

ABSTRAK

Skripsi dengan judul “Pengaruh Kualitas Pelayanan, Kepercayaan, Promosi, dan Lokasi Terhadap Keputusan Nasabah dalam Memilih Produk Tabungan Haji di Bank Muamalat Kantor Cabang Pembantu Blitar” yang ditulis oleh Mohamad Ilham Dede Wijaya, dengan NIM 1860401222092, pembimbing Dr. Budi Kolistiawan, M.E.I.

Kata kunci: pelayanan, kepercayaan, promosi, lokasi, keputusan nasabah, tabungan haji.

Latarbelakang dari penelitian ini dipengaruhi oleh adanya peningkatan kebutuhan manusia pada produk perbankan syariah, salah satunya tabungan haji. Dalam kondisi tersebut, bank dituntut untuk mampu memberikan kualitas pelayanan yang baik, membangun kepercayaan nasabah, melaksanakan promosi yang efektif, serta menyediakan lokasi yang mudah dijangkau. Keputusan memilih tabungan haji dipengaruhi berbagai faktor yang perlu dikaji secara empiris. Dengan demikian, penelitian ini menyoroti isu-isu terkait kualitas pelayanan, kepercayaan, promosi, serta lokasi dalam memengaruhi keputusan nasabah.

Penelitian ini bertujuan guna meneliti signifikansi (1) pengaruh kualitas pelayanan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, (2) pengaruh kepercayaan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, (3) pengaruh promosi terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, (4) pengaruh lokasi terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, dan (5) pengaruh kualitas pelayanan, kepercayaan, promosi, dan lokasi secara simultan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar.

Penelitian ini menerapkan metode kuantitatif dengan teknik pengambilan sampel melalui non-probability sampling, melibatkan 90 responden. Hasil penelitian menunjukkan bahwa (1) kualitas pelayanan berpengaruh positif dan signifikan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, (2) kepercayaan berpengaruh positif dan signifikan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, (3) promosi berpengaruh positif dan signifikan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, (4) lokasi berpengaruh positif dan signifikan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar, dan (5) kualitas pelayanan, kepercayaan, promosi, dan lokasi berpengaruh secara simultan terhadap keputusan nasabah dalam memilih tabungan haji di Bank Muamalat Kantor Cabang Pembantu Blitar.

ABSTRACT

The thesis with the title "The Influence of Service Quality, Trust, Promotion, and Location on Customers' Decisions in Choosing Hajj Savings Products at Bank Muamalat Blitar Sub-Branch Office" was written by Mohamad Ilham Dede Wijaya, with NIM 1860401222092, supervisor Dr. Budi Kolistiawan, M.E.I.

Keywords: service, trust, promotion, location, customer decision, hajj savings.

The background of the following research is influenced by the increase in human needs in Islamic banking products, one of which is Hajj savings. In these conditions, banks are required to be able to provide good service quality, build customer trust, carry out effective promotions, and provide an easy-to-reach location. The decision to choose hajj savings is influenced by various factors that need to be studied empirically. Thus, this study highlights issues related to service quality, trust, promotion, and location in influencing customer decisions.

This study aims to examine the significance of (1) the influence of service quality on customers' decisions in choosing hajj savings at Bank Muamalat Blitar Sub-Branch Office, (2) the effect of trust on customer decisions in choosing hajj savings at Bank Muamalat Blitar Sub-Branch Office, (3) the effect of promotion on customer decisions in choosing hajj savings at Bank Muamalat Blitar Sub-Branch Office, (4) the influence of location on the customer's decision to choose Hajj savings at Bank Muamalat Blitar Sub-Branch Office, and (5) the effect of service quality, trust, promotion, and location simultaneously on the customer's decision to choose Hajj savings at Bank Muamalat Sub-Branch Office Blitar.

This study applied a quantitative method with sampling techniques through non-probability sampling, involving 90 respondents. The results of the study show that (1) the quality of service has a positive and significant effect on the customer's decision to choose hajj savings at Bank Muamalat Blitar Sub-Branch Office, (2) trust has a positive and significant effect on the customer's decision in choosing hajj savings at Bank Muamalat Blitar Sub-Branch Office, (3) promotion has a positive and significant effect on the customer's decision in choosing hajj savings at Bank Muamalat Blitar Sub-Branch Office, (4) location has a positive and significant effect on the customer's decision to choose hajj savings at Bank Muamalat Blitar Sub-Branch Office, and (5) the quality of service, trust, promotion, and location simultaneously affect the customer's decision in choosing hajj savings at Bank Muamalat Sub-Branch Office Blitar.