



Determinants of Customer Satisfaction of BMT Mitra Ummat With SERVQUAL Approach

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Abstract: *Baitul Maal wa Tamwil is one of the Islamic financial institutions, where increasing customer satisfaction is a priority that must be done. This is done because of the intense business competition in financial institutions. There is satisfaction from customers, the existence of Baitul Maal wa Tamwil can be maintained. The way that can be done to increase customer satisfaction is by providing the best service. The purpose of this study is to determine and analyze the effect of service quality consisting of reliability, empathy, responsiveness, tangible, and assurance variables on customer satisfaction of BMT Mitra Ummat. Sampling using accidental sampling with the distribution of questionnaires to BMT Mitra Ummat customers. Primary data were analyzed using multiple regression. The results show that the Tangible Variable affects the customer satisfaction of BMT Mitra Ummat. Where obtained a t value of 6.509 with a significant value of $0.000 < 0.05$ means that H_a is accepted and H_o is rejected. The Reliability variable does not affect the customer satisfaction of BMT Mitra Ummat. Where obtained a value of t of -1.443 with a significant value of $0.152 > 0.05$ means that H_a is rejected and H_o is accepted. The Responsiveness variable has no effect on customer satisfaction of BMT Mitra Ummat. Where obtained a t value of -3.019 with a significant value of $0.003 < 0.05$ means that H_a is rejected and H_o is accepted. The Assurance variable has no effect on customer satisfaction of BMT Mitra Ummat. Where obtained a t value of 1.798 with a significant value of $0.075 > 0.05$ means that H_a is rejected and H_o is accepted. The Empathy variable affects the customer satisfaction of BMT Mitra Ummat. Where obtained a t value of 5.604 with a significant value of $0.000 < 0.05$ means that H_a is accepted and H_o is rejected. In the research conducted by (Dibyantoro, 2012) where the results obtained were all variables of service quality affecting Customer Satisfaction at PT Bank BTN Palembang branch. However, it is different from this*

study where the results of the Tangible and Empathy variables affect the Customer Satisfaction of BMT Mitra Ummat, while the variables of Reliability, Responsiveness and Assurance do not affect the satisfaction of BMT Mitra Ummat customers.

Keywords: *Service Quality, Customer Satisfaction, Baitul Maal Wa Tamwil*

Abstrak: *Baitul Maal wa Tamwil merupakan salah satu lembaga keuangan syariah, dimana peningkatan kepuasan nasabah merupakan prioritas yang harus dilakukan. Hal ini dilakukan karena ketatnya persaingan bisnis pada lembaga keuangan. Adanya kepuasan dari nasabah, maka eksistensi dari Baitul Maal wa Tamwil dapat dipertahankan. Adapun cara yang dapat dilakukan untuk meningkatkan kepuasan nasabah yaitu dengan memberikan pelayanan yang terbaik. Tujuan dari penelitian ini untuk mengetahui dan menganalisis pengaruh kualitas pelayanan (Service Quality) yang terdiri dari variabel reliability, emphaty, responsiveness, tangible, dan assurance terhadap kepuasan nasabah BMT Mitra Ummat. Pengambilan sampel menggunakan teknik accidental sampling dengan penyebaran kuesioner pada nasabah BMT Mitra Ummat. Data primer dianalisis dengan menggunakan regresi berganda. Hasil menunjukkan Variabel Tangible berpengaruh terhadap kepuasan nasabah BMT Mitra Ummat. Dimana diperoleh nilai t sebesar 6,509 dengan nilai signifikan $0,000 < 0,05$ berarti H_a diterima dan H_o ditolak. Variabel Reliability tidak berpengaruh terhadap kepuasan nasabah BMT Mitra Ummat. Dimana diperoleh nilai t sebesar -1.443 dengan nilai signifikan $0,152 > 0,05$ berarti H_a ditolak dan H_o diterima. Variabel Responssive tidak berpengaruh terhadap kepuasan nasabah BMT Mitra Ummat. Dimana diperoleh nilai t sebesar -3,019 dengan nilai signifikan $0,003 < 0,05$ berarti H_a ditolak dan H_o diterima. Variabel Assurance tidak berpengaruh terhadap kepuasan nasabah BMT Mitra Ummat. Dimana diperoleh nilai t sebesar 1,798 dengan nilai signifikan $0,075 > 0,05$ berarti H_a ditolak dan H_o diterima. Variabel Empathy berpengaruh terhadap kepuasan nasabah BMT Mitra Ummat. Dimana diperoleh nilai t sebesar 5,604 dengan nilai signifikan $0,000 < 0,05$ berarti H_a diterima dan H_o ditolak. Pada penelitian yang dilakukan oleh (Dibyantoro et al., 2012) dimana hasil yang didapat yaitu seluruh variabel kualitas pelayanan berpengaruh terhadap Kepuasan Nasabah pada PT Bank BTN cabang Palembang. Namun berbeda dengan penelitian ini dimana hasilnya variabel Tangible dan Empathy berpengaruh terhadap Kepuasan Nasabah BMT Mitra Ummat, sedangkan variabel Reliability, Responssive dan Assurance tidak berpengaruh terhadap kepuasan nasabah BMT Mitra Ummat.*

Kata Kunci: *Kualitas Pelayanan, Kepuasan Nasabah, Baitul Maal Wa Tamwil*

A. Introduction

Indonesia is experiencing rapid development in the islamic banking and financial institutions sector, as it has a Muslim-majority population. One of the reasons is because conventional financial institutions have an element of usury that is prohibited by the Islamic religion. Along with the development of Islamic banking in Indonesia, sharia microfinance institutions with complete supporting facilities have also developed. BMT is an Islamic microfinance institution that helps expand financial inclusion and is very strategic and feasible especially to help the economy of Muslim communities become more prosperous than ever¹.

BMT is also an idea and concept of Islamic financial institutions that first appeared in Indonesia in 1980. Baitul Maal wat Tamwil (BMT) is a institution that specializes in raising and distributing funds to the community, usually engaged in medium-sized enterprises. BMT consists of two terms, namely "baitulmaal" and "baitultamwil". Baitulmaal is an organization responsible for collecting and distributing charitable funds such as zakat, infak, and seedekah. Baitul Maal wat Tamwil is an organization that raises and distributes commercial funds. Thus BMT has two functions, namely the social function and the commercial function. Many analyses show that BMT is a rapidly growing and growing service company².

Service plays a very close role in customer satisfaction and the quality of service is considered by the company. Customers really want quality service, so they feel satisfied with the service provided. Customer satisfaction is the customer's perception of employee performance results that they pay attention to their customers, pay attention to their needs, and their expectations are met so that results and satisfaction

¹ Subhan. (2021). *Strategi Pemasaran Baitul maal wa tamwil* (A. Miftah, Rafidah, A. Isma, & A. Pangiuk (eds.)). CV. Alliv Renteng Mandiri Jl. Kamp. Srigangga, Tiwugalih, Praya NTB.

² Indra, H. N. (2020). *Prinsip dan Strategi Pengembangan Koperasi di Indonesia*. Institut Manajemen Koperasi Indonesia (IKOPIN) Graha Bustanil Ariffin Jl. Raya Bandung - Sumedang KM 20,5 Jatinangor Sumedang.

are maintained. Dissatisfaction occurs when the results achieved do not meet the expectations of customers or customers.

The existence of a very tight competition scope marked by the emergence of various types of Islamic financial institutions, the satisfaction of customers or members served must be prioritized so that BMT can survive. Customer satisfaction is determined by the quality of service that customers want, so guarantees are BMT's top priority, especially as a measure of competitive advantage over BMT, banks, and other competitors. Customers are happy when their expectations are met and very happy if their expectations are exceeded³. The client's reaction to the complaint does not always lead to action. Some did nothing and quietly switched to other brands, while others complained to third parties and shared their frustrations. As for marketing, in addition to getting new customers, companies need to retain customers because the cost of retaining customers is lower than the cost of getting new customers⁴.

The services provided by BMT Mitra Ummat have been carried out in accordance with existing procedures and principles. However, in reality shows a negative tendency, among others, BMT Mitra Ummat customers still experience difficulties in terms of transactions made. There are still many customers who are not satisfied with the transaction services provided by BMT Mitra Ummat employees because of the slow transaction process and the lack of swiftness of employees in overcoming these problems to make customers have to wait a long time to make transactions. In carrying out customer satisfaction services, it should be the key to the success of a company or financial institution. According to the Islamic economic view, the benchmark used in assessing the quality of service to customers is sharia standardization. Based on the phenomenon of the problem above, researchers want to

³ Arnawa, G. (2014). Manajemen Koperasi Menuju Kewirausahaan Koperasi. *Widya Amerta Jurnal Manajemen Fak. Ekonomi, 1*.

⁴ Maulana, & Oktavian. (2020). *Customer Relationship Manajement (CRM)*.

conduct research on the Effect of Service Quality on Customer Satisfaction of BMT Mitra Ummat.

One of the approaches used in analyzing customer satisfaction is the Service Quality Theory. Service Quality is a superior level that is used as an expectation to meet what customers want⁵. Service quality is all forms of maximum service delivery provided by the company to meet customer needs and customer expectations. The dimensions of service quality according to⁶, namely Tangibles, the ability of the company's facilities and infrastructure to show their existence to customers. Reliability is the company's ability to provide services accurately and reliably as promised. Responsiveness is to provide fast and precise service to customers. Assurance is the knowledge, courtesy to build customer trust. Emphaty is to give sincere attention that is individual given to the client. The results of previous research on the effect of service quality dimensions on customer satisfaction.

Tangible is a facility at BMT to support transaction activities and customer convenience. This physical evidence is related to the comfort of the waiting room, the transaction process that occurs, parking facilities and buildings from the BMT. The research conducted by ⁷ and ⁸ which shows that the variable of tangible affects customer satisfaction. This is because customers are satisfied with the comfortable waiting room facilities. However, in the study ⁹ and ¹⁰ had different results where this tangible variable had no effect on satisfaction. This difference in results occurs

⁵ Iskamto, D. (2016). Industri Keuangan Bank Syariah Nasional Dalam Masyarakat Ekonomi Asean. *JEBI (Jurnal Ekonomi Dan Bisnis Islam)*, Vol I.

⁶ Zeithaml, Bitner, A. (2010). Services Marketing Strategy, ". *Wiley International Encyclopedia of Marketing*, I.

⁷ Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, I.

⁸ Fuat, M. (2010). Pengaruh Dimensi Pelayanan Terhadap Kepuasan Anggota, Studi Kasus pada BMT Saudara Magelng. *UIN Sunan Kalijaga, Yogyakarta*.

⁹ Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru. 04*.

¹⁰ Akmalia, I. (2012). Analisi Kepuasan Nasabah Atas Dimensi Kualitas Pelyanan Bank Syariah Mandiri Malang. *Jurnal Manajemen Bisnis*, 2.

because customers who do not need to take into account the facilities available, because the customers come from the lower social groups.

Reliability is BMT's ability to provide services that are in accordance with approval and appropriate. This reliability can be seen in terms of providing services according to queues, speed in providing services, providing information clearly, and being friendly in carrying out services. The research conducted by^{11, 12} which shows that this reliability variable affects customer satisfaction. Because customers are satisfied with the service that employees do quickly. However, the difference in results occurred in research conducted by^{13, 14} where the results were that this reliability variable did not affect customer satisfaction. This is because some customers are traders so they don't think too much about the length of the queue that occurs.

Responsiveness is BMT's ability to respond to customers. This can be measured by the readiness of employees to enter transactions, the speed in responding, as well as in the ease of contacting and openness of employees in receiving suggestions from customers. Based on the results of research¹⁵ and¹⁶ that this responsiveness variable affects customer satisfaction. This is because customers are satisfied with the speed of employees in providing good responses to customers. However, it is different from the results of research from^{17, 18} where the results of the responsiveness variable do not

¹¹ Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1.

¹² Fuat, M. (2010). Pengaruh Dimensi Pelayanan Terhadap Kepuasan Anggota, Studi Kasus pada BMT Saudara Magelng. *UIN Sunan Kalijaga, Yogyakarta*.

¹³ Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru. 04*.

¹⁴ Wahyu. (2012). Pengaruh Produk, Tarif Jasa Dan Kualitas Pelayanan Terhadap Kepuasan Anggota Pada Baitul Maal Wat Tamwil (BMT) Marhamah Wonosobo. *UIN Sunan Kalijaga, Yogyakarta*.

¹⁵ Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1.

¹⁶ Akmalia, I. (2012). Analisa Kepuasan Nasabah Atas Dimensi Kualitas Pelayanan Bank Syariah Mandiri Malang. *Jurnal Manajemen Bisnis*, 2.

¹⁷ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

affect customer satisfaction because there are some customers who feel that employees are not responsive in serving customers.

Assurance is BMT's ability to convince people to trust to entrust their funds. This can be measured by looking at the ingenuity of its employees, being meticulous in dealing with transactions and the ability to manage their finances. Based The research conducted by ¹⁹ this assurance variable affects nasabah satisfaction, because of the ingrained trust of BMT employees who take care of their financial management. However, it is different from the results of research conducted by²⁰, ²¹where this assurance variable does not affect customer satisfaction, because there are still many customers who are dissatisfied with the accuracy of employees in making transactions.

Empathy is BMT's ability to pay attention to its nasbans. This can be measured by the employee's familial feelings in serving the nasabah, the employee's attention to the interests of customers, and the absence of differences in service delivery. Based on the results of research²², ²³ that this empathy variable affects customer satisfaction. This is because customers are satisfied with the attention of employees in responding to customer problems. However, it is different from the results of the study ²⁴ and ²⁵

¹⁸ Fuat, M. (2010). Pengaruh Dimensi Pelayanan Terhadap Kepuasan Anggota, Studi Kasus pada BMT Saudara Magelng. *UIN Sunan Kalijaga, Yogyakarta*.

¹⁹ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

²⁰ Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru. 04*.

²¹ Akmalia, I. (2012). Analisi Kepuasan Nasabah Atas Dimensi Kualitas Pelyanan Bank Syariah Mandiri Malang. *Jurnal Manajemen Bisnis*, 2.

²² Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1.

²³ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

²⁴ Wahyu. (2012). Pengaruh Produk, Tarif Jasa Dan Kualitas Pelayanan Terhadap Kepuasan Anggota Pada Baitul Maal Wat Tamwil (BMT) Marhamah Wonosobo. *UIN Sunan Kalijaga, Yogyakarta*.

²⁵ Akmalia, I. (2012). Analisi Kepuasan Nasabah Atas Dimensi Kualitas Pelyanan Bank Syariah Mandiri Malang. *Jurnal Manajemen Bisnis*, 2.

where this empathy variable does not affect the satisfaction of the nasabah, because there are some customers who are not satisfied with the provision of services provided by employees.

BMT Mitra Ummat Padas like other financial institutions also applies service quality as a reference to maintain its existence in the financial market. Although BMT is a small financial institution, this BMT service always tries to provide friendly service from employees, providing comfortable and clean rooms and neat employees dressed in Islamic clothes. Islamic financial institutions such as BMT are oriented towards sharia services so they must offer better services than ordinary financial institutions. However, the fact is that there are still many customers who complain because they don't like the services provided. These complaints include a slow transaction process and lack of responsiveness of employees in overcoming problems faced by customers. In order for BMT Mitra Ummat to maintain its existence, services must still be prioritized. Based on this explanation, this study is interested in empirically analyzing the factors that affect customer satisfaction at BMT Mitra Ummat with a Service Quality approach.

B. Literature Review

Service quality is a performance that a person can offer to others²⁶. This performance can take the form of tangible actions and does not result in the ownership of any goods or anyone. Or it can also be said that this service is where an action is carried out by employees on customers to meet the wants and needs of customers. This aims to achieve customer satisfaction with the services provided when customers make transactions. The quality of good service provided to customers will also have a good impact on a company or financial institution, because customers will be interested or even can become regular customers because of the good services

²⁶ Kotler, P. (2008). *Prinsip-prinsip Pemasaran (12 th Ed)*. Ahli Bahasa : Sabran, Bob.

provided. The dimensions on Service Quality according to ²⁷ Tangible, Reliability, Responsiveness, Assurance and Emphthy.



Figure I : Dimensions of Service Quality

Source : Parasuraman, Zeithamel and Berry (1985)

Customer satisfaction is the level of feeling that a person experiences after seeing the results of the performance he experiences with the expectations he has²⁸. Or it can also be said as what customers feel for the service that has been provided with what they want. However, the feeling of dissatisfaction can also be felt by customers if the customer feels that the service provided is not in accordance with what he expected.

Tangible is an ability that includes physical facilities, as well as the appearance of physical facilities and infrastructure in an Islamic financial institution and the environmental conditions around it are clear evidence of the existence of services provided. The indicators of the Tangible in this study are the comfort of the waiting room, modern technological equipment, and parking facilities provided. The research conducted by²⁹, ³⁰, states that tangible variables affect customer satisfaction. Because customers are satisfied with the comfort of the facilities provided such as the

²⁷ Zeithaml, Bitner, A. (2010). Services Marketing Strategy,". *Wiley International Encyclopedia of Marketing*, 1.

²⁸ Kotler, K. (2007). *Manajemen Pemasaran, Edisi 12, Jilid 1*.

²⁹ Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru. 04*.

³⁰ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

provision of a comfortable waiting room. From the explanation a hypothesis is obtained:

H₁ : Customer perception of physical evidence (Tangibles) affects customer satisfaction.

Reliability, this reliability is a ability owned by financial institutions in carrying out the services provided in accordance with the agreement that has been given in accordance with the time. This is done so that customers do not feel disappointed in the provision of services and fees provided appropriately. The indicators of the Reliability statement in this study are queues, transaction speed, clarity of information, and service friendliness. In research conducted by ³¹ and ³² showed that reliability variables affect customer satisfaction. This is because customers are satisfied with the friendly service of employees. From the explanation a hypothesis is obtained:

H₂: Customer perception of reliability has an influence on customer satisfaction.

Responsiveness, this responsiveness is the ability of financial institutions run by employees to provide services to customers responsively and quickly. This can help improve the quality of financial institutions in terms of services provided to customers so that there are no delays in providing services. The indicators of the Responsiveness statement in this study are ease of contact, employee readiness, speed of response, openness to receiving suggestions. The research conducted by ³³ and ³⁴ showed that the responsiveness variable affects customer satisfaction. This is because the fast and

³¹ Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1.

³² Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

³³ Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru*. 04.

³⁴ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

swift service from employees makes customers feel satisfied with the transactions made. From the explanation a hypothesis is obtained:

H₃: Customer perception of responsiveness has a influence on customer satisfaction.

Assurance is something that is done to be able to gain the trust of customers to have confidence to make transactions. In this case, employees must be good at taking the hearts of customers, employees must have more knowledge in terms of providing services and also in maintaining the good name of financial institutions. The indicators of the Assurance statement in this study are liquidity, accuracy, reputation. In research conducted by ³⁵ and ³⁶ stated that the variable assurance affects customer satisfaction. Because customers feel confident in the services that have been provided by employees in helping customers transact. From the explanation a hypothesis is obtained:

H₄: Customer perception of assurance has a influence on customer satisfaction.

Empthy is the ability in financial institutions which is carried out directly by employees in dealing with customers by having sensitivity about problems and attention to customers. The indicators of Empathy statement in this study are non-discrimination, attention of officers and employees, and a sense of family. In research conducted by ³⁷ and ³⁸. This is because customers are satisfied with the attention given by employees in helping problems that customers face. From the explanation a hypothesis is obtained:

³⁵ Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1.

³⁶ Fuat, M. (2010). Pengaruh Dimensi Pelayanan Terhadap Kepuasan Anggota, Studi Kasus pada BMT Saudara Magelng. *UIN Sunan Kalijaga, Yogyakarta*.

³⁷ Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru*. 04.

³⁸ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

H₅: Customer perception of Empathy has a influence on customer satisfaction.

C. Research Methods

This research uses a type of quantitative research with primary data. The location of the study was conducted at BMT Mitra Ummat. The population used is BMT Mitra Ummat customers, with the method used accidental sampling, which is a sampling method by choosing who happens to exist or is encountered. Penliti uses the Accidental Sampling technique because the number of populations is not known for certain. The type of data used in this study is primary data, where this data is obtained by searching directly from the source. In collecting the data, this study used a questionnaire method. Based on the minimum number of sample determinations in this study was 100 respondents. To avoid unfilled questionnaires or errors in filling out the questionnaire, the researchers increased the number of samples to 110 respondents. The data analysis technique used is with multiple linear regression. As for the regression equation in general:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Keterangan :

Y = Customer Satisfaction

a = Constant

β = Multiple Correlation Coefficient

X₁ = Customer perception of physical evidence

X₂ = Customer perception of reliability

X₃ = Customer perception of *responsiveness*

X₄ = Customer perception of *assurance*

X₅ = Customer perception of *empathy*

ε = Error

The data analysis techniques used according to ³⁹ are validity tests, reliability tests, classical assumption tests and hypothesis tests. Validity Test is a test to perform accuracy when taking measurements ⁴⁰. This test tests the ability of the questionnaire

³⁹ Hasyim, F. (2021). *Statsitik terapan untuk Bisnis dan Keuangan*. Lintang Pustaka Utama.

⁴⁰ Ghozali, I. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS*. Universitas Diponegoro Semarang.

whether the statement is valid or not. Reliability Test, which means it is trusted so that it can be relied on ⁴¹. This test is used to see if the data used is reliable or not.

The classical assumption test is a statistical requirement that must be met in multiple linear regression analysis based on OLS. In the classical assumption test, several tests are included, normality test, multicollinearity test and heteroskedasticity test. Some of the analyses carried out are with Multiple Linear Regression Analysis. This test aims to determine the direction of the relationship between free variables and bound variables. In addition, there is also a Hypothesis Test, in this hypothesis test there are several tests carried out, namely, the Coefficient of Determination Test, the t Test (Partial) and the F Test.

D. Results and Discussion

I. Respondent Profile

Based on the results of the questionnaire distribution, 110 respondents were obtained, where the respondents' profile from the 110 samples were described as follows.

Table I. Respondent

Gender		Sum
Man		40
Woman		70
Age		Sum
B	17-35 year	38
	36-55 year	46
	56-75 year	26
Education		Sum
a	Elementary	12
	Junior High	10
	Senior High	56
	Undergraduate	23

⁴¹ Arikunto. (2010). *Prosedur Penelitian Suatu Pendekatan Praktik* (Edisi Revi).

sed on the table, it can be seen that the respondents in this study were 70 respondents and 40 male respondents. Respondents in this study were mostly aged 36-55 years as many as 46 respondents and a small number aged 56-75 years as many as 26 respondents. Respondents in this study were mostly senior high school educated as many as 56 respondents and a small percentage with junior high school education as many as 10 respondents.

2. Validity Test

Validity test is a test carried out to find out whether the indicator of each variable used is valid or not ⁴². This test is performed on all items of the statement in the questionnaire. The questionnaire is said to be valid if the significant level is 0.05 where $r \text{ count} > r \text{ table}$.

Table 2. Validity Test Result

No. Item	<i>r</i> _{hitung}	<i>r</i> _{tabel}
<i>Tangibles</i>		
TanI.1	0,769	0,1874
TanI.2	0,596	0,1874
TanI.3	0,730	0,1874
TanI.4	0,760	0,1874
TanI.5	0,703	0,1874
<i>Reliability</i>		
Rel2.1	0,702	0,1874
Rel2.2	0,657	0,1874
Rel2.3	0,795	0,1874
Rel2.4	0,795	0,1874
Rel2.5	0,686	0,1874

⁴² Ghazali, I. (2013). Aplikasi Analisis Multivariate dengan Program IBM SPSS. *Universitas Diponegoro Semarang*.

<i>Responsiveness</i>		
Res3.1	0,790	0,1874
Res3.2	0,801	0,1874
Res3.3	0,779	0,1874
Res3.4	0,745	0,1874
Res3.5	0,728	0,1874
<i>Assurance</i>		
Asr4.1	0,606	0,1874
Asr4.2	0,745	0,1874
Asr4.3	0,728	0,1874
Asr4.4	0,607	0,1874
Asr4.5	0,710	0,1874
<i>Kepuasan Nasabah</i>		
Kep1	0,638	0,1874
Kep2	0,681	0,1874
Kep3	0,787	0,1874
Kep4	0,762	0,1874
Kep5	0,583	0,1874

Source : Data processed, 2022

Based on the validity test table that the $r_{\text{value}} > \text{table } r$ of 0.1966. Then it can be said that each question item is valid.

3. Reliability Test

Reliability test is testing to find out whether the data used is reliable or not ⁴³. Reliable data if there is a value of Cronbach's Alpha > 0.6 .

Table 3. Reliability Test Result

Variable	Cronbach's Alpha	Threshold
<i>Tangible</i>	0,756	0,6
<i>Responsiveness</i>	0,776	0,6
<i>Reliability</i>	0,826	0,6
<i>Assurance</i>	0,711	0,6
<i>Emphity</i>	0,789	0,6

⁴³ Ghozali, I. (2013). Aplikasi Analisis Multivariate dengan Program IBM SPSS. *Universitas Diponegoro Semarang*.

<i>Customer Satisfaction</i>	0,727	0,6
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Source : Data processed, 2022

Based on the reliability test table, the reliability test results on Cronbach's Alpha > 0.6 were obtained. Then it can be known that all questionnaires are declared reliable or reliable.

4. Normality Test

Normality test is a test to find out whether the data used is normal or not⁴⁴. This test can be carried out using Kolmogorov Smirnov, if it is significant > 0.05 , then it shows a normal data distribution.

Table 4. Normality Test Result

N		110
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,70494874
Most Extreme Differences	Absolute	,065
	Positive	,058
	Negative	-,065
Test Statistic		,065
Asymp. Sig. (2-tailed)		,200 ^{c,d}

Source : Data processed, 2022

Based on the Kolmogorov table, a significance value of $0.200 > 0.05$ was obtained so that it can be said that the data used is normal.

5. Multicholnearity Test

The multicholnearity test is a test carried out to find out whether the variables used have problems or correlations between variables⁴⁵. The results of

⁴⁴ Sunjoyo. (2013). *Ekonometrika Terapan : Teori dan Aplikasi*.

⁴⁵ Ghozali, I. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS*. Universitas Diponegoro Semarang.

this test can be seen from the magnitude of the Tolerance value and the VIF value.

Table 5. Multikolinearity Test Result

Model	Colinearity Statistics	VIF	Information
	Tolerance		
Tangible	0.259	3.854	Multicolinearity
Reliability	0.121	8.280	Free
Responsiveness	0.127	5.808	Multicolinearity
Assurance	0.121	8.254	Free
Emphaty	0.139	7.216	Multicolinearity
			Free
			Multicolinearity
			Free
			Multicolinearity
			Free

Source : Data processed, 2022

Based on the multicholinearity test table having a tolerance value of > 0.1 and a VIF value of < 10 , it can be said that there is no multicollinearity problem.

6. Heteroskedasticity Test

Heteroskedasticity test is a test carried out to find out whether there is a problem or the presence of variance that has similarities or not⁴⁶. This can be seen if the significance value is more than 0.05 then the data does not experience heteroskedasticity problems.

⁴⁶ Ghozali, I. (2013). Aplikasi Analisis Multivariate dengan Program IBM SPSS. *Universitas Diponegoro Semarang*.

Table 6. Heteroskedasticity Test Result

Variabel	t	Sig.
<i>Tangibel</i>	-,078	,938
<i>Reliability</i>	1,078	,283
<i>Responsiveness</i>	-,627	,532
<i>Assurance</i>	-,900	,370
<i>Emphaty</i>	,808	,421

Source : Data processed, 2022

Based on the table, it shows that there is no heteroskedasticity disorder, since it has a significance value of > 0.05 . Then overall there is no problem of heteroskedasticity.

7. Coefficient of Determination

The coefficient of determination test is a test to obtain information on how far an independent (free) variable contributes to a dependent (bound) variable⁴⁷.

Table 7. Coefficient of Determination Test Result

Type	R	Model Summary ^b		
		R. Square	Adjusted R Square	Std. Error of the Estimate
I	,911 ^a	,830	,821	,72170

Source : Data processed, 2022

Based on the table of adjusted R square (R²) values of 0.821 or 82.1%. This means that the Tangible, Reliability, Responsiveness, Assurance, and Emphaty variables affect Customer Satisfaction by 82.1%, the rest is influenced by other variables outside the model by 17.9%.

⁴⁷ Ghazali, I. (2013). Aplikasi Analisis Multivariate dengan Program IBM SPSS. *Universitas Diponegoro Semarang*.

8. Test F

F test is a test to determine whether there is an influence between the dependent variable and its independence, if the significance value is less than 0.05 then there is a simultaneous influence (together)⁴⁸.

Table 8. F Test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	263,687	5	52,737	101,253	,000 ^b
Residual	54,168	104	,521		
Total	317,855	109			

Source : Data processed, 2022

Based on the table, it was found that the significance value was 0.000, it can be concluded that there is an influence between all independent variables on the dependent variables.

9. Multiple Regressien Analysis

Based on the results of data analysis using multiple regression analysis, the recreation coefficient values were obtained as follows:

Table 9. Multiple Regressien Analysis Tes Result

Type	Unstandardized Coefficient			Standardized Coefficient		
		B	Std. Error	Beta	t	Sig.
I	(Constant)	2,313	,717		3,225	,002
	X1	,500	,077	,517	6,509	,000
	X2	-,152	,105	-,168	-1,443	,152
	X3	-,264	,087	-,295	-3,019	,003
	X4	,207	,155	,209	1,798	,075
	X5	,577	,103	,609	5,604	,000

⁴⁸ Ghozali, I. (2013). Aplikasi Analisis Multivariate dengan Program IBM SPSS. *Universitas Diponegoro Semarang*.

Source : Data processed, 2022

Based on the results of the analysis, the regression line equation obtained is:

$$Y = 2,313 + 0,500 X_1 - 0,152 X_2 - 0,264 X_3 + 0,207 X_4 + 0,577 X_5$$

10. Test t

The t test is a test carried out to determine whether there is a partial influence on each variable⁴⁹. To know whether there is a cultivator or not can be by looking at the significance and counting.

Table 10. t Test Result

Variabel	t	Sig.
<i>Tangible</i>	6,509	,000
<i>Reliability</i>	-1,443	,152
<i>Responsiveness</i>	-3,019	,003
<i>Assurance</i>	1,798	,075
<i>Emphthy</i>	5,604	,000

Source : Data processed, 2022

The tangible variable has a calculated value of 6.509 and a significance value of 0.000. This means that the perception of physical evidence has a significant effect on customer satisfaction.

The reliability variable has a calculated value of -1.443 and a significance value of 0.152. This means that the perception of reliability does not have a significant effect on customer satisfaction.

The responsiveness variable has a calculated value of -3.019 and a significance value of 0.003. This means that the perception of responsiveness does not have a significant effect on customer satisfaction.

⁴⁹ Ghozali, I. (2013). Aplikasi Analisis Multivariate dengan Program IBM SPSS. *Universitas Diponegoro Semarang*.

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The assurance variable has a calculated value of 1.798 and a significance value of 0.075. This means that the variable perception of assurance does not have a significant effect on customer satisfaction.

The empathy variable has a calculated value of 5.604 and a significance value of 0.000. This means that the perception of empathy has a significant effect on customer satisfaction.

The Effect of Tangible Evidence on Customer Satisfaction

Based on the results of research that has been carried out, it has resulted that the first hypothesis is accepted or has an effect between the variables of Tangible to Nasabah Satisfaction. The statement can be proven by looking at the calculated t value with the table t value where the calculated value is $6.509 >$ the ttable value is 3.0804 and the significance value is $0.000 < 0.05$. This proves that there is an influence of physical evidence on customer satisfaction.

This shows that the tangible variable affects customer satisfaction at BMT Mitra Ummat. This is reflected in the comfortable waiting room facilities owned by BMT Mitra Ummat which is considered quite good. Due to the factor of customer satisfaction with the facilities they have, the tendency of customers to look for BMT which has complete facilities. This is in accordance with research⁵⁰, ⁵¹ which shows that the variable of tangible affects customer satisfaction. This is because customers are satisfied with the comfortable waiting room facilities.

The Effect of Reliability on Customer Satisfaction

Based on the results of research that has been carried out, it has resulted that the second hypothesis is rejected or has no effect between the variables of Reliability

⁵⁰ Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1.

⁵¹ Fuat, M. (2010). Pengaruh Dimensi Pelayanan Terhadap Kepuasan Anggota, Studi Kasus pada BMT Saudara Magelng. *UIN Sunan Kalijaga, Yogyakarta*.

to Customer Satisfaction. The statement can be proven by looking at the calculated t value with the table t value where the calculated value is $-1,443 >$ the ttable value is 3.0804 and the significance value is $0.152 < 0.05$. This proves that there is no effect of physical evidence on customer satisfaction.

This shows that the reliability variable does not affect customer satisfaction at BMT Mitra Ummat. This is reflected in customers who do not think too much about the long queues and the lack of fast service provided by BMT Mitra Ummat. This is in accordance with research⁵², ⁵³ where the result is that this reliability variable has no effect on customer satisfaction. This is because some customers are traders so they don't think too much about the length of the queue that occurs.

The Effect of Responsiveness on Customer Satisfaction

Based on the results of research that has been carried out, it has resulted that the third hypothesis is rejected or has no effect between the variables of Responsiveness to Satisfaction Nasabah. The statement can be proven by looking at the calculated t value with the table t value where the calculated value is $-3.019 <$ the ttable value is 3.0804 and the significance value is 0.003. This proves that there is no effect of responsiveness on customer satisfaction.

This shows that the responsiveness variable does not affect customer satisfaction at BMT Mitra Ummat. This is reflected in the lack of customer satisfaction with the slow transaction process carried out and the lack of responsiveness of employees. This is in accordance with research⁵⁴, ⁵⁵ which shows that the responsiveness variable has no effect on customer satisfaction. This is because

⁵² Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru. 04*.

⁵³ Wahyu. (2012). Pengaruh Produk, Tarif Jasa Dan Kualitas Pelayanan Terhadap Kepuasan Anggota Pada Baitul Maal Wat Tamwil (BMT) Marhamah Wonosobo. *UIN Sunan Kalijaga, Yogyakarta*.

⁵⁴ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

⁵⁵ Fuat, M. (2010). Pengaruh Dimensi Pelayanan Terhadap Kepuasan Anggota, Studi Kasus pada BMT Saudara Magelng. *UIN Sunan Kalijaga, Yogyakarta*.

there are some customers who feel that employees are not responsive in serving customers.

The Effect of Assurance on Customer Satisfaction

Based on the results of research that has been carried out, it has resulted that the fourth hypothesis is rejected or has no effect between the variables of Assurance on Customer Satisfaction. The statement can be proven by looking at the calculated t value with the table t value where the calculated value is $1.798 < \text{the table value}$ is 3.0804 and the significance value is $0.075 > 0.05$. This proves that there is no effect of guarantee on customer satisfaction.

This shows that the guarantee variable has no effect on customer satisfaction at BMT Mitra Ummat. This is reflected in some customers who feel less confident in the performance of BMT employees in serving transactions. This is in accordance with research^{56, 57} where this Assurance variable does not affect customer satisfaction, because there are still many customers who are dissatisfied with the accuracy of employees in making transactions.

The Effect of Emphaty on Customer Satisfaction

Based on the results of research that has been carried out, it has resulted that the fifth hypothesis is accepted or has an effect between the variables of Empathy to Nasabah Satisfaction. The statement can be proven by looking at the calculated t value with the table t value where the calculated value is $5.604 > \text{the ttable value}$ is 3.0804 and the significance value is $0.000 < 0.05$. This proves that there is an influence of empathy on customer satisfaction.

This shows that the empathy variable affects customer satisfaction at BMT Mitra Ummat. This is reflected in the customer's satisfaction with the service provided seriously and the employee does not distinguish customers from an

⁵⁶ Lilik Rahmawati, N. H. (2014). *Kualitas Pelayanan dan Pengaruhnya Terhadap Tingkat Kepuasan Nasabah Di BMT UGT Sidogiri Capem Weru. 04.*

⁵⁷ Akmalia, I. (2012). *Analisi Kepuasan Nasabah Atas Dimensi Kualitas Pelyanan Bank Syariah Mandiri Malang. Jurnal Manajemen Bisnis, 2.*

economic point of view in providing services. This is in accordance with research^{58, 59} that this empathy variable affects customer satisfaction. This is because customers are satisfied with the attention of employees in responding to customer problems.

E. Conclusion

Based on the results of the research analysis that has been carried out, it can be concluded that the Tangible Variable affects customer satisfaction. Where obtained a t value of 6.509 with a significant value of $0.000 < 0.05$ means that H_a is accepted and H_o is rejected. The Empathy variable affects customer satisfaction. Where obtained a t value of 5.604 with a significant value of $0.000 < 0.05$ means that H_a is accepted and H_o is rejected. This can be seen from the customer's satisfaction with the facilities provided and the absence of differences in service delivery by BMT Mitra Ummat employees. Meanwhile, the Reliability Variable does not affect customer satisfaction. Where obtained a value of t of -1.443 with a significant value of $0.152 > 0.05$ means that H_a is rejected and H_o is accepted. The Responsive variable has no effect on customer satisfaction. Where obtained a value of t of -3.019 with a significant value of $0.003 < 0.05$ means H_a is rejected and H_o is accepted. And Variable Assurance has no effect on customer satisfaction. Where obtained a t value of 1.798 with a significant value of $0.075 > 0.05$ means H_a is rejected and H_o is accepted. This can be seen from customers who do not think too much about long queues, dissatisfied customers with the slow transaction process and lack of customer trust in the performance of BMT Mitra Ummat employees.

⁵⁸ Isa, M. A. and Z. (2008). An examination of the relationship between service quality perception and customer satisfaction A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1.

⁵⁹ Dibyantoro, Alhushori, & Gustriani. (2012). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Tabungan BTN Batara Studi Kasus: PT Bank Tabungan Negara (Persero) Cabang Palembang. *Jurnal Ekonomi dan Informasi Akuntansi (Jenius)*, 2.

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