

ABSTRAK

Skripsi dengan judul “Pengaruh Lokasi, Keunikan Produk Tabungan Dan *Communication Interpersonal Skill Karyawan* Terhadap Minat Nasabah Menabung Di BMT PETA Tulungagung “ ini ditulis oleh Annisak Fujiarini, NIM.2823133014, pembimbing Agus Eko Sujianto, SE., MM.

Penelitian ini dilatar belakangi oleh semakin banyaknya koperasi syariah yang bermunculan di propinsi Jawa Timur khususnya di Tulungagung. Masyarakat di Tulungagung sedikit banyak telah banyak menggunakan jasa koperasi syariah. Dalam hal ini peneliti menghubungkan masalah lokasi, keunikan produk tabungan, dan *Communication interpersonal skill* Karyawan terhadap minat nasabah menabung di BMT PETA Tulungagung.

Rumusan masalah dalam penelitian ini adalah (1) Apakah lokasi berpengaruh terhadap minat nasabah menabung? (2) Apakah keunikan produk tabungan berpengaruh terhadap minat nasabah menabung? (3) Apakah *communication interpersonal skill* karyawan pengaruh terhadap minat nasabah menabung? (4) Apakah lokasi, keunikan produk tabungan dan *communication interpersonal skill* karyawan berpengaruh terhadap minat nasabah menabung?. Adapun yang menjadi tujuan penelitian ini adalah Untuk menguji pengaruh lokasi, keunikan produk tabungan produk tabungan dan *communication interpersonal skill* karyawan terhadap minat nasabah untuk menabung.

Dalam penelitian ini digunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Analisis data dilakukan dengan Uji Validitas dan Reliabilitas, Uji Normalitas Data, Uji Asumsi Klasik, Uji Regresi Linear Berganda, Uji Hipotesis, dan Uji Koefisien Determinasi. Jumlah sampel yang di gunakan 91 responden

Pengujian hipotesis menggunakan uji t menunjukkan bahwa lokasi berpengaruh signifikan terhadap minat nasabah menabung, keunikan produk tabungan berpengaruh terhadap minat nasabah menabung sedangkan communication Interpersonal skill karyawan berpengaruh signifikan terhadap minat nasabah menabung. Kemudian hasil analisis melalui uji F menunjukkan bahwa variabel lokasi, keunikan produk tabungan dan Communication Interpersonal skill karyawan berpengaruh signifikan secara bersama-sama terhadapminat nasabah menabung. Angka *Adjusted R Square* sebesar 0,903 menunjukkan bahwa 90,3% Minat Nasabah Menabung bisa dijelaskan oleh ketiga variabel independen yang digunakan dalam persamaan regresi. Sedangkan sisanya 9,7% dijelaskan oleh variabel lain di luar ketiga variabel yang digunakan dalam penelitian ini.

Kata Kunci : Lokasi, Keunikan Produk Tabungan, *Communication Interpersonal Skill* Karyawan, dan Minat Nasabah

ABSTRACT

Thesis entitled "The Influence of Location, The Uniqueness of Savings And Communication Products Interpersonal Skill Employees Against Interest In Saving Customers In BMT PETA Tulungagung" In the current year Annisak Fujiarini, NIM.2823133014, Supervisor Agus Eko Sujianto, SE, MM.

This research is based on the increasing number of sharia cooperatives that have emerged in East Java province, especially in Tulungagung. People in Tulungagung more or less have been using the services of sharia cooperatives. In this case the researchers connect the problem location, the uniqueness of savings products, and communication interpersonal skill Employees of the interest of customers to save in BMT PETA Tulungagung.

The formulation of the problem in this research is (1) Does the location affect the interest of the customer saving? (2) Does the uniqueness of savings products affect the interest of savings customers? (3) What is the interpersonal communication skill of employees influence on the interest of customers save? (4) Is the location, uniqueness of savings product and interpersonal communication skill affect the interest of customers? As for the purpose of this study is To examine the influence of location, the uniqueness of savings product savings products and communication interpersonal skill employees against the interest of customers to save.

In this study used a quantitative approach with the type of associative research. Data analysis is done by Validity and Reliability Test, Data Normality Test, Classic Assumption Test, Multiple Linear Regression Test, Hypothesis Test, and Determination Coefficient Test. Number of samples used 91 responder

Hypothesis testing using t-test shows that the location has significant effect to the interest of savings customers, the uniqueness of saving product has an effect on the interest of the saving customer while the interpersonal skill of the employees has a significant effect on the interest of the customers of saving. Then the result of analysis through F test shows that location variable, uniqueness of saving product and Communication Interpersonal skill employee have significant influence together to the interest of customer save. Adjusted R Square number of 0.903 indicates that 90.3% Interest in Client Savings can be explained by the three independent variables used in the regression equation. While the remaining 9.7% is explained by other variables outside the three variables used in this study.

Keywords: Location, Unique Savings Products, Interpersonal Communication Skill Employees, and Customer Interests