

ABSTRAK

Sektor perbankan sangat menjanjikan karena ada investor nasional dan asing yang tertarik untuk berinvestasi di sektor perbankan. Dikarenakan pertumbuhan ekonomi Indonesia yang meningkat di tengah badai krisis yang melanda perekonomian dunia. Masyarakat sangat membutuhkan peran perbankan untuk meningkatkan perekonomian. Faktor yang dapat mempengaruhi kepuasan nasabah memilih produk dan layanan suatu bank adalah Kualitas Layanan, Persepsi Tingkat Suku Bunga dan Kepercayaan. Studi dilakukan PT.BPR Kartasura Saribumi Cabang Semarang. Sampel dalam penelitian ini purposive sampling dan diperoleh sampel sebanyak 103 responden. Metode analisis data yaitu menggunakan Regresi berganda.

Hasil riset ini menyatakan bahwa persepsi tingkat suku bunga berpengaruh positif signifikan, sedangkan kualitas layanan dan kepercayaan tidak berpengaruh pada kinerja pegawai. Keterbatasan pada riset yang dilakukan data yang diperoleh menggunakan kuesioner, sehingga dapat diperkirakan responden tidak objektif dalam pengisian kuesioner. Disamping itu untuk kelayakan penelitian selanjutnya diharapkan dapat menggunakan variabel lain, sehingga dapat menemukan hasil yang berbeda.

Kata Kunci : Kualitas Layanan, Persepsi Tingkat Suku Bunga, Kepercayaan, dan Kepuasan Nasabah

ABSTRACT

The banking sector is very promising because there are domestic and foreign investors interested in investing in the banking sector. This is due to Indonesia's growing economic growth in the midst of a crisis affecting the world economy. The community really needs the role of banks to improve the economy. Factors that can influence customer satisfaction when choosing a bank's products and services are quality of service, perception of interest rates and trust. The study was conducted by PT. Branch of BPR Kartasura Saribumi Semarang. The sample in this study was intentional sampling and obtained a sample of 103 respondents. The data analysis method uses multiple regression.

The results of this research state that the perception of interest rates has a significant positive effect, while service quality and trust have no effect on employee performance. The limitations of the research carried out are the data obtained using a questionnaire, so it can be estimated that respondents are not objective in filling out the questionnaire. In addition, for the feasibility of further research, it is hoped that other variables can be used, so that different results can be found.

Keywords: Service Quality, Perception of Interest Rates, Trust, and Customer Satisfaction.

ABSTRAK-M. FAIZ KURNIAWAN-14.05.51.0285-11102021

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