

ABSTRAK

Pengaruh Layanan E-Channel dan Kinerja Karyawan Terhadap Kepuasan Nasabah di Bank Syariah Indonesia Kantor Cabang Palembang Sudirman

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Layanan E-Channel yang kadang penggunaannya masih terkendala di jaringan sehingga menyebabkan *server error* untuk bertransaksi melalui *mobile banking*, internet, internet bisnis. Upaya karyawan mengatasi permasalahan pada nasabah mengenai kinerja keterlambatan dari pelayanan *customer service* pada nasabah baik kebutuhan maupun keluhan. Skripsi peneliti tentang **“Pengaruh Layanan E-Channel dan Kinerja Karyawan Terhadap Kepuasan Nasabah di Bank Syariah Indonesia Kantor Cabang Palembang Sudirman”**. Tujuan penelitian *pertama*, untuk menganalisis layanan E-Channel dan kinerja karyawan berpengaruh secara simultan terhadap kepuasan nasabah. Penelitian menggunakan penelitian kuantitatif. Subjek penelitian yaitu karyawan PT. Bank Syariah Indonesia Kantor Cabang Palembang Sudirman. Teknik analisis data melalui validitas, reliabilitas, linier berganda dan hipotesis. Hasil penelitian yaitu 1) diketahui bahwa $t_{hitung} 2.049$ sedangkan t_{tabel} disimpulkan yaitu 1.779 dikarenakan nilai $t_{hitung} >$ dari $t_{tabel} 1.6607$ maka dapat dinyatakan bahwa Layanan E-Channel berpengaruh terhadap Kinerja Karyawan. Dengan perolehan nilai $sig 0,043 < 0,05$ maka dinyatakan signifikan. 2) Dilihat dari nilai t_{hitung} sebesar $12.834 > t_{tabel} 1.6607$. dengan nilai signifikansi $X^2 0,000 < 0,05$ maka dapat diartikan terdapat pengaruh positif kinerja karyawan terhadap kepuasan nasabah di Bank Syariah Indonesia Kantor Cabang Palembang Sudirman. 3) Nilai $t_{hitung} 2.669 > t_{tabel} 1.6607$, dengan nilai signifikannya sebesar $0,009 < 0,05$ maka dinyatakan berpengaruh signifikan. Nilai F_{hitung} sebesar 140.184 dengan nilai F_{tabel} adalah 3,94 sehingga nilai $F_{hitung} > F_{tabel}$ atau $133.748 > 3,94$ maka H_0 ditolak dan H_1 diterima, dapat disimpulkan bahwa variabel Layanan E-Channel (X1), Kinerja Karyawan (X2), terhadap Kepuasan Nasabah (Y) pada di Bank Syariah Indonesia Kantor Cabang Palembang Sudirman. Dengan persentase diperoleh nilai sebesar 74,3% dinyatakan berkategori ada hubungan yang tinggi.

Kata kunci : *Layanan E-Channel, Kinerja Karyawan, Kepuasan Nasabah*

ABSTRACT

The Influence of E-Channel Services and Employee Performance on Customer Satisfaction at Bank Syariah Indonesia Kantor Cabang Palembang Sudirman

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*E-Channel services, which sometimes use the network, are still constrained, causing server errors to transact via mobile banking, internet, business internet. Employees' efforts to overcome problems with customers regarding the performance of delays in customer service services to customers both needs and complaints. Researcher's thesis on "The Influence of E-Channel Services and Employee Performance on Customer Satisfaction at Bank Syariah Indonesia Palembang Sudirman Branch Office". The purpose of the first research is to analyze E-Channel services and employee performance have a simultaneous effect on customer satisfaction. The research uses quantitative research. The research subjects are employees of PT. Bank Syariah Indonesia Palembang Sudirman Branch Office. Data analysis techniques through validity, reliability, multiple linear and hypotheses. The results of the study are 1) it is known that *hitung* is 2,049 while *el* is concluded to be 1,779 because the value of *hitung* > of *el* 1.6607, it can be stated that E-Channel Services have an effect on Employee Performance. With the acquisition of a sig value of 0.043 < 0.05, it is declared significant. 2) Judging from the t count value of 12.834 > t table 1.6607. with a significant value of X^2 0.000 < 0.05, it can be interpreted that there is a positive influence on employee performance on customer satisfaction at Bank Syariah Indonesia Palembang Sudirman Branch Office. 3) The value of *hitung* 2.669 > *el* 1.6607, with a significant value of 0.009 < 0.05, it is declared to have a significant effect. Fcount value of 140,184 with Ftable value is 3.94 so that the value of Fcount > Ftable or 133,748 > 3.94 then H_0 is rejected and H_1 is accepted, it can be concluded that the E-Channel Service variable (X_1), Employee Performance (X_2), on Customer Satisfaction (Y) at Bank Syariah Indonesia Palembang Sudirman Branch Office. With the percentage obtained a value of 74.3%, it is stated that there is a high relationship category.*

Keywords: *E-Channel Service, Employee Performance, Customer Goals*