ABSTRAK

Skripsi dengan judul "Pengaruh Layanan Jemput Bola, Strategi *Electronic Word Of Mouth* (E-WOM) dan Kualitas Pelayanan terhadap Kepuasan Nasabah dengan Keputusan Penggunaan Produk Tabungan sebagai Variabel Intervening (Studi Pada PT. BPR Syariah Lantabur Tebuireng Jombang)" yang ditulis oleh oleh Dien Shafira Ishartanto, NIM. 1860401222063, dengan pembimbing Dr. Amalia Nuril Hidayati, S.E., M.Sy.

Kata Kunci: Jemput Bola, *Electronic Word of Mouth* (E-WOM), Kualitas Layanan, Kepuasan Nasabah, Keputusan Penggunaan.

Penelitian ini dilatarbelakangi oleh perkembangan BPRS di Indonesia yang terus meningkat namun di Jawa timur jumlah BPRS mengalami penurunan pada tahun 2024 akibat pencabutan izin usaha salah satu BPRS. Di sisi lain, PT. BPR Syariah Lantabur Tebuireng Jombang menunjukkan pertumbuhan jumlah nasabah tabungan periode 2022 – 2024, akan tetapi keberlanjutan penggunaan tabungan masih tidak stabil terutama pada produk Tabungan Wakaf. Fenomena ini terjadi meskipun strategi layanan jemput bola, *electronic word of mouth* (e-wom) dan kualitas layanan telah berkontribusi besar terhadap rekening baru.

Tujuan penelitian ini untuk menguji tentang pengaruh langsung (*direct*) dari layanan jemput bola, strategi *electronic word of mouth* (e-wom), dan kualitas layanan serta keputusan penggunaan produk tabungan terhadap kepuasan nasabah, serta menguji pengaruh layanan jemput bola, strategi *electronic word of mouth* (e-wom), dan kualitas layanan terhadap kepuasan nasabah secara tidak langsung (*indirect*) melalui keputusan penggunaan produk tabungan sebagai variabel intervening.

Metode penelitian ini menggunakan penelitian kuantitatif asosiatif. Sumber data yang diteliti adalah dari kuesioner (angket) melalui *google form* dan laporan keuangan. Teknik analisis menggunakan metode *Structural Equation Modeling* (SEM) dengan pendekatan *Partial Least Squares* (PLS) yang diolah menggunakan perangkat lunak *SmartPLS* 4.

Hasil penelitian ini menunjukkan, bahwa secara langsung (*direct*) layanan jemput bola, strategi *electronic word of mouth* (e-wom), kualitas layanan dan keputusan penggunaan produk tabungan berpengaruh signifikan terhadap kepuasan nasabah. Selain itu layanan jemput, strategi *electronic word of mouth* (e-wom) dan kualitas layanan berpengaruh signifikan terhadap keputusan penggunaan produk tabungan. Secara tidak langsung (*indirect*), keputusan penggunaan produk tabungan mampu memediasi pengaruh layanan jemput bola, strategi *electronic word of mouth* (e-wom) dan kualitas layanan terhadap kepuasan nasabah.

Implikasi praktis, disarankan BPRS Lantabur Tebuireng Jombang memprioritaskan peningkatan standar kualitas pelayanan untuk menarik minat dan memperkuat keputusan penggunaan jasa oleh nasabah. Di sisi lain, optimalisasi layanan jemput bola harus terus dipertahankan sebagai keunggulan kompetitif untuk menciptakan tingkat kepuasan nasabah yang lebih tinggi secara langsung.

ABSTRACT

This thesis entitled "The Influence of Pick-up Service, Electronic Word Of Mouth (E-WOM) Strategy, and Service Quality on Customer Satisfaction with the Decision to Use Saving Products as an Intervening Variable (A Study at PT. BPR Sharia Lantabur Tebuireng Jombang)" written by Dien Shafira Ishartanto, (Student ID: 1860401222063), supervised by Dr. Amalia Nuril Hidayati, S.E., M.Sy.

Key Word: Pick-up Service, Electronic Word Of Mouth (E-WOM), Service Quality, Customer Satisfaction, Decision to Use

This research is motivated by the continued growth of Islamic rural banks (BPRS) in Indonesia, but in East Java, the number of BPRS decreased in 2024 due to the revocation of one BPRS's business license. Meanwhile, PT. BPR Syariah Lantabur Tebuireng Jombang showed growth in the number of savings customers from 2022 to 2024, but the sustainability of savings usage remains unstable, particularly for Waqf Savings products. This phenomenon occurs even though outreach strategies, electronic word of mouth (e-WOM), and service quality have significantly contributed to new accounts.

The purpose of this study is to examine the direct effect of outreach services, electronic word of mouth (e-WOM), and service quality, as well as the decision to use savings products on customer satisfaction. It also examines the indirect effect of outreach services, electronic word of mouth (e-WOM), and service quality on customer satisfaction through the decision to use savings products as an intervening variable.

This research method uses associative quantitative research. The data sources used in this study were questionnaires collected via Google Forms and financial reports. The analysis technique used Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach, processed using SmartPLS 4 software.

The results of this study indicate that direct outreach services, electronic word of mouth (e-WOM) strategies, service quality, and the decision to use savings products significantly influence customer satisfaction. Furthermore, outreach services, electronic word of mouth (e-WOM) strategies, and service quality significantly influence the decision to use savings products. Indirectly, the decision to use savings products mediates the influence of outreach services, electronic word of mouth (e-WOM) strategies, and service quality on customer satisfaction.

Practical implications, BPRS Lantabur Tebuireng Jombang is recommended to prioritize improving service quality standards to attract and strengthen customer usage decisions. Furthermore, optimizing outreach services must be maintained as a competitive advantage to directly create higher levels of customer satisfaction.