

ABSTRAK

Salah satu faktor yang mempengaruhi kepuasan nasabah adalah kualitas layanan yang diberikan oleh bank. Dalam mengukur kualitas pelayanan hendaknya mempertimbangkan beberapa dimensi diantaranya efektivitas dan jaminan, akes, harga, bukti fisik, portofolio jasa, serta keandalan. Hal ini berguna sebagai strategi bank syariah dalam meningkatkan pangsa pasar bank syariah. Apabila tingkat kualitas pelayanan yang diberikan oleh bank kurang baik dan tidak sesuai harapan nasabah maka nasabah akan merasa kecewa atau merasa tidak puas. Untuk mengatasi hal tersebut, bank bisa meningkatkan kembali layanan yang lebih baik dan tentunya dengan strategi berbeda dari sebelumnya serta berdasarkan konsep BSQ (*Banking Service Quality*).

Tujuan dilakukan penelitian ini yaitu untuk mengetahui pengaruh kualitas pelayanan dengan dimensi BSQ (*Banking Service Quality*) terhadap kepuasan nasabah pada Bank Syariah Indonesia KCP Palembang Simpang Patal, baik secara parsial maupun simultan. Penelitian ini menggunakan metode kuantitatif dan data primer. Data primer diperoleh melalui penyebaran kuesioner kepada nasabah Bank Syariah Indonesia KCP Palembang Simpang Patal. Dikarenakan jumlah nasabah yang banyak, maka dilakukan pengambilan sampel dengan menggunakan rumus *Slovin*, sehingga didapatkan 100 responden sebagai sampel penelitian.

Dalam penelitian ini, instrumen diuji menggunakan uji validitas dan uji reliabilitas. Selanjutnya, analisis data dilakukan dengan menggunakan uji asumsi klasik, uji regresi linier berganda, uji R^2 , uji t, dan uji F. Berdasarkan temuan penelitian ini, dimensi BSQ (*Banking Service Quality*) yang meliputi variabel Efektivitas dan Jaminan, Akses, Harga, Bukti Fisik, Portofolio Jasa, serta Keandalan terbukti berpengaruh terhadap kepuasan nasabah.

Kata Kunci : *Banking Service Quality* (BSQ), Efektivitas dan Jaminan, Akses, Harga, Bukti Fisik, Portofolio Jasa, Keandalan, Kepuasan Nasabah

ABSTRACT

One of the factors that influence customer satisfaction is the quality of services provided by the bank. In measuring service quality, several dimensions should be considered including effectiveness and assurance, access, price, physical evidence, service portfolio, and reliability. This is useful as a strategy for Islamic banks in increasing the market share of Islamic banks. If the level of service quality provided by the bank is not good and does not match the customer's expectations, the customer will feel disappointed or dissatisfied. To overcome this, banks can improve their services to be better and of course with a different strategy than before and based on the BSQ (Banking Service Quality) concept.

The purpose of this study was to determine the effect of service quality with the BSQ (Banking Service Quality) dimension on customer satisfaction at Bank Syariah Indonesia KCP Palembang Simpang Patal, either partially or simultaneously. This study uses quantitative methods and primary data. Primary data was obtained by distributing questionnaires to customers of Bank Syariah Indonesia KCP Palembang Simpang Patal. Due to the large number of customers, a sample was taken using the Slovin formula, so that 100 respondents were obtained as the research sample.

In this study, the instrument was tested using validity and reliability tests. Furthermore, data analysis was performed using the classical assumption test, multiple linear regression test, R² test, t test, and F test. Based on the findings of this study, the BSQ (Banking Service Quality) dimensions which include the variables of Effectiveness and Assurance, Access, Price, Physical Evidence, Service Portfolio, and Reliability have been shown to have an effect on customer satisfaction.

Keywords : *Banking Service Quality (BSQ), Effectiveness and Assurance, Access, Price, Physical Evidence, Service Portfolio, Reliability, Customer Satisfaction*