

ABSTRAK

Skripsi dengan judul “Pengaruh Kualitas Pelayanan Produk Tabungan Pensiun Terhadap Kepuasan Nasabah Lansia Pada Bank Syariah Indonesia Kantor Cabang Pembantu Tulungagung Tahun 2020-2021” yang ditulis oleh Wulan Desti Lusiandini, NIM. 12401173294, yang dibimbing oleh Dedi Suselo, S.E., M.M.

Penelitian dalam skripsi ini dilatar belakangi oleh adanya konsep pelayanan yang kurang sesuai harapan atau keinginan para nasabah mengingat begitu banyak aspek penilaian dari segi pelayanan jasa. Sehingga perlu ditambahkan dimensi kepatuhan dalam operasi perbankan syariah agar sesuai dengan prinsip umat Islam.

Rumusan masalah dari penelitian ini yaitu: 1) Apakah *compliance* berpengaruh signifikan terhadap kepuasan nasabah Lansia Bank Syariah Indonesia KCP Tulungagung?; 2) Apakah *assurance* berpengaruh secara signifikan terhadap kepuasan nasabah Lansia Bank Syariah Indonesia KCP Tulungagung?; 3) Apakah *reability* berpengaruh secara signifikan terhadap kepuasan nasabah Lansia Bank Syariah Indonesia KCP Tulungagung?; 4) Apakah *tangibility* berpengaruh secara signifikan terhadap kepuasan nasabah Lansia Bank Syariah Indonesia KCP Tulungagung?; 5) Apakah *emphaty* berpengaruh secara signifikan terhadap kepuasan nasabah Lansia Bank Syariah Indonesia KCP Tulungagung?; 6) Apakah *responsiveness* berpengaruh secara signifikan terhadap kepuasan nasabah KCP Tulungagung?; 7) Apakah *compliance, assurance, reability, tangibility, emphaty, responsiveness* secara simultan berpengaruh signifikan terhadap kepuasan nasabah Lansia Bank Syariah Indonesia KCP Tulungagung?

Metode penelitian yang digunakan yaitu kuantitatif. Penelitian ini menggunakan data primer. Teknik pengumpulan data melalui observasi serta penyebaran angket secara langsung. Penelitian ini menggunakan teknik *Simple Random Sampling*. Pengujian data menggunakan analisis uji validitas, uji reliabilitas, uji asumsi klasik, uji regresi linier berganda, uji hipotesis, dan uji koefisien determinasi.

Pengujian data dengan uji regresi linier berganda menunjukkan bahwa: 1) Variabel *compliance* dengan indikator kemampuan hukum islam dan kemampuan beroperasi dengan prinsip syariah berpengaruh secara positif dan signifikan terhadap kepuasan nasabah lansia BSI KCP Tulungagung; 2) Variabel *assurance* dengan indikator berwawasan luas, pemberian jaminan, dan komunikasi yang baik berpengaruh secara positif dan signifikan terhadap kepuasan nasabah lansia BSI KCP Tulungagung; 3) Variabel *reliability* dengan indikator performa layanan yang sesuai tidak berpengaruh signifikan terhadap kepuasan nasabah lansia BSI KCP Tulungagung; 4) Variabel *tangible* dengan indikator fasilitas dan pegawai yang mumpuni berpengaruh secara positif dan signifikan terhadap kepuasan nasabah lansia BSI KCP Tulungagung; 5) Variabel *emphaty* dengan indikator kepedulian dan perhatian berpengaruh secara positif dan signifikan terhadap kepuasan nasabah lansia BSI KCP Tulungagung; 6) Variabel *responsiveness* dengan indikator layanan cepat, taggap dan siap membantu berpengaruh secara positif dan signifikan terhadap kepuasan nasabah lansia BSI KCP Tulungagung; 7) Variabel *compliance, assurance, reliability, tangibles, emphaty dan responsiveness* berpengaruh secara simultan terhadap kepuasan nasabah lansai BSI KCP Tulungagung.

Kata Kunci: Kualitas Layanan, Bank Syariah, Kepuasan Nasabah

ABSTRACT

Thesis with the title "Effect of Quality of Retirement Savings Product Service on Customer Satisfaction of Elderly Customers at Bank Syariah Indonesia Tulungagung Auxiliary Branch Office 2020-2021" written by Wulan Desti Lusiandini, NIM. 12401173294, guided by Dedi Suselo, S.E., M.M.

The research in this thesis is motivated by the existence of a service concept that is not in accordance with the expectations or desires of customers considering so many aspects of assessment in terms of service services. So it is necessary to add a dimension of compliance in Islamic banking operations to be in accordance with the principles of Muslims.

significant effect on the satisfaction of elderly customers of Bank Syariah Indonesia KCP Tulungagung?; 2) Does assurance significantly affect the customer satisfaction of Senior Bank Syariah Indonesia KCP Tulungagung?; 3) Does reability significantly affect the customer satisfaction of Senior Bank Syariah Indonesia KCP Tulungagung?; 4) Does tangibility significantly affect the customer satisfaction of Senior Bank Syariah Indonesia KCP Tulungagung?; 5) Does emphaty significantly affect the customer satisfaction of Senior Bank Syariah Indonesia KCP Tulungagung?; 6) Does responsiveness significantly affect KCP Tulungagung customer satisfaction?; 7) Does compliance, assurance, reability, tangibility, emphaty, responsiveness simultaneously have a significant effect on the customer satisfaction of Senior Bank Syariah Indonesia KCP Tulungagung?

The research method used is quantitative. The study used primary data. Data collection techniques through observation and direct deployment of questionnaires. This study uses the Simple Random Sampling technique. Data testing uses validity test analysis, reliability test, classical assumption test, multiple linear regression test, hypothesis test, and determination coefficient test.

Data testing with multiple linear regression tests shows that: 1) Compliance variables with indicators of Islamic legal ability and ability to operate with sharia principles positively and significantly affect the satisfaction of BSI KCP Tulungagung elderly customers; 2) Assurance variables with insightful indicators, guarantees, and good communication have a positive and significant effect on the satisfaction of BSI KCP Tulungagung elderly customers; 3) Reliability variables with appropriate service performance indicators do not have a significant effect on the satisfaction of BSI KCP Tulungagung elderly customers; 4) Tangible variables with indicators of facilities and qualified employees have a positive and significant effect on the satisfaction of BSI KCP Tulungagung elderly customers; 5) Emphaty variables with indicators of care and attention affect positively and significantly on the satisfaction of BSI KCP Tulungagung elderly customers; 6) Responsiviness variables with fast service indicators, taggap and ready to help positively and significantly affect the satisfaction of BSI KCP Tulungagung elderly customers; 7) Variable compliance, assurance, reliability, tangibles, emphaty and responsiveness affect simultaneously on customer satisfaction with BSI KCP Tulungagung.

Keywords: *Quality of Service, Sharia Bank, Customer Satisfaction*