

ABSTRAK

Skripsi dengan judul “Pengaruh Produk, Kualitas Pelayanan dan Margin Terhadap keputusan Anggota pada Pembiayaan Murabahah (Studi Kasus pada Koperasi Simpan Pinjam Pembiayaan Syariah Karya Mandiri Sentosa Kauman Tulungagung dan Baitul Mal wat Tamwil Istiqomah Karangrejo Tulungagung)” ini ditulis oleh Al Fajrina Andani, NIM. 12401173026, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung, pembimbing Dedi Suselo, SE., M.M

Penelitian ini dilatarbelakangi oleh kondisi persaingan lembaga keuangan syariah khususnya BMT dan KSPPS yang semakin ketat, sehingga perlu adanya strategi untuk meningkatkan keputusan anggota dalam menggunakan produk pada lembaga tersebut. Penerapan strateginya dapat berupa peningkatan produk, kualitas pelayanan dan penetapan margin yang sesuai dengan harapan anggota.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi penelitian ini adalah anggota pembiayaan murabahah pada KSPPS Karya Mandiri Sentosa Kauman Tulungagung dan BMT Istiqomah Karangrejo Tulungagung. Teknik pengambilan data menggunakan data primer diperoleh dengan penyebaran kuesioner dengan teknik pengambilan sampel yang digunakan ialah insidental sampling. Selanjutnya data kuesioner dianalisis menggunakan analisis regresi linier berganda dengan memenuhi uji validitas, uji reliabilitas, uji asumsi klasik serta menggunakan uji analisis regresi linier berganda, uji hipotesis dan uji koefisien determinasi.

Hasil analisis uji hipotesis dengan uji signifikansi parsial (*t* test) didapatkan (1) Produk berpengaruh positif dan signifikan terhadap keputusan anggota pada pembiayaan murabahah di KSPPS Karya Mandiri Sentosa Kauman dan BMT Istiqomah Karangrejo (2) Kualitas pelayanan berpengaruh positif dan signifikan terhadap keputusan anggota pada pembiayaan murabahah di KSPPS Karya Mandiri Sentosa Kauman dan BMT Istiqomah Karangrejo (3) Margin berpengaruh positif dan signifikan terhadap keputusan anggota pada pembiayaan murabahah di KSPPS Karya Mandiri Sentosa Kauman dan BMT Istiqomah Karangrejo. Sedangkan pada uji hipotesis dengan uji signifikansi simultan (*f* test) didapatkan (4) produk, kualitas pelayanan dan margin secara simultan berpengaruh positif dan signifikan terhadap keputusan anggota pada pembiayaan murabahah di KSPPS Karya Mandiri Sentosa Kauman dan BMT Istiqomah Karangrejo.

Kata Kunci: Produk, Kualitas Pelayanan, Margin dan Keputusan Anggota

ABSTRACT

Thesis with the title "The Influence of Product, Service Quality and Margins on Member Decisions on Murabahah Financing (Case Study on Sharia Financing Savings and Loans Cooperative Mandiri Sentosa Kauman Tulungagung and Baitul Mal wat Tamwil Istiqomah Karangrejo Tulungagung)" was written by Al Fajrina Andani, NIM. 12401173026, Department of Islamic Banking, Faculty of Islamic Economics and Business, IAIN Tulungagung, supervisor Dedi Suselo, SE., M.M

This research is motivated by the increasingly tight competitive conditions of Islamic financial institutions, especially BMT and KSPPS, so there needs to be a strategy to improve member decisions in using products at these institutions. The implementation of the strategy can be in the form of product improvement, service quality and setting margins in accordance with member expectations.

This study uses a quantitative approach with the type of associative research. The population of this study were members of murabahah financing at KSPPS Karya Mandiri Sentosa Kauman Tulungagung and BMT Istiqomah Karangrejo Tulungagung. The data collection technique used primary data was obtained by distributing questionnaires with the sampling technique used was incidental sampling. Furthermore, the questionnaire data was analyzed using multiple linear regression analysis by fulfilling the validity test, reliability test, classical assumption test and using multiple linear regression analysis test, hypothesis testing and coefficient of determination test.

*The results of the analysis of hypothesis testing with a partial significance test (*t* test) obtained (1) The product has a positive and significant effect on members' decisions on murabahah financing at KSPPS Karya Mandiri Sentosa Kauman and BMT Istiqomah Karangrejo (2) Service quality has a positive and significant effect on member decisions in murabahah financing at KSPPS Karya Mandiri Sentosa Kauman and BMT Istiqomah Karangrejo (3) Margin has a positive and significant effect on members' decisions on murabahah financing at KSPPS Karya Mandiri Sentosa Kauman and BMT Istiqomah Karangrejo. Meanwhile, in hypothesis testing with simultaneous significant test (*f* test) it was found that (4) product, service quality and margin simultaneously have a positive and significant effect on members' decisions on murabahah financing at KSPPS Karya Mandiri Sentosa Kauman and BMT Istiqomah Karangrejo.*

Keywords: *Product, Service Quality, Margin and Member Decision*