

## ABSTRAK

Skripsi dengan judul “Pengaruh *Religiusitas* dan Kualitas Pelayanan terhadap Loyalitas Nasabah Pembiayaan *Murabbahah* di BMT Istiqomah Karangrejo” ini ditulis oleh Inggar Pravita Widyasari, 1741143168, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung dibimbing oleh Nur Aziz Muslim, M.H.I.

Penelitian ini dilatar belakangi oleh pemikiran perubahan lingkungan ekonomi yang berdampak pada proses keputusan beli nasabah. Daya beli konsumen yang menurun tajam telah mengondisikan konsumen pada situasi yang lebih terbatas menyangkut pilihan produk yang diinginkannya. Meskipun pemasar sudah memiliki segmen nasabah yang dianggap loyal, namun tekanan-tekanan persaingan yang gencar yang sengaja diarahkan untuk mengubah loyalitas nasabah, tidak dapat diabaikan karena akan berlanjut dengan perpindahan merek.

Rumusan masalah dari penelitian ini: (1) Apakah terdapat pengaruh yang signifikan antara Religiusitas terhadap Tingkat Loyalitas Nasabah Pembiayaan *Murabbahah* di BMT Istiqomah Karangrejo? (2) Apakah terdapat pengaruh yang signifikan antara Kualitas Pelayanan terhadap Tingkat Loyalitas Nasabah Pembiayaan *Murabbahah* di BMT Istiqomah Karangrejo? (3) Apakah Religiusitas dan Kualitas Pelayanan secara bersama-sama berpengaruh terhadap Tingkat Loyalitas Nasabah Pembiayaan *Murabbahah* di BMT Istiqomah Karangrejo?

Penelitian ini menggunakan metode pendekatan kuantitatif dengan data yang digunakan adalah data primer yang diperoleh melalui penyebaran angket yang telah diisi oleh nasabah pembiayaan *murabahah* di BMT Istiqomah Karangrejo dengan populasi nasabah pembiayaan *murabahah* yang berjumlah 899. Sampel penelitian ini sebanyak 90 orang yang diambil dengan teknik *incidental sampling*. Pengujian penelitian ini menggunakan analisis regresi linier berganda, uji t dan uji f.

Hasil penelitian ini menunjukkan: 1) terdapat pengaruh positif dan signifikan antara *religiusitas* terhadap loyalitas nasabah pembiayaan *murabbahah* di BMT Istiqomah Karangrejo, 2) terdapat pengaruh yang tidak signifikan antara kualitas pelayanan terhadap loyalitas nasabah pembiayaan *murabbahah* di BMT Istiqomah Karangrejo, 3) terdapat pengaruh positif dan signifikan antara *religiusitas* dan kualitas pelayanan secara bersama-sama (simultan) terhadap loyalitas nasabah pembiayaan *murabbahah* di BMT Istiqomah Karangrejo.

Kata Kunci : *Religiusitas*, Kualitas Pelayanan, Loyalitas Nasabah

## ABSTRACT

This thesis “The Influence of Religiosity and Service Quality to the Loyalty of *Murabbahah* Financing Customer in BMT Istiqomah Karangrejo” is written by Inggar Pravita Widyasari, 1741143168, Department of Islamic Banking, Faculty of Economics and Islamic Business, State Islamic Institute of Tulungagung, Advised by Nur Aziz Muslim, M.H.I.

This research is conducted as the thought of the changing of economic circumstances that impact on customer’s purchasing decision process. It is because the significant declining consumers’ purchasing power has limited consumers in selecting product choices. Although marketers already have a segment of loyal customers, intense competitive pressures can influence customers’ loyalty. Therefore, it cannot be ignored because it might change customers’ interests.

Based on the background of this study, the research problem of this study are formulated as; (1) Is there any significant influence between Religiosity to Loyalty Rate *Murabbahah* Financing Customer in BMT Istiqomah Karangrejo? (2) Is there a significant influence between Quality of Service to Loyalty Rate of *Murabbahah* Financing Customer in BMT Istiqomah Karangrejo? (3) Does X1 Religiosity and Quality of Service jointly affect Loyalty Rate *Murabbahah* Financing Customer in BMT Istiqomah Karangrejo?

This study uses a quantitative approach method with the data used is primary data obtained through questionnaires that have been filled by customers *murabahah* financing at Istiqomah Karangrejo BMT with a *murabahah* financing customer population which amounted to 899. This research sample as many as 90 people taken with incidental sampling technique . The testing of this research uses multiple linear regression analysis, t test and f test.

The results of this study indicate: 1) there is a positive and significant influence between religiosity on *murabbahah* financing customer loyalty at BMT Istiqomah Karangrejo, 2) there is an insignificant influence between service quality on customer loyalty *murabbahah* financing at BMT Istiqomah Karangrejo, 3) there is a positive influence and significant between religiosity and service quality together (simultaneous) to customer loyalty *murabbahah* financing at BMT Istiqomah Karangrejo.

Keywords: *Religiosity* , the service quality , and customer loyalty