

ANALISIS TINGKAT KEPUASAN NASABAH LKM-A ANDURING DI KOTA PADANG

Abstrak

Penelitian ini bertujuan untuk menganalisis tingkat kepuasan nasabah LKM-A Anduring dan menganalisis atribut yang dianggap penting dan sejauh apa penilaian nasabah terhadap atribut-atribut tersebut. Metode yang digunakan dalam penelitian ini adalah metode Deskriptif dengan cara survey. Metode pengambilan sampel yang digunakan Metode *Disproporsional Stratified Random Sampling*, dengan jumlah sampel sebanyak 33 orang nasabah LKM-A Anduring. Analisis data yang diterapkan yaitu *Customer Satisfaction Index* (CSI) dan *Importance Performance Analysis* (IPA). Tingkat kepuasan nasabah LKM-A Anduring dapat dilihat dari nilai *Customer Satisfaction Index* (CSI) sebesar 76 persen dan berada dalam kriteria puas, namun belum mencapai kepuasan maksimal. Berdasarkan hasil *Importance Performance Analysis* (IPA) menunjukkan, atribut yang dinilai penting dan memiliki kinerja yang tinggi yaitu terdiri dari kelengkapan fasilitas, suku bunga, buku tabungan, prosedur pelayanan, ketelitian pengurus, realisasi janji, pembagian SHU, ketanggapan, kecepatan, informasi, pengetahuan pengurus, kerahasiaan data, keramahan, kejujuran, dan kemudahan jasa. Atribut yang dinilai penting namun kinerjanya rendah yaitu terdiri dari kerjasama LKM-A dengan pihak lain dan adanya sangsi. Atribut yang dinilai tidak terlalu penting dan kinerjanya biasa saja yaitu terdiri dari lokasi, kebersihan, papan informasi, penyelenggaraan rapat, kondisi antrian, dan kotak saran. Atribut yang dinilai tidak terlalu penting namun kinerjanya berlebihan yaitu terdiri dari jadwal kerja, bantuan biaya pengobatan dan pemberian hadiah. Disarankan kepada pihak LKM-A Anduring untuk meningkatkan kepuasan nasabah agar mencapai nilai maksimal dengan cara meningkatkan kinerja pada atribut yang dinilai rendah oleh nasabah serta mempertahankan atribut yang telah menunjukkan kinerja yang baik.

Kata kunci : Kepuasan nasabah, kepentingan, kinerja, LKM-A Anduring



AN ANALYSIS OF THE LEVEL OF CUSTOMERS SATISFACTION OF AGRIBUSINESS MICRO FINANCIAL INSTITUTION ANDURING, MUNICIPALITY OF PADANG

ABSTRACT

The objectives of this research are to analyse the performance of an Agribusiness Micro Financial Institution (AMFI) named Anduring in performing services to its customers by measuring the satisfaction level of the customers and conduct importance performance Analysis. Questionnaire interview werw done to 33 sample customers selected using disproportional stratified random sampling method in order to elicit the customers perception about the importance of a number of AMFI service attributes and their opinion about how the AMFI has performed in each attribute. Data gathered was then used to compute Customers Satisfaction Index (CSI) and to do Importance Performance Analysis (IPA). The result of data analysis shows that CSI is 76 percent which means that customers are in satisfied level but the level can still be increased. The IPA results show that attributes valued important by the customers and judged as have been performed high by the AMFI Include : the adequacy of facilities, level of rate, saving book, service procedure, officials correctness, officials accountability, profit distribution, responsiveness, speed of services, informative, officials knowledge, data confidentiality, politeness, honesty and ease of services. Attributes valued high but performed low in the eyes of customers include : sanctions for rule breaking, and cooperation with other institutions. Attributes deemed not important but performed low in the customers opinion include : location, cleanliness, information board, meetings, condition of queue, and suggestion inbox. Lastly, attributes that are not considered importance but performed high are working schedule, allowance for health expenses, and awards. These findings suggest the AMFI may increase the CSI by performing better in attributes considered importance by the customers but not yet performed better.

Keywords: satisfaction, importance, performance, AMFI Anduring.