

## ABSTRAK

Skripsi yang berjudul “Pengaruh Kualitas Pelayanan, Kualitas Produk, Motivasi Menjauhi Riba Terhadap Keputusan Menjadi Nasabah di BMT Istiqomah dan BMT Muamalah Tulungagung” yang ditulis oleh Hani Fitriah Agustin, NIM 12401183109, dengan dosen pembimbing Dr. Binti Nur Asiyah, M.Si

Penelitian ini dilatarbelakangi oleh kebutuhan seseorang dalam bertransaksi dengan lembaga keuangan dimana mereka akan mempertimbangkan banyak hal dalam memutuskan menjadi anggota dari sebuah lembaga, seperti di BMT Istiqomah dan BMT Muamalah Tulungagung. Kedua BMT memiliki perkembangan jumlah nasabah yang begitu pesat, ditengah persaingan yang juga semakin ketat di tengah-tengah perkotaan.

Tujuan penelitian ini adalah (1) untuk menguji pengaruh kualitas pelayanan terhadap keputusan menjadi nasabah di BMT Istiqomah dan BMT Muamalah Tulungagung, (2) untuk menguji pengaruh kualitas produk terhadap keputusan menjadi nasabah di BMT Istiqomah dan BMT Muamalah Tulungagung (3) untuk menguji pengaruh motivasi menjauhi riba terhadap keputusan menjadi nasabah di BMT Istiqomah dan BMT Muamalah Tulungagung (4) untuk menguji pengaruh kualitas pelayanan, kualitas produk dan motivasi menjauhi riba terhadap keputusan menjadi nasabah di BMT Istiqomah dan BMT Muamalah Tulungagung.

Metode penelitian yang digunakan adalah kuantitatif jenis asosiatif, dengan populasi jumlah anggota di BMT Istiqomah dan BMT Muamalah. pengambilan sampel menggunakan rumus Slovin diperoleh data responden untuk BMT Istiqomah 99 responden dan BMT Muamalah 98 responden. Sumber data primer yang digunakan adalah angket dengan pengukurran skala likert. Teknik pengumpulan data menggunakan teknik *isidental sampling*, dan analisis hipotesis menggunakan analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa (1) kualitas pelayanan di BMT Istiqomah dan BMT Muamalah berpengaruh positif dan signifikan, (2) kualitas produk di BMT Istiqomah dan BMT Muamalah berpengaruh positif dan signifikan, (3) motivasi menjauhi riba di BMT Istiqomah dan BMT Muamalah berpengaruh positif dan signifikan (4) kualitas pelayanan, kualitas produk dan motivasi menjauhi riba di BMT Istiqomah dan BMT Muamalah berpengaruh positif dan signifikan

**Kata kunci :** *Kualitas Pelayanan, ,Kualitas Produk, Motivasi Menjauhi Riba, Keputusan Menjadi Nasabah*

## ABSTRACT

*Thesis entitled "The Influence of Service Quality, Product Quality, Motivation to Avoid Riba on Decisions to Become a Customer at BMT Istiqomah and BMT Muamalah Tulungagung" written by Hani Fitriah Agustin, NIM 12401183109, with supervisor Dr. Binti Nur Asiyah, M.Si*

*This research is motivated by the needs of a person in transacting with financial institutions where they will consider many things in deciding to become a member of an institution, such as at BMT Istiqomah and BMT Muamalah Tulungagung. Both BMTs have a rapidly growing number of customers, in the midst of increasingly fierce competition in urban areas.*

*The purpose of this study was (1) to examine the effect of service quality on the decision to become a customer at BMT Istiqomah and BMT Muamalah Tulungagung, (2) to examine the effect of product quality on the decision to become a customer at BMT Istiqomah and BMT Muamalah Tulungagung (3) to examine the effect of motivation away from usury on the decision to become a customer at BMT Istiqomah and BMT Muamalah Tulungagung (4) to examine the effect of service quality, product quality and motivation to stay away from usury on the decision to become a customer at BMT Istiqomah and BMT Muamalah Tulungagung.*

*The research method used is quantitative associative type, with a total population of members in BMT Istiqomah and BMT Muamalah. sampling using the Slovin formula obtained respondent data for BMT Istiqomah 99 respondents and BMT Muamalah 98 respondents. The primary data source used is a questionnaire with a Likert scale measurement. Data collection techniques using incidental sampling technique, and hypothesis analysis using multiple linear regression analysis.*

*The results showed that (1) the quality of service at BMT Istiqomah and BMT Muamalah had a positive and significant effect, (2) product quality at BMT Istiqomah and BMT Muamalah had a positive and significant effect, (3) motivation to stay away from usury at BMT Istiqomah and BMT Muamalah had a positive effect. and significant (4) service quality, product quality and motivation to stay away from usury at BMT Istiqomah and BMT Muamalah have a positive and significant effect*

**Keywords:** *Service Quality, Product Quality, Motivation to Avoid Riba, Decision to Become a Customer*