

ABSTRAK

Skripsi dengan judul “Analisis kepuasan Nasabah Baitul Maal Wat Tamwil Pahlawan Tulungagung Ditinjau dari Kualitas Produk, Promosi dan Kualitas Pelayanan” ditulis oleh Siti Nur Hidayah, NIM. 1741143341, Fakultas Ekonomi dan Bisnis Islam, jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, dibimbing oleh Dr. Iffatin Nur, M. Ag.

Penelitian ini dilatarbelakangi oleh kepuasan nasabah yang dapat menetukan keberhasilan atau kegagalan suatu lembaga keuangan. Sehingga lembaga keuangan selalu dituntut untuk memberikan kepuasan kepada nasabahnya. Kepuasan nasabah dapat dicapai melalui berbagai cara di mana dalam penelitian ini menggunakan kualitas produk, promosi dan kualitas pelayanan.

Tujuan dari penelitian ini adalah (1) Untuk mengetahui bagaimana kepuasan nasabah BMT Pahlawan Tulungagung ditinjau dari Kualitas Produk. (2) Untuk mengetahui bagaimana kepuasan nasabah BMT Pahlawan Tulungagung ditinjau dari Promosi. (3) Untuk mengetahui bagaimana kepuasan nasabah BMT Pahlawan Tulungagung ditinjau dari Kualitas Pelayanan.

Penelitian ini menggunakan pendekatan kualitatif jenis deskriptif, data yang digunakan dalam penelitian ini adalah data primer dan data sekunder. Teknik pengumpulan data dengan observasi, wawancara, dan dokumentasi. Teknik analisis data dengan menggunakan pola interaktif, meliputi pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa, (1) kepuasan nasabah BMT Pahlawan Tulungagung ditinjau dari kualitas produk dapat dikatakan sudah baik. Nasabah BMT Pahlawan Tulungagung menyatakan puas dengan kualitas produk BMT Pahlawan Tulungagung. Nasabah BMT Pahlawan Tulungagung menyatakan puas dengan keseluruhan dimensi kualitas produk yaitu *performance, Features, Serviceability, Conformance, Image*. (2) kepuasan nasabah BMT Pahlawan Tulungagung ditinjau dari promosi dapat dikatakan sudah baik. Nasabah BMT Pahlawan Tulungagung menyatakan puas dengan keseluruhan dimensi promosi yaitu *Advertising, Sales Promotion, Public Relation, Personal Selling, Direct Marketing*, (3) kepuasan nasabah BMT Pahlawan Tulungagung ditinjau dari kualitas pelayanan dapat dikatakan sudah baik Nasabah BMT Pahlawan Tulungagung menyatakan puas dengan kualitas pelayanan BMT Pahlawan Tulungagung, selain karyawannya yang ramah, para nasabah juga dilayani dengan sepenuh hati dan diperlakukan layaknya saudara sehingga nasabah lebih merasa nyaman ketika bertransaksi. Hal tersebut juga mengindikasikan bahwa dimensi Kualitas pelayanan yaitu CARTER memberikan kontribusi yang besar terhadap kualitas pelayanan dan kepuasan nasabah BMT Pahlawan Tulungagung. Faktor-faktor kualitas jasa *compliance, assurance, responsiveness, tangible, empathy* dan *reliability*. Dimensi kualitas produk tersebut terbukti memiliki peran penting dalam memenuhi kepuasan nasabah.

Kata Kunci: Kepuasan Nasabah, Kualitas Produk, Promosi dan Kualitas Pelayanan.

ABSTRACT

The research with the title “Analysis of Customer Satisfaction in Baitul Maal Wat Tamwil Pahlawan Tulungagung Based on Product Quality, Promotion, and Service Quality” was written by Siti Nur Hidayah, NIM. 1741143341, Faculty of Economics and Business Islam, Islamic Banking Department, State Islamic Institute of Tulungagung, guided by Dr. Iffatin Nur, M. Ag.

The background of this research is motivated by the customer satisfaction rate which can determine the success or failure of a financial institution. Therefore, financial institutions are always required to provide satisfaction to its customers. Customer satisfaction can be achieved through various ways in which this research uses product quality, promotion and service quality.

Purposes of this research are (1) To know how the customer satisfaction level of BMT Pahlawan Tulungagung is viewed from product quality. (2) To know how the customer satisfaction level of BMT Pahlawan Tulungagung is viewed from promotion. (3) To know how the customer satisfaction level of BMT Pahlawan Tulungagung is viewed from service quality.

The research uses qualitative approach with descriptive research type, the data used in this research are primary data and secondary data. Data collecting method uses observation, interview and documentation. Data analysis techniques using interactive patterns, including data aggregation, data presentation, and conclusion withdrawal.

The result of the research shows that (1) Customer satisfaction level of BMT Pahlawan Tulungagung viewed from product quality can be said to be good. Customers of BMT Pahlawan Tulungagung expressed satisfaction with the product quality of BMT Pahlawan Tulungagung. Its customers also expressed satisfaction with the overall dimensions of product quality which are Performance, Features, Serviceability, Conformance, Image. (2) Customer satisfaction level of BMT Pahlawan Tulungagung viewed from promotion can be said to be good. Customers of BMT Pahlawan Tulungagung are satisfied with the overall dimension of promotion which are Advertising, Sales Promotion, Public Relations, Personal Selling, Direct Marketing. (3) Customer satisfaction level of BMT Pahlawan Tulungagung in terms of service quality can be said to be good. Customers of BMT Pahlawan Tulungagung expressed satisfaction with service quality of BMT Pahlawan Tulungagung. Besides its friendly employees, customers are also served wholeheartedly and treated like relatives therefore they are able to feel more convenient when transacting. It also indicates that the dimension of service quality, which is CARTER, contributes greatly to the service quality and customer satisfaction of BMT Pahlawan Tulungagung. Factors of quality service are compliance, assurance, responsiveness, tangible, empathy and reliability. The dimension of product quality proved to have an important role in fulfilling customer satisfaction.

Keyword: Customer Satisfaction, Product Quality, Promotion, and Service Quality.