

ABSTRAK

Skripsi dengan judul “Pengaruh Kualitas Layanan, Persepsi *Margin*, dan Citra Perusahaan terhadap Loyalitas Nasabah Bank Syariah Indonesia Studi Kasus Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung” ini ditulis oleh Wanda Amelia Putri, NIM. 1860401222061, dengan pembimbing Prof. Dr. Chusnul Chotimah, M. Ag.

Kata Kunci: Kualitas Layanan, Persepsi *Margin*, Citra, Loyalitas, Bank Syariah Indonesia, Mahasiswa, Fakultas Ekonomi dan Bisnis Islam.

Penelitian ini dilatarbelakangi oleh banyaknya perbankan syariah yang saat ini berkembang di Indonesia sehingga menuntut lembaga keuangan baik itu bank syariah seperti BSI maupun bank konvensional untuk tidak hanya mempertahankan eksistensinya melainkan juga meningkatkan loyalitas nasabah terutama generasi muda yaitu mahasiswa. Nasabah yang loyal selalu mempertimbangkan beberapa aspek misalnya kualitas layanan maupun produk yang ditawarkan tersebut baik atau buruk serta menguntungkan atau tidak. Namun realita saat ini Bank Syariah Indonesia (BSI) masih mendapatkan banyak kritikan terkait kualitas layanan, persepsi *margin* dan citra perusahaan di era dinamika pasar yang kompetitif.

Penelitian yang dilakukan ini bertujuan sebagai berikut 1) mengetahui pengaruh kualitas layanan terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025, 2) mengetahui pengaruh persepsi *margin* terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025, 3) mengetahui pengaruh citra perusahaan terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025, serta 4) mengetahui secara simultan pengaruh kualitas layanan, persepsi *margin* dan citra perusahaan terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025.

Metode penelitian menggunakan pendekatan kuantitatif dengan jenis asosiatif-klasikal. Teknik pengambilan sampel menggunakan teknik *non-probability* yaitu *purposive sampling*. Penelitian menggunakan 98 sampel dari mahasiswa fakultas ekonomi dan bisnis islam angkatan 2022-2025, yang menggunakan layanan serta berstatus nasabah di Bank Syariah Indonesia (BSI). Analisis data menggunakan regresi linear berganda dibantu oleh *software* IBM SPSS26.

Hasil penelitian ini menunjukkan bahwasannya 1) kualitas layanan berpengaruh positif dan signifikan terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025, 2) persepsi *margin* tidak berpengaruh terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025, 3) citra perusahaan berpengaruh positif dan signifikan terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025, serta 4) secara simultan kualitas layanan, persepsi *margin*, dan citra perusahaan berpengaruh positif dan signifikan terhadap loyalitas nasabah Bank Syariah Indonesia (BSI) Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2022-2025.

ABSTRACT

Bachelor's thesis with the title, "The Influence of Service Quality, Margin Perception, and Corporate Image on Customer Loyalty at Bank Syariah Indonesia Case Study of Students at the Faculty of Islamic Economics and Business UIN Sayyid Ali Rahmatullah Tulungagung University" was written by Wanda Amelia Putri, NIM. 1860401222061, with the supervised by Prof. Dr. Chusnul Chotimah, M. Ag.

Keywords: Service Quality, Margin Perception, Corporate Image, Loyalty, Bank Syariah Indonesia, College Students, Faculty of Islamic Economics and Business.

This research is based on the growing number of Islamic banks in Indonesia, which demands that financial institutions banks in Indonesia, both Islamic banks like BSI and conventional bank not only maintain their existence but also increase customer loyalty, especially among the younger generation, namely collage students. Loyal customers always consider several aspects, such as the quality of the service and products offered, whether they are good or bad, and profitable or not. However, the current reality is that Bank Syariah Indonesia (BSI) still receives a lot of criticism regarding service quality, margin persepction, and corporate image in the era of competitive market dynamics.

The focus of research problems in this study are 1) to determine the effect of service quality on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islamic Economics and Business Sayyid Ali Rahmatullah Tulungagung University Class of 2022-2025, 2) to determine the effect of margin perception on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islamic Economics and Business Sayyid Ali Rahmatullah Tulungagung University Class of 2022-2025, 3) to determine the effect of coporate image on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islmaic Economics and Business Sayyid Ali Rahmatullah Tulunggaung University Class of 2022-2025, 4) simultaneously determine the effect of service quality, margin persepction, and corporate image on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islamic Economics and Business Sayyid Ali Rahmatullah Tulungagung University Class of 2022-2025.

The research method employed a quantitative approach with an associative-clausal type. The sampling technique used non probability is purposive sampling. The study involved 98 college students from the Faculty of Islamic Economics and Business Class 2022-2025, who used services and were customers of Bank Syariah Indonesia. Data analysis using multiple linear regression assisted by IBM SPSS 26 software.

The results of this study are 1) service quality has a positif and significant effect on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islamic Economics and Business Sayyid Ali Rahmatullah Tulungagung University Class 2022-2025, 2) margin perception does not effect on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islamic Economics and Business Sayyid Ali Rahmatullah Tulungagung University Class 2022-2025, 3) corporate image has a positif and significant effect on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islamic Economics and Business Sayyid Ali Rahmatullah Tulungagung Univesity Class 2022-2025, 4) simultaneously service quality, margin perception, and corporate image have a positif and significant effect on customer loyalty of Bank Syariah Indonesia of college students at the Faculty of Islamic Economics and Business Sayyid Ali Ramatullah Tulungagung University Class 2022-2025.