

**PENGARUH *SERVICE QUALITY* DAN *PERCEIVED VALUE* TERHADAP
CUSTOMER SATISFACTION PADA NASABAH
BANK BNI SINGARAJA**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *service quality* dan *perceived value* terhadap *customer satisfaction* pada nasabah Bank BNI Singaraja. Tingginya persaingan industri perbankan menuntut bank untuk tidak hanya menyediakan produk yang kompetitif, tetapi juga memberikan kualitas pelayanan yang optimal serta nilai yang dirasakan secara positif oleh nasabah. Kepuasan nasabah menjadi faktor penting karena berpengaruh terhadap loyalitas dan keberlanjutan hubungan jangka panjang antara bank dan nasabah. Penelitian ini menggunakan pendekatan kuantitatif dengan desain penelitian kausal. Populasi penelitian adalah nasabah Bank BNI Singaraja, dengan jumlah sampel sebanyak 130 responden yang ditentukan menggunakan teknik *purposive sampling*. Data dikumpulkan melalui penyebaran kuesioner yang disusun berdasarkan indikator *service quality*, *perceived value*, dan *customer satisfaction*. Metode analisis data yang digunakan meliputi statistik deskriptif, uji kualitas data, uji asumsi klasik, serta analisis regresi linear berganda. Pengujian hipotesis dilakukan melalui uji parsial (uji t), uji simultan (uji F), dan koefisien determinasi. Hasil penelitian menunjukkan bahwa *service quality* berpengaruh positif dan signifikan terhadap *customer satisfaction*. Selain itu, *perceived value* juga berpengaruh positif dan signifikan terhadap *customer satisfaction*. Secara simultan, *service quality* dan *perceived value* berpengaruh signifikan terhadap *customer satisfaction* dengan kontribusi yang kuat dalam menjelaskan variasi kepuasan nasabah. Temuan ini menunjukkan bahwa peningkatan kepuasan nasabah dapat dicapai melalui sinergi antara pelayanan yang berkualitas dan penciptaan nilai layanan yang optimal.

Kata Kunci: *customer satisfaction*, perbankan, *perceived value*, *service quality*.

***THE INFLUENCE OF SERVICE QUALITY AND PERCEIVED VALUE ON
CUSTOMER SATISFACTION AMONG CUSTOMERS OF
BANK BNI SINGARAJA***

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ABSTRACT

This study aims to analyze the influence of service quality and perceived value on customer satisfaction among customers of Bank BNI Singaraja. The intense competition in the banking industry requires banks not only to provide competitive products but also to deliver optimal service quality and create positive value perceptions among customers. Customer satisfaction is an important factor because it affects customer loyalty and the sustainability of long-term relationships between the bank and its customers. This study employed a quantitative approach with a causal research design. The population consisted of customers of Bank BNI Singaraja, with a sample of 130 respondents selected using a purposive sampling technique. Data were collected through questionnaires developed based on indicators of service quality, perceived value, and customer satisfaction. The data analysis methods included descriptive statistics, data quality tests, classical assumption tests, and multiple linear regression analysis. Hypothesis testing was conducted using partial tests (t-test), simultaneous tests (F-test), and the coefficient of determination. The results indicate that service quality has a positive and significant effect on customer satisfaction. Furthermore, perceived value also has a positive and significant effect on customer satisfaction. Simultaneously, service quality and perceived value have a significant effect on customer satisfaction, with a strong contribution to explaining variations in customer satisfaction. These findings suggest that enhancing customer satisfaction can be achieved through the synergy between high-quality service delivery and the creation of optimal service value.

Keywords: *customer satisfaction, banking industry, perceived value, service quality.*