

ABSTRAK

Skripsi dengan judul “Pengaruh *Tangible*, *Reliability*, *Responsiveness*, *Assurance*, *Empathy* dalam Dimensi Kualitas Jasa terhadap Kepuasan Nasabah pada Bank Jatim Syariah KC Kediri” ditulis oleh Miftaqur Rochmah, NIM 17401163287, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung, yang dibimbing oleh Bapak Muhamad Aqim Adlan, M.E.I.

Perkembangan bisnis perbankan syariah dewasa ini mulai menampakkan hasil yang baik. Dalam pencapaian keunggulan dan keuntungan perusahaan secara menyeluruh tidak terlepas dari penyediaan produk dan pelayanan jasa yang berkualitas. Bank diharuskan menerapkan sistem pelayanan yang berkualitas untuk seluruh lini produk dan jasa untuk menghasilkan kepuasan yang bermutu tinggi. Kualitas pelayanan yang baik adalah suatu usaha yang dilakukan perusahaan untuk meningkatkan kepuasan pelanggan dalam menghadapi persaingan perusahaan.

Rumusan masalah pada penelitian ini: (1) Apakah *Tangible* berpengaruh terhadap kepuasan nasabah? (2) Apakah *Reliability* berpengaruh terhadap kepuasan nasabah? (3) Apakah *Responsiveness* berpengaruh terhadap kepuasan nasabah? (4) Apakah *Assurance* berpengaruh terhadap kepuasan nasabah? (5) Apakah *Empathy* berpengaruh terhadap kepuasan nasabah? (6) Apakah *Tangible*, *Reliability*, *Responsiveness*, *Assurance*, *Empathy* berpengaruh secara simultan terhadap kepuasan nasabah? Teknik yang digunakan pada penelitian ini adalah teknik *Simple Random Sampling*. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 100 responden nasabah pendanaan Bank Jatim Syariah KC Kediri. Data kuesioner dianalisis menggunakan uji validitas, uji reabilitas, uji asumsi klasik, uji regresi linear berganda, uji t, uji f, dan uji koefisien determinasi.

Pengujian hipotesis menggunakan uji t dan uji f, menunjukkan bahwa: (1) variabel *Tangible* berpengaruh positif dan signifikan terhadap kepuasan nasabah; (2) Variabel *Reliability* berpengaruh positif dan signifikan terhadap kepuasan nasabah; (3) Variabel *Responsiveness* berpengaruh positif dan signifikan terhadap kepuasan nasabah; (4) Variabel *Assurance* berpengaruh positif dan signifikan terhadap kepuasan nasabah; (5) Variabel *Empathy* berpengaruh positif dan signifikan terhadap kepuasan nasabah; (6) Dan pengujian variabel *Tangible*, *Reliability*, *Responsiveness*, *Assurance*, *Empathy* secara bersama-sama berpengaruh positif dan signifikan terhadap kepuasan nasabah.

Kata kunci: *Tangible*, *Reliability*, *Responsiveness*, *Assurance*, *Empathy*, dan Kepuasan

ABSTRACT

Thesis with title “The Influence of Tangible, Reliability, Responsiveness, Assurance, Emphaty on Customer Satisfaction at Bank Jatim Syariah KC Kediri” written by Miftaqr Rochmah, Students Registered Number 17401163287, Faculty of Economics and Islamic Business, Sharia Banking of Department, State Islamic Institute (IAIN) of Tulungagung. Advisor: Muhamad Aqim Adlan, M.EI.

The development of Islamic Banking business today is starting to show good result. In the achievement of excellence and overall company profits are not terl e fitting of providing products and services of quality. Banks are required to implement a quality service system for all product and service lines to produce high quality satisfaction. Good service quality is an effort made by the company to increase customer satisfaction in the face of corporate competition.

The formulation of the research: (1) How does the influence of Tangible on customer satisfaction? (2) How does the influence Reability of on customer satisfaction? (3) How does the influence of Responsiveness on customer satisfaction? (4) How does the influence of Assurance on customer satisfaction? (5) How does the influence of Emphaty on customer satisfaction? (6) How do the collective influence of Tangible, Reability, Responsiveness, Assurance, Emphaty on customer satisfaction? The technique used to determine the sample in this study is the Simple Random Sampling technique. The number of samples used in this study were 100 respondents, of Bank Jatim Syariah KC Kediri funding customers. The next stage is, the questionnaire data was analyzed using multiple linear regression analysis. The data were tested using validity test, reliability test, classical assumption test, multiple linear regression test, t-test, f test, and coefficient of determination test.

Hypothesis testing using t-test and f test, shows that: (1) the Tangible variable has a positive and significant effect on customer satisfaction; (2) the Reliability variable has a positive and significant effect on customer satisfaction; (3) the Responsiveness variable has a positive and significant effect on customer satisfaction; (4) the Assurance variable has a positive and significant effect on customer satisfaction; (5) the Emphaty variable has a positive and significant effect on customer satisfaction; (6) And testing together of the variables of Tangible, Reliability, Responsiveness, Assurance, and Emphaty have a positive and significant impact on customer satisfaction in the Bank Jatim Syariah KC Kediri funding customers.

Keywords: *Tangible, Reliability, Responsiveness, Assurance, Emphaty, and Cutomer Satisfaction.*