

ABSTRAK

Skripsi ini dengan judul **“Pengaruh Pelayanan,Promosi,dan Persepsi Nasabah terhadap Minat Nasabah Menabung di PT. Bank Muamalat Indonesia Kantor Cabang Kediri”** ini ditulis oleh Septihanna Ardhi Ardhi Ayu WulanDari, NIM 17401163155, pembimbing Dr. Syafrudin Arif Marah Manunggal, M.S.I. Penelitian ini dilatar belakangi oleh perkembangan perbankan di Indonesia sangatlah pesat, khususnya di daerah Kediri, dalam rangka meningkatkan minat nasabah menabung PT. Bank Muamalat Indonesia Kantor Cabang Kediri selalu berusaha untuk melayani kebutuhan masyarakat secara luas dan menyeluruh melalui Pengaruh Pelayanan, Promosi,dan Persepsi Nasabah yang dimilikinya. Permasalahan yang dirumuskan oleh peneliti terdapat 4 pertanyaan: (1) Apakah Pelayanan berpengaruh signifikan terhadap minat nasabah menabung (2) Apakah Promosi berpengaruh signifikan terhadap minat nasabah menabung (3) Apakah Persepsi Nasabah berpengaruh signifikan terhadap minat nasabah menabung (4) Apakah Pelayanan, Promosi, dan Persepsi Nasabah berpengaruh signifikan terhadap minat nasabah menabung. Pendekatan yang digunakan adalah kuantitatif dengan jenis asosiatif.

Teknik pengambilan data menggunakan kuesioner, teknik pengambilan sampel menggunakan simple random sampling, skala pengukuran yang digunakan yaitu skala likert, teknik analisis data menggunakan uji validitas, uji reliabilitas, uji asumsi klasik (uji normalitas, uji multikolinieritas, uji heteroskedasitas), uji regresi linier berganda, uji hipotesis dan uji koefisien determinasi. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 97 nasabah PT. Bank Muamalat Indonesia Kantor Cabang Kediri. Selanjutnya data diolah melalui SPSS 16.0. Hasil penelitian menunjukkan bahwa secara parsial (1) Pelayanan berpengaruh positif dan signifikan terhadap minat nasabah menabung,(2) Promosi berpengaruh positif dan signifikan terhadap minat nasabah menabung, (3) Persepsi Nasabah berpengaruh positif dan signifikan terhadap minat nasabah menabung. Secara simultan (4) Pelayanan, Promosi, dan Persepsi Nasabah berpengaruh positif dan signifikan terhadap minat nasabah menabung pada PT. Bank Muamalat Indonesia Kantor Cabang Kediri.

Kata Kunci: Pelayanan, Promosi, Persepsi Nasabah, dan Minat Nasabah Menabung

ABSTRACT

The thesis untitled “**The Influence of Service, Promotion and Customer Perception to Customer Interest for Saving in PT. Indonesian Muamalat Bank Kediri Branch Office**” was written by Septihanna Ardhi Ayu Wulan Dari, Student Registered Number 17401163155, Advisor by Dr. Syarifudin Arif Marah Manunggal, M.S.I. This research motivated by the development of Indonesian banking is rapidly, especially in Kediri, to increase saving customer interest in PT. Indonesian Muamalat Bank Kediri Branch Office always strives to service broad and comprehensive community needs with influence of service, promotion, and customer perception. There are four questions formulated by the researcher: (1) Is the service influence significantly to customer interest for saving, (2) Is the promotion influence significantly to customer interest for saving, (3) Is the customer perception influence significantly to customer interest for saving, (4) Are the service, promotion, and customer perceptions influence significantly to customer interest for saving. Approach used in this research is quantitative type associative.

Collecting data method uses questionnaire, sampling techniques uses simple random sampling, the measurement scale used is the likert scale, data analysis techniques uses validity test, reliability test, classic assumption test (normality test, multicollinearity test, heteroskedacity test), multiple linear regression test, hypothesis test and coefficient of determination test. Sample total used in this study were 97 customers PT. Indonesian Muamalat Bank Kediri Branch Office. Then data is processed through SPSS 16.0. The results showed that partially (1) Services have a positive and significant effect on customers interest for saving, (2) Promotion have a positive and significant effect on customers interest for saving, (3) Customer perception have a positive and significant effect on customers interest for saving. Simultaneously, (4) Customer Service, Promotion, and Perception have a positive and significant effect on customers' interest in saving at PT. Indonesian Muamalat Bank Kediri Branch Office.

Keywords : Service, Promotion, Customer Perception, and Customer Interest for saving