

## ABSTRAK

Skripsi dengan judul “Pengaruh *Financial knowledge*, *Religiosity Knowledge*, dan *Financial management behavior* terhadap Loyalitas Nasabah dengan Layanan M-Banking Bank Syariah sebagai Variabel Intervening pada Mahasiswa Perbankan Syariah” ditulis oleh Lutfi Nuralimah, NIM. 12401193044. Dosen Pembimbing: Lativa Hartiningtyas, M.Pd.

Loyalitas nasabah pada perbankan syariah di Indonesia memiliki beberapa tantangan seperti rendahnya kepercayaan masyarakat, kurangnya pemahaman tentang produk dan layanan yang dapat mengakibatkan nasabah beralih ke lembaga keuangan lain. Hal tersebut tergambar pada pengetahuan keuangan, religiositas, serta perilaku manajemen keuangan masyarakat. Di zaman ini pula, perkembangan teknologi informasi lumayan pesat, sehingga peneliti hendak melakukan kajian yaitu layanan m-banking sebagai variabel intervening pada penelitian ini.

Tujuan Penelitian ini adalah 1) untuk menguji pengaruh *financial knowledge* terhadap loyalitas nasabah. 2) pengaruh *religiosity knowledge* terhadap loyalitas nasabah. 3) pengaruh *financial management behavior* terhadap loyalitas nasabah. 4) pengaruh *financial knowledge* terhadap layanan m-banking di bank syariah. 5) pengaruh *religiosity knowledge* terhadap layanan m-banking di bank syariah. 6) pengaruh *financial management behavior* terhadap layanan m-banking di bank syariah. 7) pengaruh layanan m-banking terhadap loyalitas nasabah. 8) pengaruh *financial knowledge* terhadap loyalitas nasabah di melalui layanan m-banking bank syariah. 9) pengaruh *religiosity knowledge* terhadap loyalitas nasabah di melalui layanan m-banking bank syariah. 10) pengaruh *financial management behavior* terhadap loyalitas nasabah di melalui layanan m-banking bank syariah.

Penelitian ini menggunakan pendekatan kuantitatif, dengan sumber data kuesioner yang disebar pada Mahasiswa Perbankan Syariah. Teknik pengambilan sampel menggunakan *purposive sampling*. Analisis data menggunakan uji instrumen, uji asumsi klasik, analisis regresi linier berganda, uji t, uji F, dan analisis jalur dengan uji sobel.

Hasil penelitian ini menunjukkan: 1. *Financial knowledge* berpengaruh positif dan signifikan terhadap loyalitas nasabah. 2. *Religiosity knowledge* berpengaruh positif dan signifikan terhadap loyalitas nasabah. 3. *Financial management behavior* berpengaruh positif dan signifikan terhadap loyalitas nasabah. 4. *Financial knowledge* berpengaruh positif dan signifikan terhadap layanan m-banking. 5. *Religiosity knowledge* berpengaruh positif dan signifikan terhadap layanan m-banking. 6. *Financial management behavior* berpengaruh positif dan signifikan terhadap layanan m-banking. 7. Layanan m-banking berpengaruh positif dan signifikan terhadap loyalitas nasabah. 8. *Financial knowledge* berpengaruh positif dan signifikan terhadap loyalitas nasabah melalui Layanan M-Banking. 9. *Religiosity knowledge* berpengaruh positif dan signifikan terhadap loyalitas nasabah melalui Layanan M-Banking. 10. *Financial management behavior* berpengaruh positif dan signifikan terhadap loyalitas nasabah melalui Layanan M-Banking.

**Kata Kunci:** *Financial knowledge*, *Financial Management Behavior*, Layanan M-Banking, Loyalitas Nasabah, *Religiosity Knowledge*

## ABSTRACT

The thesis entitled "The Influence of *Financial knowledge*, *Religiosity Knowledge*, and *Financial management behavior* on Customer Loyalty with Bank Sharia M-Banking Services as Intervening Variables in Students of Islamic Banking Department" written by Lutfi Nuralimah, Register Number 12401193044. Advisor: Lativa Hartiningtyas, M.Pd.

Customer loyalty to Islamic banking in Indonesia has several challenges such as low public trust, lack of understanding about products and services which can cause customers to switch to other financial institutions. This is reflected in the knowledge of finance, religiosity, and the behavior of people's financial management. Also in this era, the development of information technology is quite rapid, so researchers want to conduct a research, namely m-banking services as an intervening variable in this research.

The objectives of this research are to find out: 1) the influence of *financial knowledge* on customer loyalty. 2) the influence of *religiosity knowledge* on customer loyalty. 3) the influence of *financial management behavior* on customer loyalty. 4) the influence of *financial knowledge* on m-banking services in Islamic banks. 5) the influence of *religiosity knowledge* on m-banking services in Islamic banks. 6) the influence of *financial management behavior* on m-banking services in Islamic banks. 7) the influence of m-banking services on customer loyalty. 8) the influence of *financial knowledge* on customer loyalty through Islamic bank m-banking services. 9) the influence of *religiosity knowledge* on customer loyalty through sharia bank m-banking services. 10) the influence of *financial management behavior* on customer loyalty through Islamic bank m-banking services.

This research used a quantitative approach, with questionnaire data sources distributed to Islamic Banking students. The sampling technique used purposive sampling. The data analysis used instrument test, classical assumption test, multiple linear regression analysis, t test, F test, and path analysis with test sobel.

The results of this research showed that: 1. *Financial knowledge* has a positive and significant influence on customer loyalty. 2. *Religiosity knowledge* has a positive and significant influence on customer loyalty. 3. *Financial management behavior* has a positive and significant influence on customer loyalty. 4. *Financial knowledge* has a positive and significant influence on m-banking services. 5. *Religiosity knowledge* has a positive and significant influence on m-banking services. 6. *Financial management behavior* has a positive and significant influence on m-banking services. 7. M-banking services have a positive and significant influence on customer loyalty. 8. *Financial knowledge* has a positive and significant influence on customer loyalty through M-Banking services. 9. *Religiosity knowledge* has a positive and significant influence on customer loyalty through M-Banking services. 10. *Financial management behavior* has a positive and significant influence on customer loyalty through M-Banking services.

**Keywords:** *Financial knowledge*, Financial Management Behavior, M-Banking Services, Customer Loyalty, Religiosity Knowledge