

ABSTRAK

Pengaruh Strategi *Word Of Mouth* (WOM), *Sharia Compliance*, dan Tingkat Religiusitas terhadap Keputusan Menjadi Nasabah di PT. Bank Muamalat Kantor Cabang Utama Palembang

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Penelitian ini bertujuan untuk menganalisis pengaruh strategi *word of mouth* (WOM), *sharia compliance*, dan tingkat religiusitas terhadap keputusan menjadi nasabah di PT. Bank Muamalat Kantor Cabang Utama Palembang. Sampel dipilih menggunakan teknik sampel aksidental. Data dalam penelitian ini adalah 100 koresponden, menggunakan teknik pengumpulan data angket, dan metode yang digunakan untuk menganalisis datanya adalah analisis regresi berganda. Hasil penelitian membuktikan bahwa secara parsial, strategi *word of mouth* (WOM) berpengaruh positif dan signifikan terhadap keputusan menjadi nasabah, *sharia compliance* berpengaruh positif dan signifikan terhadap keputusan menjadi nasabah, dan tingkat religiusitas berpengaruh positif dan signifikan terhadap keputusan menjadi nasabah. Secara simultan, strategi *word of mouth* (WOM), *sharia compliance*, dan tingkat religiusitas berpengaruh positif dan signifikan terhadap keputusan menjadi nasabah di PT. Bank Muamalat Kantor Cabang Utama Palembang. Hasil penelitian ini diharapkan memberikan manfaat bagi PT. Bank Muamalat Kantor Cabang Utama Palembang untuk meningkatkan keputusan menjadi nasabah melalui strategi *word of mouth* (WOM), *sharia compliance*, dan tingkat religiusitas.

Kata Kunci: strategi *word of mouth* (WOM), *sharia compliance*, tingkat religiusitas, keputusan menjadi nasabah

ABSTRACT

The Influence of Word Of Mouth (WOM) Strategy, Sharia Compliance, and Level of Religiosity on the Decision to Become a Customer at PT. Bank Muamalat Palembang Main Branch Office

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This study aims to analyze the effect of word of mouth (WOM) strategy, sharia compliance, and the level of religiosity on the decision to become a customer at PT. Bank Muamalat Palembang Main Branch Office. Samples were selected using the accidental sampling technique. The data in this study were 100 respondents. Data collection techniques using a questionnaire. This study uses multiple regression analysis method to analyze the data. The results of the study prove that partially, word of mouth (WOM) strategy has a positive and significant effect on the decision to become a customer, sharia compliance has a positive and significant effect on the decision to become a customer, and the level of religiosity has a positive and significant effect on the decision to become a customer. Simultaneously, the word of mouth (WOM) strategy, sharia compliance, and the level of religiosity have a positive and significant effect on the decision to become a customer at PT. Bank Muamalat Palembang Main Branch Office. The results of this study are expected to provide benefits for PT. Bank Muamalat Palembang Main Branch Office to improve customer decisions through word of mouth (WOM) strategy, sharia compliance, and the level of religiosity.

Keywords: *word of mouth (WOM) strategy, sharia compliance, level of religiosity, decision to become a customer*