

ABSTRAK

Skripsi dengan judul “Pengaruh Kualitas Pelayanan, Kualitas Produk dan Bagi Hasil terhadap Minat Menabung Anggota (Studi Kasus di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung)” ini ditulis oleh Khuswatul Khasanah, NIM 17401153433, yang dibimbing Dr. H. Dede Nurohman, M.Ag.

Semakin ketatnya tingkat persaingan antar lembaga keuangan syariah, maka setiap lembaga harus bisa membaca faktor apa saja yang dapat mempengaruhi anggota dalam memilih menyimpan dananya. Anggota akan tertarik atau berminat apabila yang diharapkan sesuai dengan keinginannya. Tentu sedikit banyak akan memberikan pengaruh terhadap kesejahteraan anggota dan lembaga itu sendiri.

Rumusan masalah penelitian ini: 1) Apakah kualitas pelayanan berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung? 2) Apakah kualitas produk berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung? 3) Apakah bagi hasil berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung? 4) Apakah kualitas pelayanan, kualitas produk dan bagi hasil secara simultan berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Teknik pengambilan sampel yaitu *probability sampling* jenis *Sample Random Sampling*. Sampel ini berjumlah 98 responden dari jumlah populasi anggota tabungan 5328 di BMT Istiqomah Tulungagung dan 89 responden dari jumlah populasi anggota tabungan 804 di KSPPS BMT Dinar Amanu Tulungagung. Teknik pengumpulan data yaitu observasi, penyebaran angket dan wawancara. Sedangkan analisis data dalam penelitian ini menggunakan uji validitas, uji reliabilitas, uji normalitas, uji multikolinearitas, uji heteroskedastisitas, uji regresi linear berganda, uji t, uji F dan uji koefisien determinasi.

Hasil penelitian ini menunjukkan: 1) kualitas pelayanan berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung, 2) kualitas produk berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung, 3) bagi hasil berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung, 4) kualitas pelayanan, kualitas produk dan bagi hasil secara simultan atau bersama-sama berpengaruh signifikan terhadap minat menabung anggota di BMT Istiqomah Tulungagung dan KSPPS BMT Dinar Amanu Tulungagung.

Kata Kunci: Kualitas Pelayanan, Kualitas Produk, Bagi Hasil dan Minat Menabung

ABSTRACT

Thesis with the title "Effect of Service Quality, Product Quality and Profit Sharing on Members' Saving Interests (Case Study in BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung)" was written by Khuswatul Khasanah, NIM 17401153433, guided by Dr. H. Dede Nurohman, M.Ag.

The increasingly intense level of competition between Islamic financial institutions, then each institution must be able to read what factors can influence members in choosing to save their funds. Members will be interested or interested if what is expected is in accordance with their wishes. Certainly more or less will have an influence on the welfare of members and the institution itself.

Formulation of the problem of this research: 1) Does the quality of service have a significant effect on the interest of saving members in BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung? 2) Does product quality significantly influence the interest in saving members in BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung? 3) Does the profit sharing have a significant effect on the interests of saving members in BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung? 4) Do the quality of service, product quality and profit sharing simultaneously have a significant effect on the interest of saving members in BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung?

This research uses a quantitative approach with an associative type. The sampling technique is probability sampling type of Sample Random Sampling. This sample amounted to 98 respondents from the total savings member population of 5328 in BMT Istiqomah Tulungagung and 89 respondents from the total population of 804 savings members in KSPPS BMT Dinar Amanu Tulungagung. Data collection techniques are observation, questionnaire distribution and interviews. While the data analysis in this study uses the validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression test, t test, F test and coefficient of determination test.

The results of this study indicate: 1) service quality has a significant effect on the interests of saving members at BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung, 2) product quality has a significant effect on the interests of saving members at BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung, 3) for the results significantly influence the interest in saving members in BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung, 4) service quality, product quality and profit sharing simultaneously or together have a significant effect on interest in saving members in BMT Istiqomah Tulungagung and KSPPS BMT Dinar Amanu Tulungagung.

Keywords: Service Quality, Product Quality, Profit Sharing and Interest in Saving