

ABSTRAK

Jumiatul Akbari. 220105020014. Hubungan Kualitas Pelayanan Terhadap Kepuasan Nasabah di BMT Khairul Amin Berkah Cabang Martapura. Pembimbing Dr. H. Muhammad Hikam, Lc., MA.Ek dan Elida Mahriani, S.E.I., M.M. pada Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Antasari Banjarmasin. 2026

Kata Kunci: Kualitas Pelayanan, Kepuasan Nasabah, BMT, CARTER

Penelitian ini dilatar belakangi oleh masih adanya nasabah BMT Khairul Amin Berkah Cabang Martapura yang merasa kurang puas terhadap kejelasan informasi yang diberikan lembaga, khususnya terkait prosedur layanan, akad, dan ketentuan produk. Kondisi ini menunjukkan adanya kesenjangan antara harapan nasabah dengan kualitas pelayanan yang diterima, sehingga perlu dikaji secara ilmiah untuk memberikan rekomendasi perbaikan yang konkret bagi lembaga.

Jenis penelitian adalah *field research* dengan pendekatan kuantitatif. Populasi berjumlah 1.909 nasabah dan sampel sebanyak 100 responden diperoleh melalui rumus Slovin dengan tingkat kesalahan 10%. Data dikumpulkan menggunakan kuesioner berskala Likert, dengan variabel kualitas pelayanan diukur melalui dimensi CARTER (*Compliance, Assurance, Reliability, Tangibles, Empathy* ,dan *Responsiveness*) dan dianalisis menggunakan regresi linear sederhana.

Hasil penelitian menunjukkan bahwa kualitas pelayanan memiliki hubungan yang positif dan signifikan terhadap kepuasan nasabah, dibuktikan dengan nilai korelasi Pearson $r = 0,972$ yang tergolong sangat kuat, persamaan regresi $Y = 9,173 + 0,177X$, nilai t hitung sebesar 40,856 dengan signifikansi $0,000 < 0,05$, serta koefisien determinasi R^2 sebesar 0,945 yang berarti 94,5% kepuasan nasabah dapat dijelaskan oleh kualitas pelayanan. Temuan ini mengindikasikan bahwa semakin baik kualitas pelayanan yang diberikan BMT, semakin tinggi pula kepuasan yang dirasakan nasabah

ABSTRACT

Jumiatul Akbari. 220105020014. The Relationship Between Service Quality and Customer Satisfaction at BMT Khairul Amin Berkah, Martapura Branch. Supervisors: Dr. H. Muhammad Hikam, Lc., MA.Ek and Elida Mahriani, S.E.I., M.M., Islamic Banking Study Program, Faculty of Islamic Economics and Business, Antasari State Islamic University, Banjarmasin. 2026

Keywords: Service Quality, Customer Satisfaction, BMT, CARTER

This study was motivated by the fact that some customers of the BMT Khairul Amin Berkah Martapura Branch remain dissatisfied with the clarity of information provided by the institution, particularly regarding service procedures, contracts (akad), and product terms. This situation indicates a gap between customer expectations and the quality of service received, necessitating a scientific analysis to provide concrete recommendations for improvement.

This study employs field research with a quantitative approach. The population consisted of 1,909 customers, and a sample of 100 respondents was selected using the Slovin formula with a 10% margin of error. Data were collected via Likert-scale questionnaires; service quality was measured using the CARTER dimensions (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness) and analyzed using simple linear regression.

The results demonstrate a positive and significant relationship between service quality and customer satisfaction. This is evidenced by a Pearson correlation coefficient (r) of 0.972 (indicating a very strong relationship), a regression equation of $Y = 9.173 + 0.177X$, a calculated t -value of 40.856 (with a significance level of $0.000 < 0.05$), and a coefficient of determination (R^2) of 0.945, meaning that 94.5% of customer satisfaction can be explained by service quality. These findings indicate that the higher the quality of service provided by the BMT, the greater the satisfaction experienced by the customers.