

ABSTRACT

Thesis with the title "The Effect of Brand Equity, Brand Trust, and Service Quality on Customer Loyalty in Baitul Maal wa Tamwil Istiqomah Karangrejo Tulungagung" was written by Azizatun Ni'mah, NIM. 17401153153, Dr. H. Mashudi, M.Pd.I.

This research is motivated by the role of Islamic financial institutions such as Baitul Maal wa Tamwil which are very important for the economy in Indonesia. Given the rapid development of the financial institutions industry based on sharia principles, BMT Istiqomah Karangerjo Tulungagung must therefore be very clever in finding customers and retaining customers to remain loyal. There are many ways to build customer loyalty by improving brand equity, increasing brand trust through the quality of services provided. The research was conducted to prove the effect of brand equity, brand trust, and service quality on customer loyalty at BMT Istiqomah Karangrejo Tulungagung.

The formulation of the problem from this research is (1) does brand equity have a significant influence on customer loyalty at BMT Istiqomah Karangrejo Tulungagung? (2) does brand trust have a significant influence on customer loyalty at BMT Istiqomah Karangrejo Tulungagung? (3) does service quality have a significant influence on customer loyalty at BMT Istiqomah Karangrejo Tulungagung? (4) Does brand equity, brand trust, and service quality together have a significant influence on customer loyalty at BMT Istiqomah Karangrejo Tulungagung?

This research uses a quantitative approach method with associative type. The data used is primary data. Method of collecting data is a observation method, questionnaire and documentation. As for analytical techniques is multiple linear regression, while the hypothesis test uses a partial test (T test) and simultaneous test (F test) with a significant level of 0.05 (5%).

Based on the result of the research used the T Test the results obtained that the (1) brand equity variable has a positive and significant effect on customer loyalty. (2) Brand trust variable have a positive and significant effect on customer loyalty. (3) Service Quality also has a positive and significant effect on customer loyalty. Then the results of the together test or the F test the third independent variables, there are (4) brand equity, brand trust, and service quality together have a positive and significant effect on customer loyalty.

Keywords: **Brand Equity, Brand Trust, Service Quality, Customer Loyalty**

ABSTRAK

Skripsi dengan judul “Pengaruh *Brand Equity*, *Brand Trust*, dan *Service Quality* Terhadap *Customer Loyalty* Pada *Baitul Maal wa Tamwil* Istiqomah Karangrejo Tulungagung” ini ditulis oleh Azizatun Ni’mah, NIM. 17401153153, pembimbing Dr. H. Mashudi, M.Pd.I.

Penelitian ini dilatarbelakangi oleh peranan lembaga keuangan syariah seperti *Baitul Maal wa Tamwil* sangat penting bagi perekonomian di Indonesia. Mengingat perkembangan industri lembaga keuangan berlandaskan prinsip syariah sangat pesat, oleh karena itu BMT Istiqomah Karangerjo Tulungagung harus pandai-pandai dalam mencari nasabah dan mempertahankan nasabah untuk tetap loyal. Ada banyak cara agar bisa membangun sebuah loyalitas nasabah yakni dengan memperbaiki *brand equity*, meningkatkan *brand trust* melalui kualitas pelayanan yang diberikan. Penelitian dilakukan untuk membuktikan adanya pengaruh dari *brand equity*, *brand trust*, dan *service quality* terhadap *customer loyalty* pada BMT Istiqomah Karangrejo.

Rumusan masalah dari penelitian ini adalah (1) apakah *brand equity* berpengaruh signifikan terhadap *customer loyalty* pada BMT Istiqomah Karangrejo Tulungagung? (2) apakah *brand trust* berpengaruh signifikan terhadap *customer loyalty* pada BMT Istiqomah Karangrejo Tulungagung? (3) apakah *service quality* berpengaruh signifikan terhadap *customer loyalty* pada BMT Istiqomah Karangrejo Tulungagung? (4) apakah *brand equity*, *brand trust*, dan *service quality* secara bersama-sama berpengaruh signifikan terhadap *customer loyalty* pada BMT Istiqomah Karangrejo Tulungagung?

Penelitian ini menggunakan metode pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data primer. Metode pengumpulan data yang digunakan adalah metode observasi, kuesioner dan dokumentasi. Adapun teknik analisis data yang digunakan adalah regresi linier berganda, sementara uji hipotesis menggunakan uji parsial (Uji T) dan uji simultan (Uji F) dengan tingkat signifikan sebesar 0,05 (5%).

Berdasarkan hasil penelitian dengan menggunakan uji T diperoleh hasil bahwa (1) variabel *brand equity* berpengaruh positif dan signifikan terhadap *customer loyalty*. (2) Variabel *brand trust* berpengaruh positif dan signifikan terhadap *customer loyalty*. (3) *Service Quality* juga berpengaruh positif dan signifikan terhadap *customer loyalty*. Kemudian hasil uji secara bersama-sama atau uji F ketiga variabel bebas, yaitu (4) *brand equity*, *brand trust*, dan *service quality* secara bersama-sama berpengaruh positif dan signifikan terhadap *customer loyalty*.

Kata Kunci : *Brand Equity*, *Brand Trust*, *Service Quality*, *Customer Loyalty*