

Analisis kepuasan nasabah PT bank DKI cabang Tanjung Priuk terhadap kualitas pelayanan kredit modal kerja

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=109596&lokasi=lokal>

Abstrak

ABSTRACT

One of the efficacy keys especially in maintaining bank management effort is how to reach customers satisfaction. While one basic factors influencing customer satisfaction is the service quality given by a bank to their customers. The main goal of this research is to know the level of customer satisfaction based on the service given by PT. Bank DKI through case study from PT. Bank DKI at Tanjung Priok Branch.

In this research the service for customer is restricted at the credit service for the working capital given by PT. Bank DKI at Tanjung Priok Branch that consist of : marketing department , credit administration and customer service.

This research uses survey type with the descriptive methode and the quantitative approach that are proposedly occurence data and existing theory. Data of research obtaining from primary data through questioners that spread out to the customers and also secondary data from books, literature, magazine and internal data of bank. While data processing use descriptif non parametric especially statistic trough frequency distribution andmodus as a means ofthe analysis.

Implementation of research through 20 items of questioners that assumed deputizing tive dimensions of the bank service quality which are reliability, responsiveness, assurance, emphaty and tangible. In order to obtain depiction of customer satisfaction level is based on bank services, then the answer of the questioner will be quantification by using likert scale. In the order side to map between the level of service and performance concerning to importance of service is using cartesius diagram.

The result of research depict that the service quality that customer accepted trough 20 questioners as formulation from 5 services quality dimension determined that the modus of assessment scale is between 1 up to 5.

In general, It is seen ?dom each quality of dimension service the level of services in PT. Bank DKI, Tanjimg Piiolc Branch consist of reliability, responsiveness, assurance, emphaty, and tangible that based on the customers response are good.

Beside that, according to the mapping that has been conducted, there are difference among customers? perception for the level of performance of service compared to the expectation of customers or mount customers' importance. The range of these level from the biggest one are responsiveness, reliability, assurance, emphaty, tangible. The difference existence reflected that there are still gap which must be covered by managment in order to gain the service for the customers as they ask for.

Based on that assessment level and the mapping, PT. Bank DKI must defend the existing service throughout emphasized the effort to maintain the ability and profesionalism to serve the customer by mean of improving the service quality that still less satisfied by customers.