ASSESSMENT OF CONSUMER ATTITUDE AND BEHAVIOR TOWARDS SHARIAH BANKING SERVICES

THESIS

Submitted to Postgraduate Program of Master of Management of Muhammadiyah University of Surakarta as a partial fulfillment of the requirements for getting Master Degree of Master of Management

Written by:
NANNYUNJA SHUKKIE NAKATO
P100160056

MASTER OF MANAGEMENT
POSTGRADUATE PROGRAM
UNIVERSITAS MUHAMMADIYAH SURAKARTA
2018
SUPERVISOR'S APPROVAL FORM

The student submit the thesis for examination:

Name : Nannyunja Shukkie Nakato  
ID Number : P100160056  
Department: Management  
Thesis Title: ASSESSMENT OF CUSTOMER ATTITUDE AND BEHAVIOR TOWARDS SHARIAH BANKING SERVICES

Supervisor's approval:

I confirm that the thesis written above by the named student meets the scholarly standards for the degree and is therefore eligible to proceed to an examination by the boards of examiners of the Department of Management. The Graduate School of University Muhammadiyah Surakarta.

Surakarta, September 2018

Primary supervisor

Prof. Dr. Bambang Setiadi
SUPERVISOR’S APPROVAL FORM

The student submit the thesis for examination:

Name: Nannyunja Shukkie Nakato
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Surakarta, September 2018
Co- supervisor

Soepatini, M.Si., Ph.D
APPROVAL

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AND BEHAVIOR TOWARDS SHARIAH BANKING SERVICES

THESIS

Written by:
NANNYUNJA SHUKKIE NAKATO
P100160056

Approved to be examined by The Advisor Team

Advisor I
Prof. Dr Bambang Setiaji

Advisor II
Soepatini, M.Si., Ph.D
TESIS BERJUDUL

ASSESSMENT OF CONSUMER ATTITUDE AND BEHAVIOR TOWARDS SHARIAH BANKING SERVICE

Yang di persiapkan dan disusun oleh

NANNYUNJA SHUKKIE NAKATO
telah dipertahankan di depan Dewan Penguji
pada tanggal 20 September 2018
dan dinyatakan telah memenuhi syarat untuk diterima

SUSUNAN DEWAN PENGUJI

Pembimbing I

Prof. Dr. Bambang Setiadi

Pembimbing II

Soepatini, M.Si, Ph.D

Penguji

Ihwan Susila, M.Si., Ph.D

Surakarta, 22 September 2018
Universitas Muhammadiyah Surakarta
Sekolah Pascasarjana
Direktur,

Prof. Dr. Bambang Sumardioko, M.Pd
STATEMENT OF AUTHORSHIP

I an hereby confirm that the thesis entitled "Assessment of Consumer Attitude And Behavior Towards Islamic Banking Services" is an original and authentic work written by myself and it has satisfied the rules and regulations of Muhammadiyah Surakarta with respect to plagiarism. I certify that all quotations and the source of information have been fully referred and acknowledged accordingly.

I confirm that the thesis has not been submitted for the award of any previous degree in any tertiary institutions in Indonesia or abroad.

Name : NANNYUNJA SHUKKIE NAKATO
ID Number : P100160056
Program Study : Masters in Management
Concentration : Marketing

Surakarta, September 2018

Signed: Nannyunja Shukkie Nakato
MOTTO

“WHERE THERE IS A WILL THERE IS A WAY”

‘DO THE BEST AND PRAY ALLAH WILL TAKE CARE OF THE REST”

“ONLY STOP WHEN YOU HAVE FINISHED”
DEDICATION

This thesis is dedicated to my parents and my son and to all of my big family. This research also is dedicated for all my friends. Big thank you for your enormous support.
ACKNOWLEDGEMENTS

All praises for Allah SWT, the Lord of the universe. The Lord who has opened the doors of His mercy and blessings for the writer to finishing this thesis and thanks to Prophet Muhammad SAW peace be upon him.

The writer realizes that it is important to express her gratitude to the following persons:

1. Prof. Dr. Bambang Sumardjoko, M.Pd., the Director Of Graduate School of Muhammadiyah University of Surakata.
2. Wiyadi, MM, Ph.D, Head of Program Study Masters Management of Muhammadiyah University of Surakata.
3. Prof. Dr Bambang Setiaji as a Primary Supervisor for his help, suggestions, support and guidance to finish my thesis.
4. Soepatini, M.Si., Ph.D as the Co-supervisor for giving me valueable advise and suggestion to finish my thesis.
5. The writer’s parents, Kamulegeya Younus Tamale And Hanifa Nassibwa for their love support and words to encouragement.
6. The writer’s son and family for their love, support and motivation.
7. Special thanks for all lectures of Muhammadiyah University of Surakata for their knowledge that they gave me.
8. Special thanks to all staffs of Muhammadiyah University of Surakata for their help during my study.
9. Special thanks for all my classmates that i cannot mention by name, thanks for all your help, inspiration, motivation and suggestion, you are all very kind people you all will be in my heart.
10. Big thanks to KNB scholarship for giving me a chance to study in indonesis, i am very happy to be here.
11. Special thanks for Lilik Faida Lailia for support and motivation.
12. Special thanks for all my Indonesian friends that cannot be mentioned one by one.
The researcher accepts and requires constructive suggestions for progress of the next study. The writer hopes this research will give benefit for other researchers.

Surakarta, September 2018

Nannyunja Shukkie Nakato
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This research scrutinized the assessment of consumer attitudes and behaviour towards shariah banking services. The purpose of this research is to investigate the effect of religious motive, service quality, and low charges on customer satisfaction. This research is a quantitative research. The location for the research is shariah bank in Surakarta, Indonesia. Data is collected in this research based on a sample of 100 customers through a structured questionnaire containing 29 questions. The researcher used accidental sampling method which means that the researcher determines the sample accidentally. Analysis is done on this research by using multiple regression analysis, to examine the relationship among independent variables (religious motive, low charges, service quality, and dependent variable (customer satisfaction). The results of this research show significant and negative relationship between religious motive and customer satisfaction, significant and positive relation between low charges and customer satisfaction and insignificant and positive relationship between service quality and customer satisfaction.

**Keywords:** Islamic banking; Bank selection; Customer satisfaction.
ABSTRAK


Kata kunci: Perbankan Islam; Seleksi Bank; Kepuasan pelanggan.