

Pengaruh Banking Service Quality Terhadap Tingkat Kepuasan Nasabah Dan Word Of Mouth Studi Kasus Nasabah Bank Syariah Mandiri = Effect of quality service customer satisfaction levels and word of mouth : case study customers of Bank Syariah Mandiri

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Abstrak

Penelitian ini dilakukan untuk mengetahui pengaruh banking service quality terhadap tingkat kepuasan nasabah dalam meningkatkan word of mouth pada Bank Syariah Mandiri dan melihat dimensi kualitas pelayanan yang mana yang memiliki kontribusi yang besar dalam menciptakan kepuasan nasabah dan word of mouth. Data yang digunakan dalam penelitian ini bersifat primer yang diperoleh melalui survei lapangan dengan menggunakan kuesioner dan convenience sample dari nasabah pendanaan Bank Syariah Mandiri sebanyak 217 responden. Terdapat enam buah variabel-variabel dari Banking service quality yang digunakan yaitu keefektifan dan jaminan (effectiveness and assurance), akses (access), harga (price), keterwujudan (tangible), portofolio jasa (service portofolio) dan kehandalan (reliability) berdasarkan penelitian yang dilakukan oleh Bahia dan Nantel (2000). Data diolah menggunakan structural equation model dan menggunakan software Amos.

Hasil dari penelitian ini menemukan bahwa seluruh dimensi banking service quality mempunyai pengaruh positif terhadap kepuasan nasabah dan kepuasan nasabah sangat berpengaruh terhadap word of mouth. Penelitian juga membuktikan terdapat pengaruh langsung beberapa dimensi dalam banking service quality terhadap word of mouth. Penelitian ini memberikan gambaran bahwa walaupun Bank Syariah Mandiri telah memperoleh dua kali penghargaan The Word of Mouth Marketing Award (WOMMA) berturut-turut tahun 2009 dan 2010 yang diberikan oleh majalah SWAsembada namun masih terdapat dimensi-dimensi dalam banking service quality-nya yang tidak mempunyai pengaruh langsung terhadap word of mouth. Untuk itu diharapkan dimasa yang akan datang pihak Bank Syariah Mandiri dapat meningkatkan kualitas pelayanan guna memaksimalkan pengaruh word of mouth untuk mempengaruhi dan merekomendasikan orang lain menjadi nasabah di Bank Syariah Mandiri.

.....The research was conducted to determine the effect of banking service quality to customer satisfaction levels in increasing word of mouth at Bank Syariah Mandiri and see the dimensions of quality of the service which has greatly contributed in creating customer satisfaction and word of mouth. The data used in this study are of primary acquired through field survey using a questionnaire and convenience sample of customers of Bank Syariah Mandiri funding as much as 217 respondents. There are six variables of Banking service quality and effectiveness of the use of collateral (effectiveness and assurance), access (access), price (price), keterwujudan (tangible), potofolio services (service portofolio) and reliability (reliability) based on research by Bahia and Nantel (2000). Data is processed using a structural equation model and using the software Amos.

The results of this study found that the entire banking service quality dimensions have a positive impact on customer satisfaction and customer satisfaction is very influential on word of mouth. Research also proves there is a direct influence some dimensions of service quality in banking on word of mouth. This study illustrates that although the Bank Syariah Mandiri has acquired two times the award of The Word of Mouth

Marketing Award (WOMMA) respectively in 2009 and 2010 provided by Self magazine, but there are dimensions in its banking service quality that do not have direct influence on word of mouth. For that is expected in the future the Bank Syariah Mandiri can improve the quality of care in order to maximize the effect of word of mouth to influence and recommend others to become customers at Bank Syariah Mandiri.