

ABSTRAK

Skripsi dengan judul “Analisis Kualitas Produk, Kualitas Pelayanan, dan *Brand Image* terhadap Perilaku Konsumsi Generasi Milenial pada Tabungan Batara iB di BTN Syariah KCPS Jombang” ini ditulis oleh Eka Putri Anggraeni, NIM. 126401213109, pembimbing Doni Fitriyanto, S.E., M.E.

Kata kunci: Kualitas produk, kualitas pelayanan, *brand image*, perilaku konsumsi, tabungan Batara iB

Penelitian ini dilatar belakangi oleh pesatnya perkembangan teknologi digital yang mempengaruhi layanan keuangan, terutama di kalangan generasi milenial yang adaptif terhadap inovasi. Saat ini, produk Tabungan Batara iB di BTN Syariah menunjukkan peningkatan signifikan, namun tetap memerlukan inovasi berkelanjutan dalam kualitas produk, kualitas pelayanan dan *brand image* agar mampu mempertahankan dan meningkatkan minat nasabah.

Rumusan masalah dalam Penelitian skripsi ini adalah (1) Bagaimanakah kualitas produk, kualitas pelayanan, dan *brand image* Tabungan Batara iB berpengaruh signifikan secara bersama-sama (simultan) terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang? (2) Bagaimanakah kualitas produk Tabungan Batara iB berpengaruh signifikan terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang? (3) Bagaimanakah kualitas pelayanan Tabungan Batara iB berpengaruh signifikan terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang? (4) Bagaimanakah *brand image* Tabungan Batara iB berpengaruh signifikan terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang? Adapun yang menjadi tujuan peneliti adalah untuk menguji kualitas produk, kualitas pelayanan, dan *brand image* Tabungan Batara iB terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Pengambilan sampel dengan teknik *non-probability sampling* dan *accidental sampling*. Dalam penelitian ini data yang digunakan adalah data primer. Metode analisis dalam penelitian ini adalah uji validitas dan reliabilitas, uji normalitas, uji asumsi klasik, uji regresi berganda, serta uji koefisien determinasi dan uji hipotesis.

Hasil penelitian ini menunjukkan bahwa (1) Kualitas produk, kualitas pelayanan, dan *brand image* tabungan Batara iB secara bersama-sama memiliki pengaruh positif dan signifikan terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang (2) Kualitas produk memiliki pengaruh positif tidak signifikan terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang (3) Kualitas pelayanan memiliki pengaruh positif dan tidak signifikan terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang (4) *Brand Image* memiliki pengaruh positif dan signifikan terhadap perilaku konsumsi generasi milenial di BTN Syariah KCPS Jombang.

ABSTRACT

The thesis with the title "Analysis of Product Quality, Service Quality, and Brand Image on the Consumption Behavior of the Millennial Generation in Batara iB Savings at BTN Syariah KCPS Jombang" was written by Eka Putri Anggraeni, NIM. 126401213109, supervisor Doni Fitriyanto, S.E., M.E.

Keywords: Product quality, service quality, brand image, consumption behavior, Batara iB savings

This research is based on the rapid development of digital technology that affects financial services, especially among the millennial generation who are adaptive to innovation. Currently, the Batara iB Savings product at BTN Syariah shows a significant increase, but still requires continuous innovation in product quality, service quality and brand image in order to be able to maintain and increase customer interest.

The formulation of the problem in writing this thesis is (1) How does the product quality, service quality, and brand image of Batara iB Savings have a significant effect together (simultaneously) on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang? (2) How does the quality of Batara iB Savings products have a significant effect on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang? (3) How does the quality of Batara iB Savings services have a significant effect on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang? (4) How does the brand image of Tabungan Batara iB significantly affect the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang? The purpose of the researcher is to test the product quality, service quality, and brand image of Batara iB Savings on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang.

This study uses a quantitative approach with the type of associative research. Sampling using non-probability sampling and accidental sampling techniques. In this study, the data used is primary data. The analysis methods in this study are validity and reliability tests, normality tests, classical assumption tests, multiple regression tests, as well as determination coefficient tests and hypothesis tests.

The results of this study show that (1) Product quality, service quality, and brand image of Batara iB savings together have a positive and significant influence on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang (2) Product quality has a positive and insignificant influence on the consumption behavior of the millennial generation on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang (3) Quality services have a positive and insignificant influence on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang (4) Brand Image has a positive and significant influence on the consumption behavior of the millennial generation on the consumption behavior of the millennial generation at BTN Syariah KCPS Jombang.