

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas pelayanan terhadap kepuasan anggota pembiayaan musyarakah pada KSPPS BMT Surya Asa Artha. Penelitian ini menggunakan pendekatan kuantitatif *asosiatif*. Populasi dari penelitian ini adalah anggota pembiayaan musyarakah, jumlah sampel yang digunakan sebanyak 50 responden yang diambil menggunakan teknik random sampling. Alat analisis yang digunakan adalah regresi linier berganda.

Hasil penelitian ini secara parsial menunjukkan kualitas pelayanan yang terdiri dari buktifisik (tangibles), kehandalan (reliability), jaminan (assurance) dan empati (empathy) berpengaruh positif dan signifikansi terhadap kepuasan anggota pembiayaan musyarakah pada KSPPS BMT Surya Asa Artha, sedangkan daya tanggap (responsiveness) tidak berpengaruh terhadap kepuasan anggota pembiayaan musyarakah, karena daya tanggap (responsiveness) memiliki nilai signifikansi $0,134 > 0,05$ yang artinya nilai daya tanggap lebih besar dari 0,05 sehingga kualitas pelayanan dengan variabel daya tanggap belum dapat mendorong kepuasan anggota pembiayaan musyarakah pada KSPPS BMT Surya Asa Artha.

Secara simultan kualitas pelayanan pembiayaan musyarakah memiliki nilai signifikan 0,000 sehingga dapat disimpulkan secara simultan atau bersama-sama variabel kualitas pelayanan yang terdiri dari buktifisik (tangibles), kehandalan (reliability), daya tanggap (responsiveness), jaminan (assurance) dan empati (empathy) berpengaruh terhadap kepuasan anggota pembiayaan musyarakah pada KSPPS BMT Surya Asa Artha.

Kata kunci: kualitas pelayanan (bukti fisik, kehandalan, daya tanggap, jaminan, empati) dan kepuasan anggota.

ABSTRACT

The research aimed at finding out the influence of service quality towards the satisfactory of musyarakah finance member in KSPPS BMT Surya Asa Artha. This research used quantitative asosiatif approach. The population of the research was the member of musyarakah finance and the number of the sample used was 50 respondents that were taken by using random sampling technique. The analysis tool used was double linear regression.

The result of the research partially proved that the quality service that consists of tangibles, reliability, assurance, and empathy gave positive influence and significance towards the satisfactory of musyarakah finance member in KSPPS BMT Surya Asa Artha, while the responsiveness did not influence the satisfactory of musyarakah finance member because responsiveness had significance value of $0.134 > 0.05$. It means that the responsiveness value was higher than 0.05 so that the service quality of the responsiveness variable had not been able to support the satisfactory of musyarakah finance member in KSPPS BMT Surya Asa Artha.

Simultaneously, the service quality of musyarakah finance member had significance value of 0.000. So, it could be concluded that simultaneously the variables of service quality that consists of tangibles, reliability, responsiveness, assurance and empathy influenced towards the satisfactory of musyarakah finance member in KSPPS BMT Surya Asa Artha.

Keywords: *Service quality (tangibles, reliability, responsiveness, assurance, empathy) and member satisfactory*