

ABSTRAK

NURFADILAH MANSYUR.2025. Pengaruh Kompetensi Karyawan Dan Inovasi Layanan Terhadap Kepuasan Nasabah Pada Pt. Mas Agung Sejahtera Di Kabupaten Jeneponto. Skripsi. Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh: Edi Jusriadi dan M.Yusuf Alfian Rendra Anggoro

Penelitian ini bertujuan menganalisis pengaruh kompetensi karyawan dan inovasi layanan terhadap kepuasan nasabah pada PT. Mas Agung Sejahtera di Kabupaten Jeneponto. Menggunakan pendekatan kuantitatif, data dianalisis secara statistik untuk menguji hubungan antarvariabel. Hasil analisis menunjukkan bahwa kompetensi karyawan memiliki pengaruh positif dan signifikan terhadap kepuasan nasabah. Demikian pula, inovasi layanan terbukti berpengaruh positif dan signifikan terhadap kepuasan nasabah. Secara simultan, kedua variabel independen ini, yaitu kompetensi karyawan dan inovasi layanan, berkontribusi positif dan signifikan terhadap kepuasan nasabah, dengan kemampuan menjelaskan 35,5% variasi kepuasan. Sisanya (64,5%) dipengaruhi oleh faktor lain di luar model. Kesimpulannya, peningkatan kompetensi karyawan dan inovasi layanan sangat krusial untuk meningkatkan kepuasan nasabah di PT. Mas Agung Sejahtera.

Kata Kunci : Kompetensi Karyawan, Inovasi Layanan, Kepuasan Nasabah



ABSTRACT

NURFADILAH MANSYUR.2025. *The Effect of Employee Competence and Service Innovation on Customer Satisfaction at PT. Mas Agung Sejahtera in Jeneponto Regency. Thesis. Department of Management, Faculty of Economics and Business, Muhammadiyah University of Makassar. Supervised by: Edi Jusriadi and M. Yusuf Alfian Rendra Anggoro*

This study aims to analyze the effect of employee competence and service innovation on customer satisfaction at PT. Mas Agung Sejahtera in Jeneponto Regency. Using a quantitative approach, the data were statistically analyzed to test the relationship between variables. The results of the analysis indicate that employee competence has a positive and significant influence on customer satisfaction. Similarly, service innovation has a positive and significant influence on customer satisfaction. Simultaneously, these two independent variables, namely employee competence and service innovation, make a positive and significant contribution to customer satisfaction, explaining 35.5% of the variation in satisfaction. The remaining 64.5% is influenced by factors outside the model. In conclusion, improving employee competence and service innovation is crucial for improving customer satisfaction at PT. Mas Agung Sejahtera.

Keywords: Employee Competence, Service Innovation, Customer Satisfaction

