

ABSTRAK

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Penyediaan beragam *service delivery channel* seperti layanan kantor cabang (*teller*), ATM, *SMS banking*, *phone banking*, dan *internet banking* merupakan sebuah tantangan tersendiri bank. Pihak manajemen bank harus menjaga *service quality* yang diberikan agar nasabah senantiasa merasa puas. Tesis ini menganalisis kepuasan nasabah terhadap layanan *teller* dan ATM dan bagaimana pengaruhnya terhadap kepuasan layanan bank secara keseluruhan. Hasil penelitian menunjukkan bahwa kepuasan layanan *teller* dan ATM berpengaruh secara signifikan terhadap kepuasan layanan bank secara keseluruhan dimana kepuasan layanan ATM menunjukkan pengaruh yang lebih besar. Lebih lanjut, kepuasan berbagai *service delivery channel* antar bank, gender, dan kelompok usia tidak menunjukkan adanya perbedaan.

Kata kunci:

Kepuasan nasabah, bank, *service delivery channel*, *service quality*

ABSTRACT

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Service Delivery Channels in DKI Jakarta

Providing multi-service delivery channels such as bank branch (human teller), ATMs, SMS banking, phone banking, and internet banking is a challenging issue for banks. In order to reach customer satisfaction bank managers must maintain the quality of their service offering. This thesis analyzes customer satisfaction on human teller and ATMs and their contribution to overall satisfaction. The results indicate that satisfaction on the human teller and ATMs have significant effect on overall satisfaction where the satisfaction of ATMs shows superior effect. Moreover, satisfaction on service delivery channels across bank, gender, and age group is indifferent.

Keywords:

customer satisfaction, bank, *service delivery channel*, *service quality*