

ABSTRAK

Annisa Latifah Ainurrohimah. 2026. Pengaruh Kemampuan, Integritas Dan Kebajikan Terhadap Kepercayaan Nasabah Bank Syariah Indonesia (Bsi) Di Kota Tasikmalaya. Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.

Kepercayaan nasabah merupakan faktor penting dalam menjaga keberlangsungan lembaga perbankan syariah, khususnya pada Bank Syariah Indonesia (BSI) di Kota Tasikmalaya. Kepercayaan nasabah dapat dipengaruhi oleh beberapa faktor, di antaranya kemampuan, integritas, dan kebajikan yang dimiliki oleh pihak bank dalam memberikan pelayanan. Permasalahan yang muncul terkait pelayanan perbankan menunjukkan bahwa faktor-faktor tersebut perlu diperhatikan untuk mempertahankan kepercayaan nasabah. Oleh karena itu, penelitian ini bertujuan untuk menganalisis pengaruh kemampuan, integritas, dan kebajikan terhadap kepercayaan nasabah BSI di Kota Tasikmalaya, baik secara parsial maupun simultan.

Penelitian ini menggunakan metode kuantitatif dengan pendekatan survei. Data diperoleh melalui penyebaran kuesioner kepada 100 nasabah BSI di Kota Tasikmalaya yang dijadikan sebagai responden penelitian. Teknik pengambilan sampel menggunakan *purposive sampling* sesuai dengan kriteria yang telah ditentukan. Data yang diperoleh kemudian dianalisis menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, serta analisis regresi linear berganda dengan bantuan program statistik.

Hasil penelitian menunjukkan bahwa secara parsial kemampuan dan integritas berpengaruh positif dan signifikan terhadap kepercayaan nasabah, sedangkan kebajikan tidak berpengaruh signifikan terhadap kepercayaan nasabah. Meskipun demikian, secara simultan kemampuan, integritas, dan kebajikan bersama-sama berpengaruh signifikan terhadap kepercayaan nasabah. Penelitian ini memberikan implikasi bahwa peningkatan kualitas sumber daya manusia, penguatan nilai amanah dan integritas, serta pengembangan budaya pelayanan yang berorientasi pada kepedulian menjadi faktor strategis dalam membangun dan mempertahankan kepercayaan nasabah pada perbankan syariah.

Kata Kunci: *Kemampuan, Integritas, Kebajikan, Kepercayaan, Bank Syariah Indonesia*

ABSTRACT

Annisa Latifah Ainurrohimah. 2026. *The Influence Of Ability, Integrity And Benevolence On Customer Trust At Bank Syariah Indonesia (Bsi) In Tasikmalaya City. Islamic Economics Study Program, Faculty of Islamic Studies, Siliwangi University.*

Customer Customer trust is an important factor in maintaining the sustainability of Islamic banking institutions, particularly at Bank Syariah Indonesia (BSI) in Tasikmalaya City. Customer trust can be influenced by several factors, including the ability, integrity, and benevolence demonstrated by the bank in providing services. Problems related to banking services indicate that these factors need to be considered in order to maintain customer trust. Therefore, this study aims to analyze the effect of ability, integrity, and benevolence on customer trust at BSI in Tasikmalaya City, both partially and simultaneously.

This study employed a quantitative method with a survey approach. Data were obtained through the distribution of questionnaires to 100 customers of BSI in Tasikmalaya City who were selected as research respondents. The sampling technique used was purposive sampling in accordance with predetermined criteria. The collected data were then analyzed using validity tests, reliability tests, classical assumption tests, and multiple linear regression analysis with the assistance of statistical software.

The The results of the study indicate that partially, ability and integrity have a positive and significant effect on customer trust, while benevolence does not have a significant effect on customer trust. However, simultaneously, ability, integrity, and benevolence together have a significant effect on customer trust. This study implies that improving the quality of human resources, strengthening the values of trustworthiness and integrity, and developing a service culture oriented toward care and concern are strategic factors in building and maintaining customer trust in Islamic banking.

Keywords: *Ability, Integrity, Benevolence, Customer Trust, Bank Syariah Indonesia.*