

ABSTRAK

Rinayanti, 2026. *Pengaruh Kualitas Layanan Dan Citra Merek Terhadap Kepuasan Pengguna Bank Syariah Indonesia (BSI) Di Kecamatan Selat, Kabupaten Kapuas.* Skripsi, Program studi S1 Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing I: Dr. Mahmud Yusuf, M.Si. Pembimbing II: Muhammad Saleh, S.IP, S.H., M. A.

Kata Kunci: Kualitas Layanan, Citra Merek, Kepuasan Pengguna, Bank Syariah Indonesia.

Perkembangan perbankan syariah di Indonesia semakin pesat, namun tingkat persaingan yang tinggi menuntut Bank Syariah Indonesia (BSI) untuk terus meningkatkan kualitas layanan dan memperkuat citra merek guna menciptakan kepuasan pengguna. Perbedaan karakteristik serta kebutuhan pengguna di Kecamatan Selat, Kabupaten Kapuas, menjadikan kepuasan pengguna sebagai aspek penting untuk dikaji. Oleh karena itu, penelitian ini dilakukan untuk menganalisis pengaruh kualitas layanan dan citra merek terhadap kepuasan pengguna Bank Syariah Indonesia (BSI) di Kecamatan Selat, Kabupaten Kapuas.

Penelitian ini bertujuan mengetahui pengaruh kualitas layanan dan citra merek secara parsial maupun simultan terhadap kepuasan pengguna BSI. Penelitian menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sampel penelitian berjumlah 96 responden yang dipilih menggunakan teknik purposive sampling. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan IBM SPSS Statistics 25 meliputi uji validitas, reliabilitas, asumsi klasik, regresi linear berganda, uji t, uji F, dan koefisien determinasi.

Hasil penelitian menunjukkan bahwa kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan pengguna ($t = 3,033$; Sig. = 0,003). Citra merek juga berpengaruh positif dan signifikan terhadap kepuasan pengguna ($t = 6,389$; Sig. = 0,000). Secara simultan, kualitas layanan dan citra merek berpengaruh positif dan signifikan terhadap kepuasan pengguna ($F = 101,488$; Sig. = 0,000). Nilai koefisien determinasi (R^2) sebesar 0,686 menunjukkan bahwa 68,6% variasi kepuasan pengguna dapat dijelaskan oleh kedua variabel tersebut, sedangkan 31,4% dipengaruhi faktor lain di luar penelitian.

ABSTRACT

Rinayanti, 2026. *The Influence of Service Quality and Brand Image on the Satisfaction of Bank Syariah Indonesia (BSI) Users in Selat District, Kapuas Regency. Thesis, S1 Islamic Banking Study Program, Faculty of Islamic Economics and Business. Supervisor I: Dr. Mahmud Yusuf, M.Si. Supervisor II: Muhammad Saleh, S.IP, S.H., M. A.*

Keywords: *Service Quality, Brand Image, User Satisfaction, Bank Syariah Indonesia.*

The development of Islamic banking in Indonesia is accelerating, but the high level of competition requires Bank Syariah Indonesia (BSI) to continue to improve the quality of services and strengthen its brand image to create user satisfaction. The difference in characteristics and user needs in Selat District, Kapuas Regency, makes user satisfaction an important aspect to be studied. Therefore, this study was conducted to analyze the influence of service quality and brand image on the satisfaction of Bank Syariah Indonesia (BSI) users in Selat District, Kapuas Regency.

This study aims to determine the influence of service quality and brand image partially or simultaneously on BSI user satisfaction. The research uses a quantitative approach with an associative type of research. The research sample amounted to 96 respondents who were selected using the purposive sampling technique. Data were collected through questionnaires and analyzed using IBM SPSS Statistics 25 including validity, reliability, classical assumptions, multiple linear regression, t-test, F-test, and coefficient of determination.

The results showed that service quality had a positive and significant effect on user satisfaction ($t = 3.033$; Sig. = 0.003). Brand image also had a positive and significant effect on user satisfaction ($t = 6,389$; Sig. = 0.000). Simultaneously, service quality and brand image had a positive and significant effect on user satisfaction ($F = 101.488$; Sig. = 0.000). A determination coefficient value (R^2) of 0.686 indicates that 68.6% of the variation in user satisfaction can be explained by both variables, while 31.4% is influenced by other factors outside the study.