

## **ABSTRAK**

Skripsi dengan judul “Pengaruh Kebutuhan Nasabah dan Pelayanan Bank Terhadap Kepuasan Nasabah di Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung” ini ditulis oleh Bondan Tejo Bimantoro, NIM. 2823133023, 2017. Skripsi Jurusan Pebankan Syariah, Fakultas Ekonomi Bisnis Islam, Institut Agama Islam Negeri Tulungagung. Pembimbing: Dr. H. Mashudi, M.Pd.I.

Penelitian ini dilatarbelakangi tentang bagaimana kebutuhan nasabah. Kebanyakan dari penelitian lain memaparkan banyak kata-kata kebutuhan tetapi belum menjelaskan secara spesifik apa kebutuhan nasabah tersebut. Dalam hal ini kebutuhan sangat berperan pada pengaruh pelayanan bank yang diberikan. Oleh sebab itu kebutuhan nasabah bersama dengan pelayanan bank digunakan untuk melihat hasil kepuasan nasabah di Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung.

Rumusan masalah dalam skripsi ini adalah (1) Apakah kebutuhan nasabah berpengaruh signifikan terhadap kepuasan nasabah di Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung? (2) Apakah pelayanan nasabah bank berpengaruh signifikan terhadap kepuasan nasabah di Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung? (3) Apakah kebutuhan nasabah dan pelayanan bank berpengaruh dan bersama-sama terhadap kepuasan nasabah di Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung?.Adapun tujuan penelitian adalah Untuk menganalisa pengaruh kebutuhan nasabah terhadap kepuasan nasabah. Untuk menganalisa pengaruh pelayanan nasabah bank terhadap peningkatan kepuasan nasabah. Untuk menganalisa kebutuhan nasabah dan pelayanan bank berpengaruh dan bersama-sama terhadap kepuasan nasabah di Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung.

Penelitian ini menggunakan pendekatan kuantitatif. Sampelnya diambil secara *purposive sampling* sebanyak 110 nasabah baru. Metode pengumpulan data yang digunakan dalam penelitian ini adalah data primer yang diperoleh dari penyebaran angket. Angket digunakan untuk memperoleh data tentang kebutuhan nasabah, pelayanan bank dan kepuasan nasabah, interview digunakan untuk menggali data tentang populasi, profil lembaga dan struktur organisasi Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung. Teknik analisis data yang digunakan dalam penelitian ini yaitu menggunakan uji validitas dan reliabilitas, uji normalitas, uji regresi berganda, dan uji hipotesis.

Kesimpulan dari hasil analisis, kebutuhan nasabah dan pelayanan bank berpengaruh secara positif relevan terhadap kepuasan nasabah di Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung.

**Kata Kunci:** Kebutuhan Nasabah, Pelayanan Bank, Kepuasan Nasabah

## **ABSTRACT**

*Bimantoro, Bondan Tejo. 2823133023. 2017. The Influence of Customer Needs and Banking Services Towards Customer's Satisfaction at Bank Muamalat Indonesia Branch Office of Tulungagung. Thesis. Islamic Banking Program. Faculty of Economic and Islamic Business. State Islamic Institute of Tulungagung. Advisor: Drs. H. Mashudi, M.Pd.I.*

*This research conduct based on customer needs. On the other research mostly state the term of need but they did not give clear and specific explanation dealing with customer need its self. Needs, in this case, have significant impact toward services that given to the customer. Therefore, customer need and banking services used to find out the result of customer's satisfaction at Bank Muamalat Indonesia Branch Office of Tulungagung.*

*The formulation of research problem were : (1) Is there any significant impact in customer need toward customer satisfaction at Bank Muamalat Indonesia Branch Office of Tulungagung? (2) Is there any significantn impact in banking customer services toward customer satisfaction at Bank Muamalat Indonesia Branch Office of Tulungagung? (3) Is there any sigificant impact between customer needs and banking services toward customer satisfaction at Bank Muamalat Indonesia Branch Office of Tulungagung? The purposes of the research were: To analyze the impact of customer needs toward customer satisfaction. To analyze the impact of customer services toward the increasing of customer satisfaction. To analyze the impact of customer need and banking service toward customer's satisfaction at Bank Muamalat Indonesia Branch Office of Tulungagung.*

*Quantitative approach was used in this research. The sample were 110 new customers which choosed by purposive sampling technique. The data in this research were primer data which is collected by using questionnaire. The questionnaire used to obtained the data of customer needs, banking services and customer satisfaction, the interview used to obtained the data of population, company profile and structure organization of Bank Muamalat Indonesia Branch Office of Tulungagung. In this research the data was analyze by validity and reliability testing, normality testing, multiple regression testing, and hypothesis testing.*

*The result was showed that customer needs and banking services have positive impact toward customer satisfaction at Bank Muamalat Indonesia Branch Office of Tulungagung.*

**Keywords:** *Customer Need, Banking Service, Customer's Satisfaction*