

ABSTRAK

Skripsi dengan judul “Pengaruh Religiusitas, Kepercayaan, Kualitas Pelayanan, Dan Kepuasan Terhadap Loyalitas Nasabah Menabung Di Bank Muamalat Indonesia Kantor Cabang Kediri” ini ditulis oleh Hendri Gunawan, NIM. 17401153374 Pembimbing Hj. Amalia Nuril Hidayati, M.Sy.

Penelitian ini dilatarbelakangi oleh perkembangan industri perbankan syariah di Indonesia mengalami pasang surut seiring dengan perkembangan industri perbankan konvensional. Perbankan syariah dalam rangka untuk menjaga keloyalitasan nasabah maka penting bagi perusahaan untuk mengetahui faktor-faktor yang mempengaruhi loyalitas nasabah, diantaranya religiusitas, kepercayaan, kualitas pelayanan, dan kepuasan.

Rumusan masalah dalam penulisan skripsi ini adalah (1) Apakah religiusitas berpengaruh secara signifikan terhadap loyalitas nasabah?(2) Apakah kepercayaan berpengaruh secara signifikan terhadap loyalitas nasabah?(3) Apakah kualitas pelayanan berpengaruh secara signifikan terhadap loyalitas nasabah? (4) Apakah kepuasan berpengaruh secara signifikan terhadap loyalitas nasabah? (5) Apakah religiusitas, kepercayaan, kualitas pelayanan dan kepuasan berpengaruh secara bersama-sama terhadap loyalitas nasabah?. Penelitian ini bertujuan untuk mengetahui pengaruh religiusitas, kepercayaan, kualitas pelayanan, dan kepuasan terhadap loyalitas nasabah menabung di Bank Muamalat Indonesia kantor cabang Kediri baik secara parsial maupun simultan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel dalam penelitian ini adalah *porpositive sampling*, dimana sampel porpositive adalah teknik penentuan sampel dengan pertimbangan tertentu. Sampel yang diambil dalam penelitian ini berjumlah 96 responden nasabah menabung di Bank Muamalat Indonesia kantor cabang Kediri. Pengukuran dalam penelitian ini menggunakan skala likert. Pada penelitian ini menggunakan teknik analisis data yaitu uji validitas, reliabilitas, uji asumsi klasik, uji regresi linier berganda, uji T, uji F, dan uji koefisien determinasi.

Hasil penelitian menunjukkan bahwa: (1) religiusitas secara parsial berpengaruh positif dan signifikan terhadap loyalitas nasabah menabung di Bank Muamalat Indonesia kantor cabang kediri, (2) kepercayaan secara parsial berpengaruh positif dan signifikan terhadap loyalitas nasabah menabung di Bank Muamalat Indonesia kantor cabang kediri, (3) kualitas pelayanan secara parsial berpengaruh positif dan signifikan terhadap loyalitas nasabah menabung di Bank Muamalat Indonesia kantor cabang kediri, (4) kepuasan secara parsial berpengaruh positif dan signifikan terhadap loyalitas nasabah menabung di Bank Muamalat Indonesia kantor cabang kediri, (5) religiusitas, kepercayaan, kualitas pelayanan, dan kepuasan secara simultan berpengaruh positif dan signifikan terhadap loyalitas nasabah menabung di Bank Muamalat Indonesia kantor cabang kediri.

Kata Kunci: Religiusitas, Kepercayaan, Kualitas Pelayanan, Kepuasan, Dan Loyalitas Nasabah

ABSTRACT

Thesis with the title "The Effect of Religiosity, Trust, Service Quality, and Satisfaction on Customer Loyalty Saving at Bank Muamalat Indonesia Kediri Branch Office" was written by Hendri Gunawan, NIM. 17401153374 Advisor Hj. Amalia Nuril Hidayati, M.Sy.

This research is motivated by the development of the Islamic banking industry in Indonesia experiencing ups and downs along with the development of the conventional banking industry. Islamic banking in order to maintain customer loyalty, it is important for companies to know the factors that affect customer loyalty, including religiosity, trust, service quality, and satisfaction.

The formulation of the problem in writing this thesis is (1) Does religiosity significantly influence customer loyalty? (2) Does trust have a significant effect on customer loyalty? (3) Does service quality have a significant effect on customer loyalty? (4) Does satisfaction have a significant effect on customer loyalty? (5) Does religiosity, trust, service quality and satisfaction have an effect on jointly on customer loyalty ?. This study aims to determine the effect of religiosity, trust, service quality, and satisfaction on customer loyalty to save at Bank Muamalat Indonesia Kediri branch offices both partially and simultaneously.

This study uses a quantitative approach with the type of associative research. The sampling technique in this study is porposive sampling, where the porposive sample is a technique of determining the sample with certain considerations. The sample taken in this study amounted to 96 respondents who saved at Bank Muamalat Indonesia, Kediri branch office. The measurement in this study uses a Likert scale. In this study using data analysis techniques that are validity, reliability, classical assumption, multiple linear regression, T test, F test, and test coefficient of determination.

The results showed that: (1) religiosity partially had a positive and significant effect on customer loyalty savings at Bank Muamalat Indonesia kediri branch office, (2) trust partially had a positive and significant effect on customer loyalty saving at Bank Muamalat Indonesia kediri branch office, (3) service quality partially has a positive and significant effect on customer loyalty savings at Bank Muamalat Indonesia kediri branch office, (4) satisfaction partially has a positive and significant effect on customer loyalty saving at Bank Muamalat Indonesia kediri branch office, (5) religusitas, trust , service quality, and satisfaction simultaneously have a positive and significant effect on customer loyalty to save at Bank Muamalat Indonesia Kediri branch office.

Keywords: Religiosity, Trust, Service Quality, Satisfaction, and Customer Loyalty