

ABSTRAK

Skripsi dengan judul “**Pengaruh Tingkat Margin, Promosi, dan Kualitas Pelayanan terhadap Kepuasan Nasabah Pembiayaan Murabahah di Bank Jatim Syariah Kantor Cabang Kediri**” ini ditulis oleh Ratna Widya Pratiwi, Nim. 17401163210. Pembimbing Nurul Fitri Ismayanti, M.E.I.

Penelitian ini dilatarbelakangi oleh kemajuan perkembangan bank syariah sehingga kepuasan nasabah menjadi prioritas utama dalam penelitian. karena tingkat persaingan yang semakin ketat antara lembaga keuangan baik lembaga keuangan konvensional maupun syariah. sehingga lembaga mengharuskan untuk memperhatikan hal-hal yang dianggap penting agar tercapai kepuasan nasabah. lembaga harus mampu memberikan tingkat margin yang sesuai dengan kondisi masyarakat pada umumnya, melakukan promosi yang baik dan tepat serta memberikan kualitas pelayanan yang baik agar tercapai kepuasan nasabah secara maksimal.

Rumusan Masalah dalam penelitian ini yaitu: (1) Apakah Tingkat Margin berpengaruh terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri? (2) Apakah Promosi berpengaruh terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor cabang Kediri? (3) Apakah Kualitas Pelayanan berpengaruh terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri? (4) Apakah Tingkat Margin, Promosi dan Kualitas Pelayanan berpengaruh terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri?.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Tehnik pengambilan sampel menggunakan *Probability Sampling*. data yang digunakan adalah data primer yang didapatkan dari hasil pengisian kuisisioner sebanyak 208 responden nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri. Metode analisis data yang digunakan Uji Validitas dan Reliabilitas, Uji Asumsi Klasik, Uji Regresi Linier Berganda, Uji t (parsial), Uji f (simultan) dan Uji Koefisien Determinasi (R^2).

Dari penelitian menunjukkan bahwa variabel tingkat margin secara parsial berpengaruh positif dan signifikan terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri. Variabel promosi secara parsial juga berpengaruh positif dan signifikan terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri. variabel kualitas pelayanan secara parsial berpengaruh positif dan signifikan terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri. Dan Dari hasil uji F Secara bersama-sama variabel tingkat margin, promosi, dan kualitas pelayanan berpengaruh positif dan signifikan terhadap kepuasan nasabah pembiayaan murabahah di Bank Jatim Syariah Kantor Cabang Kediri.

Kata Kunci : Tingkat Margin, Promosi, Kualitas Pelayanan, Kepuasan Nasabah.

ABSTRACT

This thesis with the title "**The Effect of Margin Level, Promotion, and Service Quality on Customer Satisfaction of Murabahah Financing at Bank Jatim Syariah Kediri Branch Office**" was written by Ratna Widya Pratiwi, Nim. 17401163210. Advisor Nurul Fitri Ismayanti, M.E.I.

This research is motivated by the progress of the development of Islamic banks so that customer satisfaction is a top priority in research. due to the increasingly fierce level of competition between financial institutions, both conventional and Islamic financial institutions. so that the institution requires attention to things that are considered important in order to achieve customer satisfaction. The institution must be able to provide a margin level that is in accordance with the conditions of the community in general, carry out good and appropriate promotions and provide good service quality in order to achieve maximum customer satisfaction.

The formulations of the problems in this study are: (1) Does the Margin Level affect the customer satisfaction of murabahah financing at Bank Jatim Syariah Kediri Branch Office? (2) Does Promotion affect customer satisfaction for murabahah financing at Bank Jatim Syariah Kediri branch office? (3) Does Service Quality affect customer satisfaction of murabahah financing at Bank Jatim Syariah Kediri Branch Office? (4) Does the Margin Level, Promotion and Service Quality affect the customer satisfaction of murabahah financing at Bank Jatim Syariah Kediri Branch Office ?.

This research uses a quantitative approach with associative research type. The sampling technique uses Probability Sampling. The data used are primary data obtained from the results of filling out a questionnaire as many as 208 respondents of murabahah financing customers at Bank Jatim Syariah Kediri Branch Office. The data analysis method used is validity and reliability test, classic assumption test, multiple linear regression test, t test(partial), f test (simultaneous) and determination coefficient test (R^2).

The research shows that the margin level variable partially has a positive and significant effect on customer satisfaction of murabahah financing at Bank Jatim Syariah Kediri Branch Office. The promotion variable partially also has a positive and significant effect on customer satisfaction of murabahah financing at Bank Jatim Syariah Kediri Branch Office. Service quality variables partially have a positive and significant effect on customer satisfaction of murabahah financing at Bank Jatim Syariah Kediri Branch Office. And from the results of the F test jointly the variable level of margin, promotion, and service quality has a positive and significant effect on customer satisfaction of murabahah financing at Bank Jatim Syariah Kediri Branch Office.

Keywords: Margin Level, Promotion, Service Quality, Customer Satisfaction