

ABSTRAK

Skripsi dengan judul “Pengaruh Citra Perusahaan, Kualitas Produk dan Kualitas Pelayanan terhadap Keputusan Anggota dalam Menabung di BMT Istiqomah Karangrejo Tulungagung” ini ditulis oleh Widya Ayu Yogi Safi’i, 1741143376, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung dibimbing oleh Bapak Dr. H. Mashudi M.Pd.I.

Penelitian ini ingin menggambarkan seberapa besar penerimaan publik terhadap citra, produk dan pelayanan di BMT. Untuk itu penulis ingin membuktikan keputusan nasabah dalam menabung di BMT Istiqomah Karangrejo Tulungagung dengan citra perusahaan, kualitas produk dan kualitas pelayanan sebagai pengukurnya. Sehingga penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh citra perusahaan, kualitas produk dan kualitas pelayanan terhadap keputusan nasabah dalam menabung baik secara parsial maupun simultan di BMT Istiqomah Karangrejo Tulungagung.

Rumusan masalah dalam penelitian ini adalah (1) Apakah citra perusahaan berpengaruh terhadap keputusan nasabah dalam menabung di BMT Istiqomah Karangrejo Tulungagung? (2) Apakah kualitas produk berpengaruh terhadap keputusan nasabah dalam menabung di BMT Istiqomah Karangrejo Tulungagung? (3) Apakah kualitas pelayanan berpengaruh terhadap keputusan nasabah dalam menabung di BMT Istiqomah Karangrejo Tulungagung? (4) Apakah citra perusahaan, kualitas produk dan kualitas pelayanan secara bersamaan berpengaruh terhadap keputusan nasabah dalam menabung di 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 alat analisis regresi linier berganda dengan uji t dan uji f.

Hasil penelitian ini menunjukkan bahwa hasil uji t variabel citra perusahaan dan kualitas pelayanan berpengaruh secara signifikan terhadap keputusan nasabah dalam menabung di BMT Istiqomah Karangrejo Tulungagung. Sedangkan variabel kualitas produk tidak berpengaruh secara signifikan terhadap keputusan nasabah dalam menabung di BMT Istiqomah Karangrejo Tulungagung. Kemudian berdasarkan hasil uji f dapat diketahui bahwa citra perusahaan, kualitas produk dan kualitas pelayanan berpengaruh secara bersama-sama (simultan) terhadap keputusan nasabah dalam menabung di BMT Istiqomah Karangrejo Tulungagung.

Kata kunci: Citra Perusahaan, Kualitas Produk, Kualitas Pelayanan, Keputusan Anggota

ABSTRACT

Thesis entitled "The Effect of Corporate Image, Product Quality and Quality of Service on Customer Decision to Save on BMT Istiqomah Karangrejo Tulungagung" written by Widya Ayu Yogi Safi'i, 1741143376, Department of Sharia Banking, Faculty of Economics and Business of Islam, IAIN Tulungagung guided by Mr. Dr. H. Mashudi M.Pd.I.

This research wants to illustrate how much public acceptance of corporate image, product and service in BMT. For that, writer want to prove customer decision to save in BMT Istiqomah Karangrejo Tulungagung with corporate image, product quality and service quality as measuring. So this research aims to know and analyze the influence of corporate image, product quality and service quality to customer decision to savings both partially and simultaneously at BMT Istiqomah Karangrejo Tulungagung.

The problem formulation in this study is (1) Does the corporate's image influence the customer's decision to save in BMT Istiqomah Karangrejo Tulungagung? (2) Does the quality of the product affect the customer's decision to save in BMT Istiqomah Karangrejo Tulungagung? (3) Does the service quality affect the customer's decision to save in BMT Istiqomah Karangrejo Tulungagung? (4) Is corporate image, product quality and service quality simultaneously affect the customer's decision to save in BMT Istiqomah Karangrejo Tulungagung?

This research use associative quantitative research method with the data used is primary data obtained through dispersion questionnaire in BMT Istiqomah Karangrejo Tulungagung. Testing of this research used multiple linier regression analysis with t test and f test.

The result of this research shows that the result of t test of corporate image and service quality have significant influence to customer 's decision to save in BMT Istiqomah Karangrejo Tulungagung. While product quality variable did not significantly influence customer decision in savings in BMT Istiqomah Karangrejo Tulungagung. Then based on the result of the test, it can be seen that the company image, product quality and service quality are simultaneously toward customer's decision to save in BMT Istiqomah Karangrejo Tulungagung.

Keywords: Corporate Image, Product Quality, Service Quality, Customer Decision