

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh dimensi kualitas produk terhadap kepuasan nasabah kredit serba guna (KSG) pada PT Bank Sumsel Babel Cabang Utama Kapten A Rivai Palembang, Jenis penelitian menggunakan jenis penelitian kuantitatif. sampel yang digunakan sebanyak 110 responden, ditentukan melalui rumus Hair dengan teknik *purposive Sampling*. Data dikumpulkan melalui kuesioner dan wawancara, kemudian dianalisis menggunakan software SPSS versi 26. Teknik analisis yang digunakan meliputi uji validitas, reabilitas, uji asumsi klasik, normalitas, regresi linier berganda, uji t, uji f, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa secara parsial dimensi kualitas produk yang meliputi *Performance, Features, Reliability, Serviceability, (Ethical, profile, and image), Percived quality* dari keenam variable tersebut 5 yang berpengaruh dan signifikan terhadap kepuasan nasabah, 1 yang tidak berpengaruh dan tidak signifikan yaitu *Serviceability*. Secara simultan, keenam variable tersebut juga menunjukkan pengaruh dan signifikan dengan kontribusi sebesar 65,6 persen, sementara sisanya sebesar 34,4 persen dipengaruhi oleh faktor lain di luar model penelitian ini. Dari keenam variable, *performance* yang memiliki pengaruh paling dominan terhadap kepuasan nasabah.

Kata Kunci: Kredit Serba Guna (KSG), Bank Sumsel Babel, *Performance, Features, Reliability, Serviceability, (Ethical, profile, and image), Percived quality*

ABSTRACT

This research aims to determine the influence of product quality dimensions on the satisfaction of multi-purpose credit (KSG) customers at PT Bank Sumsel Babel Main Branch Kapten A Rivai, Palembang. The research utilizes a quantitative research method. A sample of 110 respondents was determined using Hair's formula with a purposive sampling technique. Data was collected through questionnaires and interviews, then analyzed using SPSS version 26 software. The analytical techniques used include validity tests, reliability tests, classical assumption tests, normality tests, multiple linear regression, t-tests, f-tests, and the coefficient of determination. The research results partially show that, among the product quality dimensions encompassing performance, features, reliability, serviceability, ethical (profile, and image), and perceived quality, five out of these six variables have a significant influence on customer satisfaction. One variable, serviceability, was found to have no significant influence. Simultaneously, all six variables also demonstrate a significant influence, contributing 65.6 percent to customer satisfaction. The remaining 34.4 percent is influenced by other factors outside this research model. Among the six variables, performance has the most dominant influence on customer satisfaction.

Keywords: Multi-Purpose Credit (KSG), Bank Sumsel Babel, Performance, Features, Reliability, Serviceability, (Ethical, Profile, and Image), Perceived Quality