

ABSTRAK

SULIS SUSILAWATI, 2023, PENGARUH KUALITAS PELAYANAN, WORD OF MOUTH (WOM) DAN CITRA MEREK TERHADAP KEPUTUSAN PEMBELIAN PRODUK ASURANSI SYARIAH (Studi Kasus Di AXA Mandiri Syariah Cabang Ciawi). Skripsi. Program Studi Ekonomi Syariah Fakultas Agama Islam

Dari tahun ke tahun AXA Mandiri Syariah cabang Ciawi mengalami penurunan jumlah nasabah yang sangat signifikan. Hal tersebut di disebabkan karena kurangnya kepercayaan masyarakat atas ketidaksesuaian penyampaian produk asuransi syariah yang dilakukan oleh *financial advisor* (FA) asuransi. Sehingga peneliti tertarik melakukan penelitian tersebut dengan tujuan untuk mengetahui pengaruh kualitas pelayanan, *word of mouth* dan citra merek, terhadap keputusan pembelian produk asuransi syariah.

Penelitian ini menggunakan pendekatan kuantitatif. Teknik pengumpulan data melalui kuisioner. Populasi dalam penelitian ini adalah seluruh nasabah AXA Mandiri Syariah cabang Ciawi yang berjumlah 236 nasabah dengan sampel sebanyak 70 responden dengan teknik pengambilan sampel menggunakan *Simple Random Sampling*. Analisis data dan uji hipotesis yang digunakan: koefisien korelasi koefisien, analisis regresi linier, koefisien determinasi (R^2), uji t dan uji F.

Hasil penelitian menunjukkan bahwa kualitas pelayanan berpengaruh positif secara parsial dan signifikan terhadap keputusan pembelian produk asuransi syariah, *word of mouth* berpengaruh positif secara parsial dan signifikan terhadap keputusan pembelian produk asuransi, citra merek berpengaruh positif secara parsial dan signifikan terhadap keputusan pembelian produk asuransi dan kualitas pelayanan, *word of mouth*, citra merek berpengaruh positif secara simultan terhadap keputusan pembelian produk asuransi syariah. Jadi penelitian ini terbukti bahwa kualitas pelayanan, *word of mouth* dan citra merek berpengaruh positif dan signifikan baik secara parsial maupun simultan terhadap keputusan pembelian produk asuransi syariah.

Kata Kunci: Kualitas Pelayanan, *Word of mouth* , Citra merek, Keputusan Pembelian.

ABSTRACT

SULIS SUSILAWATI, 2023, THE INFLUENCE OF SERVICE QUALITY, WORD OF MOUTH (WOM) AND BRAND IMAGE ON PURCHASE DECISIONS OF SHARIA INSURANCE PRODUCTS(Case Study at AXA Mandiri Syariah Ciawi Branch). Thesis. Islamic Economics Study Program, Faculty of Islamic Religion

From year to year, the Ciawi branch of AXA Mandiri Syariah has experienced a very significant decline in the number of customers. This was caused by a lack of public trust in the inappropriate delivery of sharia insurance products by insurance financial advisors (FA). So that researchers are interested in conducting this research with the aim of knowing the effect of service quality, word of mouth and brand image, on purchasing decisions of sharia insurance products. This study uses a quantitative approach.

Data collection techniques through questionnaires. The population in this study were all customers of AXA Mandiri Syariah Ciawi branch, totaling 236 customers with a sample of 70 respondents with a sampling technique using Simple Random Sampling. Data analysis and hypothesis testing used: correlation coefficient, linear regression analysis, coefficient of determination (R^2), t test and F test.

The results showed that service quality had a partial and significant positive effect on the decision to purchase sharia insurance products, word of mouth had a partial and significant positive effect on the decision to purchase insurance products, brand image had a partial and significant positive effect on the decision to purchase insurance products and service quality, word of mouth, brand image has a positive effect simultaneously on the decision to purchase sharia insurance products. So this research proves that service quality, word of mouth and brand image have a positive and significant effect both partially and simultaneously on the decision to purchase sharia insurance products.

Keywords: Quality of Service, Word of mouth, Brand image, Purchase Decision.