

ABSTRAK

PENGARUH PERSEPSI, KEPERCAYAAN, DAN NILAI NASABAH TERHADAP PERILAKU WORD OF MOUTH TENTANG BANK SYARIAH (STUDI KASUS MAHASISWA UNIVERSITAS MUHAMMADIYAH YOGYAKARTA)

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Penelitian ini bertujuan untuk mengetahui pengaruh persepsi, kepercayaan, dan nilai nasabah terhadap perilaku *word of mouth* tentang Bank Syariah. Objek pada penelitian ini yakni mahasiswa Universitas Muhammadiyah Yogyakarta. Penelitian ini merupakan penelitian kuantitatif. Metode yang digunakan untuk pengambilan sampel yaitu convenience sampling. Pada penelitian ini, data dikumpulkan menggunakan kuesioner yang disebarkan kepada 100 responden yang terdiri dari 50 mahasiswa yang mempelajari Ekonomi Syariah dan 50 mahasiswa non Ekonomi Syariah dan dianalisis dengan bantuan aplikasi SPSS dengan software IBM SPSS versi 2.2. Hasil penelitian ini menunjukkan bahwa: 1) Persepsi berpengaruh positif signifikan terhadap perilaku *word of mouth* tentang Bank Syariah 2) Kepercayaan berpengaruh positif signifikan terhadap perilaku *word of mouth* tentang Bank Syariah 3) Nilai nasabah berpengaruh positif signifikan terhadap perilaku *word of mouth* tentang Bank Syariah 4) Secara simultan persepsi, kepercayaan, dan nilai nasabah memiliki nilai signifikansi 0,000, sehingga dapat dikatakan bahwa secara bersama-sama variabel persepsi, kepercayaan, dan nilai nasabah berpengaruh terhadap perilaku *word of mouth* tentang Bank Syariah.

Kata Kunci : Persepsi, Kepercayaan, Nilai Nasabah, *Word of Mouth*

ABSTRACT

THE EFFECT OF PERCEPTION, TRUST, AND CUSTOMER VALUE TOWARDS WORD OF MOUTH BEHAVIOR ON SHARIA BANKS (A CASE STUDY OF STUDENTS AT YOGYAKARTA MUHAMMADIYAH UNIVERSITY)

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This research aims at finding out the influence of perception, trust, and costumer value towards word of mouth behavior on sharia banks. The object of this research were students of Universitas Muhammadiyah Yogyakarta. This is a quantitative research using convenience sampling as the sampling method. In this research, the data were obtained from questionnaires distributed to 100 respondents consisting of 50 students studying sharia economy and 50 students studying non-sharia economy. The data were then analyzed using SPSS application with IBM SPSS version 2.2. The results show that: 1) perception has positive and significant effect towards word of mouth behavior on sharia banks 2) trust has positive and significant affect towards word of mouth behavior on sharia banks 3) costumer value has positive and significant effect towards word of mouth behavior on sharia banks 4) simultaneously, perception, trust, and costumers value have significant value of 0. 000, therefore, it is concluded that simultaneously the variables of perception, trust, and costumer value have effects towards word of mouth behavior on sharia banks.

Key words: Perception, Trust, Costumer Value, Word of Mouth