

ABSTRAK

Skripsi dengan judul “Pengaruh pengetahuan, kualitas pelayanan, dan kualitas produk terhadap keputusan nasabah memilih pembiayaan murabahah di BMT Istiqomah Unit Ii Plosokandang Tulungagung” ini ditulis oleh Agustina Lutfitasari NIM. 1741143009, pembimbing Dr. Agus Eko Sujianto, SE., MM.

Penelitian ini dilatar belakangi oleh sebuah fenomena bahwa BMT Istiqomah Unit II Plosokandang Tulungagung berperan sebagai lembaga pendukung kegiatan masyarakat kecil yang mampu membuka dan mengembangkan usaha-usahanya. Khususnya produk pembiayaan murabahah yang paling banyak diminati masyarakat. Terdapat beberapa hal yang mempengaruhi nasabah mengambil keputusan untuk memilih pembiayaan murabahah seperti pengetahuan, kualitas pelayanan dan kualitas produk. Rumusan masalah dalam skripsi ini adalah (1) Apakah pengetahuan berpengaruh signifikan terhadap keputusan nasabah memilih pembiayaan murabahah di BMT Istiqomah Unit II plosokandang Tulungagung ? (2) Apakah kualitas pelayanan berpengaruh signifikan terhadap keputusan nasabah memilih pembiayaan murabahah di BMT Istiqomah Unit II plosokandang ? (3) Apakah kualitas produk berpengaruh signifikan terhadap keputusan nasabah memilih pembiayaan murabahah di BMT Istiqomah Unit II plosokandang ? (4) Apakah ketiga variabel berpengaruh secara simultan berpengaruh simultan terhadap keputusan nasabah memilih pembiayaan murabahah di BMT Istiqomah Unit Ii plosokandang ?.

Jenis penelitian ini adalah penelitian kuantitatif. Pendekatan yang digunakan yaitu analisis asosiatif. Teknik pengumpulan data yang digunakan adalah dengan kuesioner (data primer). Sedangkan teknik pengambilan sampel yang digunakan adalah penelitian secara probability dengan jenis simple random sampling. Adapun analisis yang digunakan yakni uji regresi linier berganda, asumsi klasik dan sementara uji hipotesis menggunakan uji parsial (uji T), uji simultan (uji F) dengan taraf signifikansi 5%.

Hasil penelitian ini menunjukkan bahwa, (1) pengetahuan berpengaruh positif dan signifikan terhadap keputusan nasabah mengambil pembiayaan murabahah di BMT Istiqomah Unit II Plosokandang Tulungagung. (2) Kualitas pelayanan tidak berpengaruh dan signifikan terhadap keputusan nasabah mengambil pembiayaan murabahah di BMT Istiqomah Unit II Plosokandang Tulungagung. (3) Kualitas produk berpengaruh positif dan signifikan terhadap keputusan nasabah mengambil pembiayaan murabahah di BMT Istiqomah Unit II Plosokandang Tulungagung. (4) Ketiga variabel berpengaruh secara simultan terhadap keputusan nasabah mengambil pembiayaan murabahah di BMT Istiqomah Unit II Plosokandang Tulungagung.

Kata kunci : Pengetahuan, kualitas Pelayanan, kualitas produk, keputusan nasabah

ABSTRACT

Thesis entitled "The influence of knowledge, quality of service, and product quality to customer's decision to choose murabahah financing in BMT Istiqomah Unit Ii Plosokandang Tulungagung" was written by Agustina Lutfitasari NIM. 1741143009, mentors. Agus Eko Sujianto, SE, MM.

This research is based on a phenomenon that BMT Istiqomah Unit II Plosokandang Tulungagung acts as an institution supporting small community activities that are able to open and develop their efforts. Especially murabahah financing products are the most popular community. There are several things that influence customers to decide to choose murabahah financing such as knowledge, service quality and product quality. The formulation of the problem in this thesis is (1) Does the knowledge significantly affect the decision of customers choose murabahah financing in BMT Istiqomah Unit II plosokandang Tulungagung? (2) Does the quality of service significantly influence the decision of customers to choose murabahah financing in BMT Istiqomah Unit II plosokandang? (3) Does the product quality significantly influence the decision of customers to choose murabahah financing in BMT Istiqomah Unit II plosokandang? (4) Do the three variables simultaneously affect simultaneously to the decision of customers to choose murabahah financing in BMT Istiqomah Unit Ii plosokandang?

This type of research is quantitative research. The approach used is associative analysis. Technique of collecting data used is by questioner (primary data). While the sampling technique used is probability research with simple random sampling type. The analysis used is multiple linear regression test, classical assumption and transient hypothesis test using partial test (T test), simultaneous test (F test) with 5% significance level.

The results of this study indicate that, (1) knowledge has a positive and significant impact on customer decisions to take murabahah financing in BMT Istiqomah Unit II Plosokandang Tulungagung. (2) Quality of service has no effect and significant to customer decision to take murabahah financing in BMT Istiqomah Unit II Plosokandang Tulungagung. (3) Product quality has positive and significant effect to customer decision to take murabahah financing in BMT Istiqomah Unit II Plosokandang Tulungagung. (4) The three variables simultaneously affect the decision of the customer to take murabahah financing in BMT Istiqomah Unit II Plosokandang Tulungagung.

Keywords: Knowledge, Service quality, product quality, customer decisions