

## Pengaruh kualitas pelayanan (service quality) terhadap kepuasan total (overall satisfaction) pada bank umum syariah

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### Abstrak

Bank Islam atau yang disebut juga bank Syariah beroperasi mengikuti hukum Islam sehingga dalam prakteknya semangat dan latar belakang budaya sangat berbeda dengan bank-bank konvensional. Dalam persaingan yang sangat ketat saat ini, tentunya nasabah sangat berharap mendapatkan pelayanan yang berkualitas. Untuk itu Perbankan Islam harus memiliki strategi produk dan jasa yang berkualitas agar dapat memuaskan konsumen. Penelitian ini mengidentifikasi pentingnya kualitas pelayanan yang diukur dengan dimensi Compliance, Assurance, Reliability, Tangible, Responsiveness (CARTER) yang terdiri dari 35 item indikator dengan menggunakan Regresi Linear.

Penelitian ini dilakukan pada Bank Umum Syariah di Jakarta. Hasil penelitian menunjukkan bahwa terdapat perbedaan antara persepsi dan ekspektasi nasabah terhadap kualitas pelayanan, di mana hasilnya lebih besar ekspektasi yang artinya pelayanan yang diberikan belum berkualitas.

Berdasarkan hasil analisis, keenam dimensi tersebut memberi pengaruh yang signifikan terhadap kepuasan total. Ternyata dimensi Empathy berpengaruh sangat kuat dengan  $13 = 12,949$  terhadap kepuasan total. Kemudian pengaruh kualitas pelayanan terhadap kepuasan total secara bersama-sama compliance, assurance, reliability, tangible, empathy, responsiveness sebagai dimensi service quality berpengaruh secara signifikan terhadap kepuasan total (overall satisfaction) sebesar  $F = 9,830$ .

*The operation of Islamic bank derives from the Islamic law and thus differs in spirit, cultural background and practice from conventional bank operation. Because the strong competition, customer expectation to receive high quality service. Islamic bank must therefore think strategically by providing high quality product and service to satisfy their customers. This study indicates that it is important for Islamic banks to put and suggest a new model to measure Service Quality (SQ) called CARTER (Compliance, Assurance, Reliability, Tangible, Empathy, and Responsiveness) which is based on 35 items. For analyzing data, used Linear Regression.*

This research is based on Bank Umum Syariah in Jakarta. The result of this research shows that any differences between customer perception and expectation to the service quality, which is the result shows that customer expectation is still great, it means that service was given by the Bank is not satisfying yet.

Based on the six dimensions of analysis, give significant influence to the overall satisfaction. The truth is empathy dimension gives the significantly influences with  $13 = 12,949$  to the overall satisfaction. Thus service quality influences to the overall satisfaction together with Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness as the dimension of service quality significantly influences to the overall satisfaction (overall satisfaction as  $F = 9.830$ ).