

ABSTRAK

Skripsi dengan judul **“Pengaruh Promosi, Kualitas Pelayanan dan Penerapan Prinsip-Prinsip Syariah Terhadap Keputusan Menjadi Nasabah di PT Prudential Life Assurance Cabang Tulungagung”** ini ditulis oleh Chindra Ayu Elita, NIM 2824133018, Fakultas Ekonomi dan Bisnis Islam, Jurusan Ekonomi Syariah, Institut Agama Islam Negeri Tulungagung dibimbing oleh Nur Aziz Muslim, M. HI.

Penelitian ini dilatarbelakangi oleh semakin berkembangnya ekonomi syariah di Indonesia, saat ini banyak lembaga keuangan non bank yang menerapkan prinsip-prinsip syariah dalam kegiatan operasionalnya, contohnya saja PT Prudential Life Assurance. Sehingga dengan adanya lembaga keuangan non bank tersebut diharapkan masyarakat tertarik untuk dapat mengambil keputusan dalam berasuransi. Agar nasabah tertarik untuk mengambil keputusan dalam berasuransi, maka hal yang dapat dilakukan pihak asuransi adalah dengan cara melakukan promosi dan juga memberikan kualitas pelayanan yang baik.

Adapun rumusan masalah dalam penelitian ini yaitu 1) Apakah promosi berpengaruh signifikan terhadap keputusan menjadi nasabah di PT Prudential Life Assurance Cabang Tulungagung? 2) Apakah kualitas pelayanan berpengaruh signifikan terhadap keputusan menjadi nasabah di PT Prudential Life Assurance Cabang Tulungagung? 3) Apakah penerapan prinsip-prinsip syariah berpengaruh signifikan terhadap keputusan menjadi nasabah di PT Prudential Life Assurance Cabang Tulungagung? 4) Apakah promosi, kualitas pelayanan dan penerapan prinsip-prinsip syariah secara bersama-sama berpengaruh signifikan terhadap keputusan menjadi nasabah di PT Prudential Life Assurance Cabang Tulungagung?

Penelitian ini bertujuan untuk mengetahui pengaruh variabel promosi, kualitas pelayanan dan penerapan prinsip-prinsip syariah terhadap keputusan menjadi nasabah di PT Prudential Life Assurance Cabang Tulungagung. Penelitian ini menggunakan pendekatan kuantitatif dan menggunakan kuesioner sebagai alat pengumpul data. Populasi dalam penelitian ini adalah seluruh nasabah PT Prudential Life Assurance Cabang Tulungagung yang menggunakan produk asuransi syariah pada tahun 2016 dengan jumlah 668 nasabah. Pengambilan sampel menggunakan metode *probability sampling* dengan teknik *simple random sampling* dan dalam menentukan ukuran sampel menggunakan rumus slovin dengan sampel sebanyak 87 responden. Sedangkan teknik analisis data yang digunakan dalam penelitian ini adalah uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, analisis regresi linear berganda, uji koefisien determinasi, serta uji hipotesis dengan menggunakan uji t dan uji F.

Hasil penelitian menggunakan uji t menunjukkan bahwa secara parsial dari ketiga variabel independen terdapat dua variabel yang berpengaruh signifikan terhadap keputusan menjadi nasabah di PT Prudential Life Assurance Cabang Tulungagung, yaitu variabel promosi dan variabel penerapan prinsip-prinsip syariah. Sedangkan untuk variabel kualitas pelayanan tidak memiliki pengaruh signifikan terhadap keputusan menjadi nasabah di PT Prudential Life Assurance

Cabang Tulungagung. Kemudian berdasarkan perhitungan uji F diketahui bahwa secara simultan variabel promosi, kualitas pelayanan dan penerapan prinsip-prinsip syariah berpengaruh signifikan terhadap keputusan menjadi nasabah di PT Prudential Life Assurance Cabang Tulungagung.

Kata kunci : Promosi, Kualitas Pelayanan, Penerapan Prinsip-Prinsip Syariah, Keputusan Menjadi Nasabah.

ABSTRACT

Thesis titled **"Influence of Promotion, Service Quality and The Implementation Of Sharia Principles Towards Decision On Becoming Client On PT Prudential Life Assurance Tulungagung Branch"** was written by Chindra Ayu Elita, Student Number 2824133018, Faculty of Islamic Economy and Business, Majoring Sharia Economy, State Islamic Institute of Tulungagung, advisory by Nur Aziz Muslim, M. HI.

This study is based on the growing of Sharia Economy in Indonesia in which there are various non bank financial institutions implementing sharia principles on operating their programs, one of the examples is PT Prudential Life Assurance. This research is motivated by the development of sharia economy in Indonesia, now many non-bank financial institutions that apply the principles of sharia in its operational activities, for example PT Prudential Life Assurance. So with the existence of non-bank financial institutions are expected to be interested in society to be able to take decisions in insurance. In order to make people interested in buying insurance, the company then conducts promoting and improving its service quality.

The formulation of the problem in this research are 1) Does the promotion significantly affect the decision to become a client on PT Prudential Life Assurance Tulungagung Branch? 2) Does the quality service significantly affect the decision to become a client on PT Prudential Life Assurance Tulungagung Branch? 3) Does the application of sharia principles significantly affect the decision to become a client on PT Prudential Life Assurance Tulungagung Branch? 4) Do promotion, quality service and the application of the principles of sharia jointly significant effect on the decision to become clients of PT Prudential Life Assurance Branch Tulungagung?

The research objectives are to understand the influence of promoting variable, service quality and implementation of sharia principles toward decision on becoming client on PT Prudential Life Assurance Tulungagung Branch. The research uses quantitative approach and questionnaire to gather data. The population of this research are the whole client buying sharia insurance products in 2016 with the number of 668 client. The sampling uses probability sampling method with simple random sampling technique and in determining the sample size using slovin formula with the samples of 87 respondents. While data analysis technique used in this research are validity, reliability test, test for normality, classic assumption test, multiple linear regression analysis, coefficient determination, and hypothesis testing using t-test and F-test.

The result of this research using t-test shows that of the three variables, there are two variables that significantly influence to the decision of becoming the client of PT Prudential Life Assurance Tulungagung Branch, those are promoting variable and implementation of sharia principles variable. While for service quality variable, doesn't have any significant influence of decision of becoming client of PT Prudential Life Assurance Tulungagung Branch. Then according to F-test calculation, it is seen that simultaneously promoting variable, service quality

variable and implementation of sharia principles variable significantly influence to the decision of becoming client on PT Prudential Life Assurance Tulungagung Branch.

Keywords: Promoting, Service Quality, Implementation Of Sharia Principles, Decision Of Becoming Client