nasabah, Model Carter

## **ABSTRACT**

*The thesis entitled “The Effect of Sharia Banking Service Quality Based on the Carter Model (Case Study on iB Hasanah Savings Customers at Bank BNI Syariah KCP Mojokerto)” was written by Hany Putri Rizky Kurniasih NIM 17401163517, Advisor Muhamad Aqim Adlan, M.E.I.*

*Sharia banks must always improve the quality of customer service by implementing the CARTER model, they are Compliance, Assurance, Reliability, Tangibles (physical form), Empathy (Concern) and Responsiveness (Responsiveness).*

*This research was conducted to obtain the objective, namely to empirically test the effect of Compliance on customer satisfaction of Bank BNI Syariah KCP Mojokerto, empirically test the influence of Assurance on customer satisfaction of Bank BNI Syariah KCP Mojokerto, empirically test the influence of Reliability on customer satisfaction of Bank BNI Syariah KCP Mojokerto, empirically test the influence of Tangibles on customer satisfaction of Bank BNI Syariah KCP Mojokerto, empirically test the influence of Empathy on customer satisfaction of Bank BNI Syariah KCP Mojokerto, empirically test the influence of Responsiveness on customer satisfaction of Bank BNI Syariah KCP Mojokerto, empirically test the influence of Compliance, Assurance, Reliability, Tangible, Empathy Responsiveness on customer satisfaction of Bank BNI Syariah KCP Mojokerto*

*This study uses quantitative methods. The data used is primary data obtained from questionnaires distributed to iB Hasanah savings customers at Bank BNI Syariah KCP Mojokerto.*

*The results of this study indicate that the variable Compliance significant positive effect on customer satisfaction of the iB Hasanah BNI Syariah savings account at KCP Mojokerto, variable Assurance significant positive effect on customer satisfaction of the iB Hasanah BNI Syariah savings account at KCP Mojokerto, variable Reliability significant positive effect on customer satisfaction of the iB Hasanah BNI Syariah savings account at KCP Mojokerto. variable Tangible significant positive effect on customer satisfaction of the iB Hasanah BNI Syariah savings account at KCP Mojokerto., variable Empathy significant positive effect on customer satisfaction of the iB Hasanah BNI Syariah savings account at KCP Mojokerto, variable Responsiveness significant positive effect on customer satisfaction of the iB Hasanah BNI Syariah savings account at KCP Mojokerto. Variable Compliance, Assurance, Reliability, Tangible, Empathy and Responsiveness simultaneously has a significant positive effect on customer satisfaction of the iB Hasanah BNI Syariah savings account at KCP Mojokerto*

**Keywords:** *service quality, customer satisfaction, Carter Model*

