

## ABSTRAK

Moch. Rizal Alfian Putra, 17401153352, 2019. *Pengaruh Promosi dan Pengetahuan Konsumen Terhadap Keputusan Menjadi Nasabah di Bank Jatim Capem Syariah Blitar*. Skripsi. Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Tulungagung.  
Dosen Pembimbing: Drs. H. Mashudi, M.Pd.i

Bank Syariah merupakan lembaga keuangan layaknya Bank Konvensional, namun pada bank syariah menggunakan prinsip syariah yaitu keadilan, keseimbangan dan kemaslahatan. Peran bank syariah memajukan sektor riil adalah nilai tambah. Promosi merupakan salah satu aspek yang penting dalam memasarkan produk ataupun jasa yang dimiliki oleh bank syariah baik secara langsung maupun tidak langsung. Selain itu, Pengetahuan konsumen tentang Bank Syariah masih relatif rendah karena para konsumen hanya mengetahui hal-hal yang bersifat umum tentang Bank Syariah, tidak mengetahui secara spesifik tentang produk yang ditawarkan oleh Bank Syariah dan manfaat apa yang dapat diterimanya jika menggunakan jasa Bank Syariah.

Penelitian ini bertujuan untuk menganalisis pengaruh promosi dan pengetahuan konsumen terhadap keputusan menjadi nasabah bank syariah di Bank Jatim Capem Syariah Blitar. Adapun rumusan masalah dalam penelitian ini adalah 1) Apakah promosi berpengaruh signifikan terhadap keputusan menjadi nasabah di Bank Jatim Capem Syariah Blitar?, 2) Apakah pengetahuan konsumen berpengaruh signifikan terhadap keputusan menjadi nasabah di Bank Jatim Capem Syariah Blitar?, 3) Apakah promosi dan pengetahuan konsumen secara bersama-sama berpengaruh signifikan terhadap keputusan menjadi nasabah di Bank Jatim Capem Syariah Blitar?

Jenis penelitian ini adalah Penelitian kuantitatif. Pendekatan yang digunakan yaitu analisis asosiatif. Teknik pengumpulan data yang digunakan adalah dengan kuesioner (data primer). Sedangkan teknik pengambilan sampel yang digunakan dalam penelitian ini adalah probability sampling. Kategori yang digunakan adalah Simple Random Sampling karena pengambilan anggota sampel dari populasi dilakukan secara acak tanpa memperhatikan strata yang ada dalam populasi tersebut.

Hasil dalam penelitian ini menunjukkan bahwa variabel promosi berpengaruh positif terhadap keputusan menjadi nasabah bank syariah di Bank Jatim Capem Syariah Blitar, pengetahuan konsumen berpengaruh positif terhadap keputusan menjadi nasabah bank syariah di Bank Jatim Capem Syariah Blitar, secara menyeluruh hasil penelitian ini menunjukkan bahwa promosi dan pengetahuan konsumen secara bersama-sama berpengaruh positif terhadap keputusan menjadi nasabah bank syariah di Bank Jatim Capem Syariah Blitar

**Kata Kunci :** Promosi, Pengetahuan Konsumen, Keputusan Nasabah

## ABSTRACT

Moch. Rizal Alfian Putra, 17401153352, 2019. The Influence of Consumer Promotion and Knowledge on the Customer of Becoming a Sharia Bank Customer at Bank Jatim Supporting Branch of Blitar Sharia. Thesis. Islamic Banking Department, Economics and Islamic Business Faculty of Institute Islamic Collge (IAIN).

Advisor: Drs. H. Mashudi, M.Pd.

Sharia bank is a financial institution whose duties and functions are the same as conventional banks. But in sharia banks using Sharia principles that are justice, balance and benefit. The role of sharia banks to advance the real sector is an added value. Because, there is conventional banks that is play in the financial sector than in the real sector. Promotion is one important aspect in marketing products or services owned by sharia banks either directly or indirectly. In addition, consumer knowledge about sharia bank is still relative low because consumers only know things that are general about sharia bank, do not know specifically about the products offered by Islamic banks and what benefits can be received if using the services of sharia banks. If only based on religious reasons alone, may not necessarily affect the behavior of the community against the decision in choosing or using banking services, especially sharia banks.

The purpose of this study is to analyze the influence of promotion and knowledge's consumer of the decision to become a costumer of sharia bank at Bank Jatim Supporting Branch of Blitar Sharia. The research problem in this research is 1) Does the promotion significantly affect the decision to become a customer of assistant at Bank Jatim Supporting Branch of Blitar Sharia ?, 2) Does the consumer's knowledge significantly influence the decision to become a customer at Bank Jatim Supporting Branch of Blitar Sharia?, 3) What is promotion and knowledge's Consumers together have a significant effect on the decision to become a customer at Bank Jatim Supporting Branch of Blitar Sharia ?

The type of this research is quantitative research. The approach used is associative analysis. Technique of collecting data used is by questioner (primary data). While the sampling technique used in this study is probability sampling. The category used is Simple Random Sampling because the sampling of sample customer of the population is done randomly regardless of the strata present in the population.

Results in the research indicated that the variable promotion have had a positive impact of the decision has been a customer of sharia bank in Bank Jatim Supporting Branch Blitar, consumer knowledge have had a positive impact of the decision has been a member of sharia bank in Bank Jatim Supporting Branch Blitar, thoroughly this research result indicates that promoting and knowledge of consumers taken together have had a positive impact of the decision has been a customer of sharia bank in Bank Jatim Supporting Branch of Blitar Sharia.

Keywords: Promotion, Consumer Knowledge, Customer