

ABSTRAK

Skripsi dengan judul “Pengaruh Persepsi, Gaya Hidup, dan Sikap Terhadap Keputusan Anggota Dalam Memilih Produk Pembiayaan Murabahah (Studi Komparatif Baitul Maal wa Tamwil Sinar Amanah Boyolangu Tulungagung dan Baitul Maal Istiqomah Karangrejo Tulungagung” ini di tulis oleh Juhan Rully Ariyanto, 17401153338, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Insititut Agama Islam Negeri Tulungagung, pembimbing Muhammad Aqim Adlan, M.E.I.

Penelitian dalam skripsi ini dilatar belakangi dengan majunya perkembangan zaman saat ini telah hadir lembaga keuangan yang berbasis syariah, yang awalnya berbasis konvensional sekarang juga ikut mengembangkan dirinya dengan membuka produk-produk syariah. Hal ini menunjukkan bahwa lembaga keuangan syariah memiliki posisi tersendiri di mata masyarakat Indonesia..

Penelitian ini menggunakan pendekatan penelitian kuantitatif dengan jenis penelitian komparatif asosiatif. Data yang digunakan adalah data primer yang di peroleh dari hasil kuisioner yang di sebar ke anggota pembiayaan murabahah di BMT Sinar Amanah Boyolangu Tulungagung dan BMT Istiqomah Karangrejo Tulungagung. Pada penelitian ini menggunakan metode analisis uji validitas dan reliabelitas, uji multikolinieritas, analisis regresi linier berganda, uji hipotesis, uji determinasi, dan uji asumsi klasik residual

Hasil penelitian pada anggota pembiayaan murabahah di BMT Sinar Amanah Boyolangu Tulungagung dan BMT Istiqomah Karangrejo Tulungagung, hasil pengujian hipotesis dapat disimpulkan bahwa, (1) Diantara salah satu variabel persepsi, gaya hidup, sikap berpengaruh positif dan signifikan terhadap keputusan anggota memilih produk pembiayaan murabahah di kedua BMT. (2) Variabel persepsi berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah di kedua BMT. (3) Variabel gaya hidup berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah di kedua BMT. (4) Variabel sikap berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah di kedua BMT. (5) Berdasarkan penelitian ini pengaruh variabel persepsi, gaya hidup dan sikap terhadap keputusan anggota memilih produk pembiayaan murabahah lebih besar pengaruhnya pada BMT Istiqomah Karangrejo Tulungagung dibandingkan BMT Sinar Amanah Boyolangu Tulungagung.

Kata Kunci : Pengetahuan, Gaya Hidup, Sikap, dan Keputusan

ABSTRAK

Thesis with the title "The Influence of Perception, Lifestyle, and Attitudes Toward Members' Decisions in Choosing Murabahah Financing Products (Comparative Study of Baitul Maal wa Tamwil Sinar Amanah Boyolangu Tulungagung and Baitul Maal Istiqomah Karangrejo Tulungagung" was written by Juhan Rully Ariyanto, 1740115338, Faculty of Economics and Islamic Business, Department of Sharia Banking, Tulungagung State Islamic Institute, mentor Muhammad Aqim Adlan, MEI.

The research in this thesis is motivated by the development of the current era, sharia-based financial institutions, which were originally based on conventional principles, are now also developing themselves by opening sharia products. This shows that Islamic financial institutions have their own positions in the eyes of the Indonesian people.

This research uses a quantitative research approach with associative comparative research. The data used are primary data obtained from the results of the questionnaire distributed to members of murabaha financing in BMT Sinar Amanah Boyolangu Tulungagung and BMT Istiqomah Karangrejo Tulungagung. In this study using the analysis method of validity and reliability test, multicollinearity test, multiple linear regression analysis, hypothesis testing, determination test, and the test of classical residual assumptions.

The results of the members of murabaha financing in BMT Sinar Amanah Boyolangu Tulungagung and BMT Istiqomah Karangrejo Tulungagung, the results of hypothesis testing can be concluded that, (1) Among one of the variables of perception, lifestyle, attitudes have a positive and significant effect on Member's decision to choose murabahah financing products in both BMTs. (2) Perception variable has a positive and significant effect on the decision of members to choose murabaha financing in both BMTs. (3) Lifestyle variables have a positive and significant effect on the members' decision to choose murabaha financing in both BMTs. (4) The attitude variable has a positive and significant effect on the decision of members to choose murabaha financing in both BMTs. (5) Based on this study the influence of perception, lifestyle and attitude variables on the members' decision to choose murabaha financing products has greater influence on the BMT Istiqomah Karangrejo Tulungagung Than BMT Sinar Amanah Boyolangu Tulungagung.

Keywords: Knowledge, Lifestyle, Attitudes, and Decisions