

ABSTRAK

Skripsi dengan judul “Pengaruh Promosi, Motivasi, Persepsi, dan Kualitas Pelayanan terhadap Keputusan Nasabah Menabung di Bank Syariah KCP Kediri” ini ditulis oleh Agung Kurniawan, NIM. 12401183230, pembimbing Dr. Ali Mauludi AC, M.A.

Penelitian dalam skripsi ini dilatarbelakangi karena adanya masalah yang dihadapi oleh suatu lembaga keuangan syariah bagaimana perusahaan mampu menarik serta mempertahankan nasabahnya. Saat ini sebagian besar nasabah hanya melihat bahwa nilai tambah bank syariah adalah berlabel halal dan bebas riba selain itu nasabah menganggap bahwa bank konvensional dianggap lebih familiar karena dikenal sejak lama. Semakin ketatnya persaingan diantara lembaga keuangan syariah maka setiap lembaga keuangan memiliki strategi dan beberapa faktor yang dapat mempengaruhi keputusan nasabah untuk menabung seperti promosi, motivasi, persepsi, dan kualitas pelayanan. Dengan meningkatnya beberapa faktor tersebut akan dapat mempengaruhi keputusan nasabah menabung di bank syariah.

Tujuan penelitian ini untuk menguji pengaruh promosi, motivasi, persepsi, dan kualitas pelayanan secara parsial maupun simultan terhadap keputusan nasabah menabung. pendekatan yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi penelitian ini adalah nasabah Bank BCA Syariah KCP Kediri. Teknik pengambilan data menggunakan data primer, yang diperoleh dengan penyebaran kuesioner dengan teknik pengambilan sampel yang digunakan ialah *Simple random sampling*. Pengolahan data yang digunakan yaitu SPSS.16. selanjutnya data kuesioner dianalisis menggunakan analisis regresi linier berganda dengan memenuhi uji validitas, uji reliabilitas, uji asumsi klasik serta menggunakan uji hipotesis dan uji koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa 1) variabel promosi berpengaruh positif signifikan terhadap keputusan nasabah menabung. 2) variabel motivasi berpengaruh positif tidak signifikan terhadap keputusan nasabah menabung. 3) variabel persepsi berpengaruh positif tidak signifikan terhadap keputusan nasabah menabung. 4) variabel kualitas pelayanan berpengaruh positif signifikan terhadap keputusan nasabah menabung. 5) Promosi, Motivasi, Persepsi dan Kualitas Pelayanan secara simultan berpengaruh positif dan signifikan terhadap keputusan nasabah menabung.

Kata Kunci: Keputusan Nasabah Menabung, Kualitas Pelayanan, Motivasi, Persepsi, dan Promosi

ABSTRACT

Thesis with the title "The Influence of Promotion, Motivation, Perception, and Quality of Service on Customer Decisions to Save at Sharia Bank KCP Kediri" was written by Agung Kurniawan, NIM. 12401183230, supervisor Dr. Ali Mauludi AC, MA

The research in this thesis is motivated by the problems faced by a sharia financial institution how the company is able to attract and retain its customers. Currently, most customers only see that the added value of Islamic banks is labeled halal and free of usury, besides that customers think that conventional banks are considered more familiar because they have been known for a long time. The more intense competition among Islamic financial institutions, each financial institution has a strategy and several factors that can influence customer decisions to save such as promotion, motivation, perception, and service quality. With the increase in some of these factors will be able to influence the customer's decision to save in Islamic banks.

The purpose of this study was to examine the effect of promotion, motivation, perception, and service quality partially or simultaneously on the customer's decision to save. The approach used in this research is a quantitative approach with associative research type. The population of this research is the customers of Bank BCA Syariah KCP Kediri. The data collection technique used primary data, which was obtained by distributing questionnaires with the sampling technique used was simple random sampling. The data processing used is SPSS.16. Furthermore, the questionnaire data was analyzed using multiple linear regression analysis by fulfilling the validity test, reliability test, classical assumption test and using hypothesis testing and coefficient of determination test.

The results of this study indicate that 1) the promotion variable has a significant positive effect on the customer's decision to save. 2) the motivation variable has no significant positive effect on the customer's decision to save. 3) the perception variable has no significant positive effect on the customer's decision to save. 4) the service quality variable has a significant positive effect on the customer's decision to save. 5) Promotion, Motivation, Perception and Service Quality simultaneously have a positive and significant effect on customer decisions to save.

Keywords: Customer decision Saving, service quality, motivation, perception, and promotion