

ABSTRAK

Skripsi dengan judul “Pengaruh Faktor Pendidikan, Sosial, Dan Budaya terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung“. Penelitian ini ditulis oleh Ika Sari Putri, NIM. 17401153001, pembimbing Dr. Hj. Chusnul Chotimah, M. Ag.

Saat ini banyak bermunculan berbagai lembaga keuangan sejenis yang berprinsip syariah. Diantara lembaga tersebut yang terkait langsung dengan upaya pengentasan kemiskinan adalah Baitul Maal wat Tamwil (BMT). Seperti untuk jenis produk pinjaman yang nantinya dapat berkembang dan membantu para nasabah dalam hal perekonomian. Dalam hal ini pasti setiap nasabah akan memperhatikan dan mempertimbangkan faktor penentu yang digunakan untuk mengambil keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung. Oleh karena itu, memahami dan mempelajari perilaku konsumen adalah kunci keberhasilan suatu perusahaan.

Penelitian ini bertujuan untuk menguji (1) pengaruh faktor pendidikan terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung (2) pengaruh faktor sosial terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung (3) pengaruh budaya terhadap terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung (4) pengaruh faktor pendidikan, sosial, dan budaya terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung secara simultan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Dalam menggunakan data primer yang diperoleh dari informasi secara langsung dengan tanya jawab seputar objek penelitian, sejarah objek penelitian, dan data yang akan dijadikan penelitian dan data sekunder yang diperoleh dalam bentuk yang sudah jadi. Pada penelitian ini menggunakan teknik analisis data yaitu uji validitas dan reliabilitas, uji asumsi klasik, uji normalitas, uji multikolinieritas, uji heteroskedastisitas, uji regresi linier berganda, uji T, uji F, uji koefisien determinasi (R^2).

Hasil penelitian ini menunjukkan bahwa secara parsial (1) faktor pendidikan berpengaruh positif dan signifikan terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung (2) faktor sosial berpengaruh positif dan signifikan terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung (3) faktor budaya berpengaruh positif dan signifikan terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung. Sedangkan secara simultan (4) faktor pendidikan, sosial, dan budaya berpengaruh positif dan signifikan terhadap keputusan pinjaman produktif di BMT Istiqomah Karangrejo Tulungagung.

Kata kunci: Faktor Pendidikan, Sosial, Budaya, Keputusan Pinjaman Produktif

ABSTRACT

Thesis with a title "Influence of Educational Factors, Social, And Culture towards productive loan decisions at BMT Istiqomah Karangrejo Tulungagung". Was written by Ika Sari Putri, NIM 17401153001, tutors Dr. Hj. Chusnul Chotimah, M. Ag.

At present there are many emerging types of financial institutions with sharia principles. Among these institutions that are directly related to poverty alleviation efforts are Baitul Maal wat Tamwil (BMT). As for the types of loan products that can later develop and help customers in terms of the economy. In this case, surely each customer will pay attention and consider the determinants used to make productive loan decisions at BMT Istiqomah Karangrejo Tulungagung. Therefore, understanding and studying consumer behavior is the key to the success of a company.

This study aims to examine (1) the influence of educational factors on productive loan decisions at BMT Istiqomah Karangrejo Tulungagung (2) the influence of social factors on productive loan decisions at BMT Istiqomah Karangrejo Tulungagung (3) cultural influence on productive loan decisions at BMT Istiqomah Karangrejo Tulungagung (4) the influence of educational, social and cultural factors on productive loan decisions at BMT Istiqomah Karangrejo Tulungagung simultaneously.

This study uses a quantitative approach with the type of associative research. In using primary data obtained from information directly with question and answer about the object of research, the history of the object of research, and data to be used as research and secondary data obtained in the form that has been prepared. In this study using data analysis techniques, namely validity and reliability test, classic assumption test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression test, T test, F test, test coefficient of determination (R^2).

The results of this study indicate that partially (1) educational factors have a positive and significant effect on productive loan decisions at BMT Istiqomah Karangrejo Tulungagung (2) social factors have a positive and significant effect on productive loan decisions at BMT Istiqomah Karangrejo Tulungagung (3) cultural factors have a positive effect and significant to productive loan decisions at BMT Istiqomah Karangrejo Tulungagung. While simultaneously (4) educational, social and cultural factors have a positive and significant effect on productive loan decisions at BMT Istiqomah Karangrejo Tulungagung.

Keywords: Educational, Social, Cultural Factors, Productive Loan Decisions.