

ABSTRACT

THE EFFECT OF EXCELLENT SERVICE ON CUSTOMER SATISFACTION WITH HOME OWNERSHIP CREDIT (KPR) AT PT. BANK TABUNGAN NEGARA (PERSERO) Tbk. TASIKMALAYA BRANCH OFFICE

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This research aims to analyze the effect of excellent service on Home Ownership Credit (KPR) customer satisfaction at PT. Bank Tabungan Negara (Persero) Tbk. Tasikmalaya Branch Office. Excellent service is an important factor in increasing customer satisfaction. By providing excellent service, banks can build customer trust and loyalty. This research method uses a survey method by distributing questionnaires to KPR customers of BTN Bank Tasikmalaya Branch. The data obtained was then analyzed using simple linear regression analysis, coefficient of determination (R^2), hypothesis testing and F test (simultaneous test) to examine the influence of service excellent dimensions, such as attitude, attention, action, ability, appearance and responsibility on satisfaction. customers. The results of this research show that excellent service has a significant positive effect on mortgage customer satisfaction. By paying attention to excellent service, it is hoped that Bank BTN KPR customer satisfaction can be maintained and customer loyalty can increase. This is important for PT. Bank Tabungan Negara Tbk. Tasikmalaya Branch Office in maintaining competitiveness in the banking industry. The advice that can be given is that banks must increase attention to customer concerns and provide clear information regarding KPR, as well as staff capabilities that must be further improved in providing excellent service to customers.

Keywords: Excellent service, customer satisfaction, Home Ownership Credit (KPR), Bank Tabungan Negara (BTN), Tasikmalaya.

ABSTRAK

PENGARUH SERVICE EXCELLENT TERHADAP KEPUASAN NASABAH KREDIT PEMILIKAN RUMAH (KPR) PADA PT. BANK TABUNGAN NEGARA (PERSERO) Tbk. KANTOR CABANG TASIKMALAYA

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Penelitian ini bertujuan untuk menganalisis pengaruh *service excellent* terhadap kepuasan nasabah Kredit Pemilikan Rumah (KPR) pada PT. Bank Tabungan Negara (Persero) Tbk. Kantor Cabang Tasikmalaya. *Service excellent* merupakan faktor penting dalam meningkatkan kepuasan nasabah, dengan memberikan layanan prima, bank dapat membangun kepercayaan dan loyalitas nasabah. Metode penelitian ini menggunakan metode survei dengan menyebarkan kuesioner kepada nasabah KPR Bank BTN Cabang Tasikmalaya. Data yang diperoleh kemudian dianalisis menggunakan analisis regresi linier sederhana, koefisien determinasi (R^2), uji hipotesis dan uji F (uji simultan) untuk menguji pengaruh dimensi-dimensi *service excellent*, seperti sikap, perhatian, tindakan, kemampuan, penampilan dan tanggung jawab terhadap kepuasan nasabah. Hasil penelitian ini menunjukkan bahwa *service excellent* berpengaruh positif signifikan terhadap kepuasan nasabah KPR. Dengan memperhatikan *service excellent*, diharapkan kepuasan nasabah KPR Bank BTN dapat terjaga dan loyalitas nasabah dapat meningkat. Hal ini penting bagi PT. Bank Tabungan Negara Tbk. Kantor Cabang Tasikmalaya dalam mempertahankan daya saing di industri perbankan. Saran yang dapat diberikan adalah bank harus meningkatkan perhatian terhadap kekhawatiran nasabah dan memberikan informasi yang jelas terkait KPR, serta kemampuan staff yang harus lebih ditingkatkan lagi dalam memberikan layanan prima kepada nasabah.

Kata kunci: *Service excellent*, Kepuasan nasabah, Kredit Pemilikan Rumah (KPR), Bank Tabungan Negara (BTN), Tasikmalaya.