

ABSTRAK

Skripsi dengan judul “Pengaruh Tingkat Margin, Lokasi dan Kualitas Pelayanan terhadap Keputusan Anggota Memilih Pembiayaan *Bai’ Bitsaman Ajil* di BMT Pahlawan Tulungagung dan BMT Istiqomah Tulungagung” ini ditulis oleh Vivi Zuni Ria Rudiana, NIM. 1741143395, Fakultas Ekonomi dan Perbankan Syariah, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, pembimbing Muhamad Aqim Adlan, M.EI.

Penelitian skripsi ini dilatarbelakangi oleh adanya asumsi bahwa banyaknya anggota yang membutuhkan dana untuk modal dalam membuka suatu usaha ataupun untuk keperluan pribadi. Penelitian ini bertujuan untuk melihat seberapa besar pengaruh tingkat margin, lokasi dan kualitas pelayanan terhadap keputusan anggota memilih pembiayaan BBA yang terdapat di BMT Pahlawan Tulungagung dan BMT Istiqomah Tulungagung, sehingga dapat diketahui seberapa besar peluang BMT untuk tetap berkembang dan maju.

Rumusan masalah dalam penelitian ini adalah (1)Apakah tingkat margin berpengaruh signifikan terhadap keputusan anggota memilih pembiayaan *BBA* di BMT Pahlawan Tulungagung dan BMT Istiqomah Karangrejo Tulungagung? (2) Apakah lokasi berpengaruh signifikan terhadap keputusan anggota pembiayaan memilih *BBA* di BMT Pahlawan Tulungagung dan BMT Istiqomah Karangrejo Tulungagung? (3)Apakah kualitas pelayanan berpengaruh signifikan terhadap keputusan anggota pembiayaan memilih *BBA* di BMT Pahlawan Tulungagung dan BMT Istiqomah Karangrejo Tulungagung? (4)Apakah tingkat margin, lokasi, kualitas pelayanan secara bersama-sama berpengaruh signifikan terhadap keputusan anggota memilih pembiayaan *BBA* di BMT Pahlawan Tulungagung dan BMT Istiqomah Karangrejo Tulungagung?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data primer yang diperoleh dari anggota BMT Pahlawan dan BMT Istiqomah Tulungagung dengan metode angket dengan jumlah sampel masing-masing lembaga 86 responden. Metode analisis yang digunakan dalam penelitian adalah uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, uji regresi linier berganda, uji hipotesis, uji determinasi, dan uji beda.

Hasil penelitian menunjukkan bahwa secara parsial (1)Tingkat margin berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan *BBA* di BMT Pahlawan Tulungagung dan BMT Istiqomah Tulungagung. (2) Lokasi berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan *BBA* di BMT Pahlawan Tulungagung dan BMT istiqomah Tulungagung. (3) Kualitas pelayanan berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan *BBA* di BMT Pahlawan Tulungagung dan BMT Istiqomah Tulungagung. (4) Tingkat margin, Lokasi dan Kualitas Pelayanan secara bersama-sama memberikan berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan *BBA* di BMT Pahlawan Tulungagung dan BMT Istiqomah Tulungagung.

Kata Kunci: Tingkat Margin, Lokasi, Kualitas Pelayanan, dan Keputusan.

ABSTRACT

Thesis entitled "The Influence of Margin Level, Location and Quality of Service to Member Decision Choosing the Financing of Bai 'Bitsaman Ajil in BMT Pahlawan Tulungagung and BMT Istiqomah Tulungagung" was written by Vivi Zuni Ria Rudiana, NIM. 1741143395, Faculty of Economics and Islamic Banking, Department of Islamic Banking, Tulungagung State Islamic Institute, mentor Muhamad Aqim Adlan, M.EI.

This thesis research is motivated by the assumption that the number of members who need funds for capital in opening a business or for personal purposes. This study aims to see how much influence the level of margin, location and quality of service to the decision of members choose BBA financing contained in BMT Pahlawan Tulungagung and BMT Istiqomah Tulungagung, so it can be known how much chances BMT to keep developing and progressing.

Problem formulation in this research are (1) Is the margin level significant to decision of member choose BBA financing in BMT Pahlawan Tulungagung and BMT Istiqomah Karangrejo Tulungagung? (2) Does the location have significant influence on the decision of finance member choose BBA in BMT Pahlawan Tulungagung and BMT Istiqomah Karangrejo Tulungagung? (3) Does the quality of service significantly affect the decision of finance members choose BBA in BMT Pahlawan Tulungagung and BMT Istiqomah Karangrejo Tulungagung? (4) Is the level of margin, location, quality of service together significant effect on decision of member choose BBA financing in BMT Pahlawan Tulungagung and BMT Istiqomah Karangrejo Tulungagung?

This study uses a quantitative approach with the type of associative research. The data used are primary data obtained from BMT Pahlawan and BMT Istiqomah Tulungagung with questionnaire method with sample size of each institution 86 respondents. The analysis method used in this research is validity test, reliability test, normality test, classical assumption test, multiple linear regression test, hypothesis test, test of determination, and different test.

The results showed that partially (1) Margin level has a positive and significant effect on the decision of the members choose BBA financing in BMT Tulungagung Hero and BMT Istiqomah Tulungagung. (2) The location has a positive and significant influence on the decision of members to choose BBA financing in BMT Pahlawan Tulungagung and BMT istiqomah Tulungagung. (3) The quality of service has a positive and significant effect on the decision of the members to choose BBA financing in BMT Pahlawan Tulungagung and BMT Istiqomah Tulungagung. (4) The level of margin, location and service quality together give positive and significant influence to the decision of the members to choose BBA financing in BMT Pahlawan Tulungagung and BMT Istiqomah Tulungagung.

Keywords: Margin Level, Location, Service Quality, and Decision.