

## Mutu pelayanan bank umum syariah wilayah Jakarta Timur : studi kasus pada tiga bank umum syariah

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### Abstrak

Penelitian ini ditujukan untuk mengukur kesenjangan antara jasa yang dialami dengan yang diharapkan. Selain itu, penelitian ini juga bertujuan untuk mengetahui variabel mana yang memiliki korelasi yang kuat terhadap mutu pelayanan. Variabel-variabel ini terdiri dari Compliance, Assurance, Reliability, Tangible, Empathy dan Responsiveness disingkat CARTER.

Hasil One sample t-test didapatkan nilai rata-rata harapan semua variabel mutu pelayanan diatas rata-rata 4,5. Nilai yang terkecil 4,6 dan yang terbesar 4,68. Hal ini menggambarkan bahwa keseluruhan responden memandang penting terhadap variabel-variabel tersebut. Sedangkan pada nilai kenyataan mutu pelayanan yang diterima berkisar antara 3,84 sampai dengan 4,36. Artinya pelayanan yang diberikan belum memuaskan.

Dari hasil uji korelasi Kendal tau pada CARTER didapati semua variabel bertanda positif yang menunjukkan bahwa semakin tinggi/meningkat variabel-variabel tersebut maka akan tinggi juga mutu pelayanan di bank umum syariah. Variabel compliance memiliki korelasi paling kuat terhadap mutu pelayanan.

*The purpose of this paper is to examine the level of service quality and customer satisfaction in Islamic banks at east Jakarta from the perspectives of customers. Customers' perceptions are very important especially in the service industry such as the Islamic bank since there is high customer involvement in the delivery of the service itself. Overall, customers of Islamic banks and Islamic insurance companies rated compliance of Islamic laws as the most important dimension when assessing service quality. This indicates that customers of both banks and companies emphasize the importance of compliance to Islamic laws. The result of gap 5 analyses showed that the customers' perceptions for Islamic banks were consistently lower than their expectations. These negative gaps indicated that the delivered service level did not meet their expectations of service quality. The larger the gap, the more serious the service quality shortfall is, from the point of view of customers. According to the findings of this study, the biggest gaps for Islamic banks are related to "staff knowledge's to the product demanded." This analysis is critical because it may be used by the management to identify the service problems in Islamic banks and find ways to solve the problems.*