

ABSTRAK

Skripsi dengan judul “Pengaruh Pemasaran Relasional, Kualitas Pelayanan dan Tingkat Margin Terhadap Loyalitas Anggota Pembiayaan Murabahah di KSPPS BMT Harapan Umat Tulungagung dan BMT Istiqomah Karangrejo Tulungagung” ini ditulis oleh Oktaviana Putri Maharani, NIM. 17401163266, pembimbing Nur Aziz Muslim, M.H.I.

Penelitian ini dilatarbelakangi oleh kondisi persaingan lembaga keuangan syariah khususnya BMT yang semakin ketat, sehingga perlu adanya strategi-strategi pemasaran untuk meningkatkan loyalitas anggota. Penerapan strategi pemasaran yang dilakukan berupa pemasaran relasional, kualitas pelayanan serta penetapan tingkat margin yang dianggap sudah optimal untuk mempertahankan anggotanya.

Pada penelitian ini menggunakan metode kuantitatif dengan jenis penelitian deskriptif verifikatif. Teknik pengumpulan data menggunakan kuesioner dengan teknik pengambilan sampel yang digunakan *insidental sampling*. Tahap selanjutnya data kuesioner dianalisis menggunakan analisis regresi linier berganda dengan memenuhi uji validitas, uji reliabilitas, uji asumsi klasik, uji hipotesis, serta uji koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa : 1) Pemasaran relasional berpengaruh positif dan signifikan terhadap loyalitas anggota pembiayaan murabahah di BMT Harapan Umat dan BMT Istiqomah Karangrejo. 2) Kualitas pelayanan berpengaruh positif dan signifikan terhadap loyalitas anggota pembiayaan murabahah di BMT Harapan Umat dan BMT Istiqomah Karangrejo. 3) Tingkat margin berpengaruh positif dan signifikan terhadap loyalitas anggota pembiayaan murabahah di BMT Harapan Umat dan BMT Istiqomah Karangrejo. 4) Pemasaran relasional, kualitas pelayanan dan tingkat margin secara simultan atau bersama-sama berpengaruh signifikan terhadap loyalitas anggota pembiayaan murabahah di BMT Harapan Umat dan BMT Istiqomah Karangrejo.

Kata Kunci: Pemasaran Relasional, Kualitas Pelayanan, Tingkat Margin, Loyalitas

ABSTRACT

Thesis with the title "Relationship Marketing, Service Quality and Margin Levels on the Loyalty of Murabahah Financing Members in KSPPS BMT Harapan Umat Tulungagung and BMT Istiqomah Karangrejo Tulungagung" was written by Oktaviana Putri Maharani, NIM. 17401163266, supervisor Nur Aziz Muslim, M.H.I.

This research is motivated by the competition conditions of Islamic financial institutions, especially BMT which are getting tougher, so there is a need for marketing strategies to increase member loyalty. The implementation of the marketing strategy is done in the form of relationship marketing, service quality and the determination of the level of margins that are considered to be optimal to maintain its members.

In this study using quantitative methods with the type of descriptive verification research. Data collection techniques using questionnaires with sampling techniques used incidental sampling. The next stage questionnaire data was analyzed using multiple linear regression analysis by meeting the validity test, reliability test, classic assumption test, hypothesis test, and the coefficient of determination test.

The results of this study show that: 1) Relationship marketing has a positive and significant effect on the loyalty of murabahah financing members at BMT Harapan Umat and BMT Istiqomah Karangrejo. 2) Service quality has a positive and significant effect on the loyalty of murabahah financing members at BMT Harapan Umat and BMT Istiqomah Karangrejo. 3) Margin level has a positive and significant effect on the loyalty of murabahah financing members at BMT Harapan Umat and BMT Istiqomah Karangrejo. 4) Relationship marketing, service quality and level of margin simultaneously or jointly have a significant effect on the loyalty of murabahah financing members at BMT Harapan Umat and BMT Istiqomah Karangrejo.

Keywords: *Relationship Marketing, Service Quality, Margin Level, Loyalty*