

## ABSTRAK

Skripsi dengan judul “Pengaruh Kualitas Produk, Kualitas Layanan dan Kepercayaan Terhadap Kepuasan Anggota Pembiayaan *Murabahah* di BMT Istiqomah Karangrejo Tulungagung” ini ditulis oleh Nibras Valeri Deviana, 1741143255, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung dibimbing oleh Bapak Muhamad Aqim Adlan M.E.I.

Penelitian ini dilatarbelakangi oleh permasalahan yang dihadapi oleh lembaga keuangan syariah (BMT) di era globalisasi ini adalah tentang bagaimana perusahaan dapat memberikan kepuasan kepada anggota. Saat ini persaingan antar lembaga keuangan sangat ketat dan kompetitif, berbagai upaya dilakukan untuk menarik konsumen. Apabila konsumen puas maka diharapkan konsumen akan kembali lagi untuk melakukan suatu transaksi.

Rumusan masalah dalam penelitian ini adalah (1) Apakah kualitas produk berpengaruh terhadap kepuasan anggota pembiayaan *murabahah* BMT Istiqomah Karangrejo Tulungagung? (2) Apakah kualitas layanan berpengaruh terhadap kepuasan anggota pembiayaan *murabahah* BMT Istiqomah Karangrejo Tulungagung? (3) Apakah kepercayaan berpengaruh terhadap kepuasan anggota pembiayaan *murabahah* BMT Istiqomah Karangrejo Tulungagung? (4) Apakah kualitas produk, kualitas layanan, dan kepercayaan secara simultan berpengaruh terhadap kepuasan anggota pembiayaan *murabahah* BMT Istiqomah Karangrejo Tulungagung?

Penelitian ini menggunakan metode penelitian kuantitatif asosiatif dengan data yang digunakan adalah data primer yang diperoleh melalui penyebaran angket di BMT Istiqomah Karangrejo Tulungagung. Pengujian penelitian ini menggunakan uji validitas dan reliabilitas, uji normalitas, uji asumsi klasik dan uji analisis regresi linier berganda dengan uji t dan uji F.

Hasil dari penelitian ini dapat disimpulkan bahwa: (1) Kualitas produk berpengaruh positif dan signifikan terhadap kepuasan anggota pembiayaan *murabahah* di BMT Istiqomah Karangrejo Tulungagung. (2) Kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan anggota pembiayaan *murabahah* di BMT Istiqomah Karangrejo Tulungagung. (3) Kepercayaan berpengaruh positif dan signifikan terhadap kepuasan anggota pembiayaan *murabahah* di BMT Istiqomah Karangrejo Tulungagung. (4) Kualitas produk, kualitas layanan dan kepercayaan secara simultan berpengaruh positif dan signifikan terhadap kepuasan anggota pembiayaan *murabahah* di BMT Istiqomah Karangrejo Tulungagung.

Kata Kunci : Kualitas Produk, Kualitas Layanan, Kepercayaan, dan Kepuasan Anggota

## **ABSTRACT**

*This thesis entitled "The Influence of Product Quality, Quality of Service and Trust on Satisfaction of Murabahah Financing Member in BMT Istiqomah Karangrejo Tulungagung" was written by Nibras Valeri Deviana, 1741143255, Department of Islamic Banking, Faculty of Economics and Business Islam, IAIN Tulungagung guided by Mr. Muhamad Aqim Adlan M.E.I.*

*This research is motivated by the problems faced by sharia financial institutions (BMT) in this era of globalization is about how the company can give satisfaction to members. Currently the competition among financial institutions is very tight and competitive, various efforts are made to attract consumers. If consumers are satisfied then it is expected that consumers will come back again to conduct a transaction.*

*The formulation of the problem in this research are (1) Whether product quality affects member satisfaction of murabahah financing in BMT Istiqomah Karangrejo Tulungagung?(2) Whether quality of service affect the satisfaction of murabahah financing member in BMT Istiqomah Karangrejo Tulungagung? (3) does trust affect member on the satisfaction of murabahah financing BMT Istiqomah Karangrejo Tulungagung? (4) Whether of product quality, service quality, and trust simultaneously influence member of murabahah financing BMT Istiqomah Karangrejo Tulungagung?*

*This research uses associative quantitative research method with the data used is the primary data obtained through the spreading of the questionnaire in BMT Istiqomah Karangrejo Tulungagung. Tests of this research used the validity and reliability test, normality test, classical assumption test and multiple linier regression analysis test with t test and F test.*

*The results of this study can be concluded: (1) The quality of the product has a positive and significant effect on the satisfaction of murabahah financing member in BMT Istiqomah Karangrejo Tulungagung. (2) The quality of service has a positive and significant effect on the satisfaction of murabahah financing member in BMT Istiqomah Karangrejo Tulungagung. (3) Trust has positive and significant effect on the satisfaction of murabahah financing member in BMT Istiqomah Karangrejo Tulungagung. (4) Product quality, service quality and trust simultaneously have a positive and significant effect on the satisfaction of murabahah financing member in BMT Istiqomah Karangrejo Tulungagung.*

*Keywords: Product Quality, Service Quality, Trust and Member Satisfaction*