

PEMILIHAN BANK DARI SUDUT KUALITI PERKHIDMATAN MENGUNAKAN PROSES HIERARKI ANALISIS

(Analytical Hierarchy Process for Selection of Banks
with Reference to Service Quality)

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ABSTRAK

Kajian yang dijalankan adalah untuk menentukan dimensi yang menjadi keutamaan oleh pengguna bank berdasarkan kerangka kualiti perkhidmatan yang dikenali sebagai SERVQUAL. Tiga buah bank cawangan; Bank Islam, Maybank dan BCB dijadikan sebagai alternatif dan keutamaan dimensi dan atribut kualiti perkhidmatan diperoleh menggunakan ketiga-tiga buah bank tersebut. Kaedah Proses Hierarki Analisis digunakan untuk mendapatkan pemberat bagi setiap dimensi dan atribut SERVQUAL. Hasil daripada analisis menunjukkan pengguna paling mengutamakan dimensi jaminan di dalam pemilihan bank dan hasil ini berlainan dengan keputusan yang telah diperolehi dari kajian-kajian sebelum ini kerana kajian-kajian tersebut menggunakan dimensi yang lebih umum dan tidak menjurus kepada kualiti servis. Mengikut atribut pula, pengguna mementingkan pekerja bank yang berpengetahuan untuk membantu dalam mempercepatkan urusan mereka di bank. Hasil kajian menunjukkan Maybank menjadi pilihan pertama, diikuti oleh BCB dan Bank Islam berdasarkan pemberat-pemberat yang telah dikenal pasti dalam kualiti perkhidmatan.

Kata Kunci: kualiti perkhidmatan; kaedah proses hierarki analisis; SERVQUAL

ABSTRACT

The purpose of this research is to identify the priority of the dimensions considered by bank users in terms of the service quality framework known as SERVQUAL. Three bank branches; Bank Islam, Maybank and BCB are used as alternatives and the importance of dimension and attributes of service quality are then obtained from these three banks. The Analytical Hierarchy Process method is used to obtain the weights of each dimension and attributes of SERVQUAL. The results obtained showed that banks' users' priority is assurance and this result is different from those obtained in the previous studies. It may be due to the fact that the criteria used in the previous researches are more general and not focused on service quality. According to the attributes, the customers prefer knowledgeable staffs who can help them in speeding up their business in the bank. The study showed that Maybank is rated first, followed by BCB and Bank Islam based on the weights obtained in service quality.

Keywords: service quality; analytical hierarchy process; SERVQUAL

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