

**PENGARUH TINGKAT BAGI HASIL, KUALITAS PELAYANAN,
TRANSPARANSI DAN KEPERCAYAAN TERHADAP LOYALITAS
NASABAH PADA BANK SYARIAH**

(Studi Empiris pada Bank Mandiri Syariah Sumbawa, NTB)

**THE INFLUENCE OF PROFIT SHARING, SERVICE QUALITY,
TRANSPARENCY AND TRUST ON CUSTOMER LOYALTY OF
ISLAMIC BANK**

(Empirical Study in Bank Mandiri Syariah Sumbawa, NTB)



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**FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA**

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Submitted to Meet the Requirements for A Bachelor's Degree at Faculty of
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UNDERGRADUATE THESIS

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I declare that the undergraduate thesis entitled, “**THE INFLUENCE OF PROFIT SHARING, SERVICE QUALITY, TRANSPARENCY AND TRUST ON CUSTOMER LOYALTY OF ISLAMIC BANK (Empirical Study in Bank Mandiri Syariah Sumbawa, NTB)**” does not contain any content that has been proposed for any degree at another university, research ideas and other publications, unless all citations and ideas taken deliberately are considered research references and are listed in the reference list. If it turns out that in this thesis there are known works or opinions of others that have been written or published by others then I am willing to accept the consequences of academics.

Yogyakarta, June 2020

Rizka Alwathan

Motto

“Don’t be prisoners of your past”

TRIBUTE

“This thesis is my little gift for my parents. When the world closes its doors to me, mom and dad open their arms for me. When people cover their ears for me, they open their hearts to me. Thank you for always being there for me.”

INTISARI

Penelitian ini bertujuan untuk memberikan gambaran dan bukti empiris mengenai pengaruh tingkat bagi hasil, kualitas pelayanan, transparansi dan kepercayaan terhadap loyalitas nasabah Bank Mandiri Syariah Sumbawa, NTB. Mayoritas penduduk Muslim di Kabupaten Sumbawa yang tidak sesuai dengan kenyataan besaran jumlah nasabah dalam menggunakan produk bank Syariah dibandingkan bank konvensional. Karena itu, penulis memandang perlu untuk melakukan penelitian mengenai faktor-faktor yang mempengaruhi loyalitas masyarakat menabung dan menjadi nasabah di bank syariah.

Pengumpulan data pada penelitian ini menggunakan kuesioner dengan kriteria-kriteria responden yang telah ditetapkan. Kuesioner yang diolah ada sebanyak 100 responden. Analisis yang digunakan oleh penelitian ini adalah regresi berganda. Berdasarkan analisis yang telah dilakukan dengan menggunakan SPSS Stastistics 16.0 diperoleh hasil variabel tingkat bagi hasil tidak berpengaruh signifikan, sedangkan variabel kualitas pelayanan, transparansi dan kepercayaan berpengaruh positif signifikan.

Kata kunci: Bagi Hasil, Kualitas Pelayanan, Transparansi, Kepercayaan, Loyalitas Nasabah, Perbankan Syariah

ABSTRACT

This study aims to provide an overview and empirical evidence regarding the effect of the level of profit sharing, service quality, transparency and trust in customer loyalty Bank Mandiri Syariah Sumbawa, NTB. The majority of the Muslim population in Sumbawa Regency is not in accordance with the reality of the large number of customers using Islamic bank products than the conventional banks. Therefore, the authors consider it necessary to conduct research on the factors that influence the loyalty of the community to save and become customers in Islamic banks.

Data collection in this study using a questionnaire with the criteria respondents have been determined. The questionnaire processed there were 100 respondents. The analysis used by this research is multiple regression. Based on the analysis that has been done using SPSS Statistics 16.0, the results of profit sharing have no significant positive effect, while the service quality, transparency and trust variables has a significant positive effect.

Keywords: *Profit Sharing, Customer Loyalty, Transparency, Trust, Customer Loyalty, Islamic Banking*

PREAMBLE

Raise to Allah SWT, for His grace I can be a person who thinks, has knowledge, has faith, and is patient. May this success be the first step for my future, in achieving my goals. Sholawat and greetings are for our prophet Muhammad SAW and his family.

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