

ABSTRAK

Skripsi dengan judul “Analisis Faktor-Faktor Yang Mempengaruhi Minat Nasabah Non Muslim Terhadap Penggunaan Jasa Perbankan Syariah (Studi Pada Bank Muamalat Indonesia KCP Blitar)” ini ditulis oleh Alfiatu Meizuhri, NIM. 17401163188, pembimbing Ahmad Budiman, M.S.I.

Lahirnya perbankan syariah di Indonesia mampu menjawab kebutuhan masyarakat terhadap sistem perbankan yang lebih adil. Bank Muamalat Indonesia merupakan bank syariah pertama yang hadir di Indonesia pada tahun 1991. Dalam perkembangannya Bank Muamalat Indonesia KCP Blitar tidak hanya memiliki nasabah dari kalangan muslim saja, tetapi nasabah di Bank Muamalat Indonesia KCP Blitar juga banyak dari kalangan non muslim. Adanya nasabah non muslim tersebut mungkin disebabkan oleh beberapa faktor yang mempengaruhi. Hal ini sangat penting diperhatikan oleh bank syariah dalam rangka mempertahankan dan meningkatkan jumlah nasabah non muslim agar tertarik untuk melakukan transaksi pada bank syariah.

Rumusan masalah dalam penelitian ini antara lain: (1) Bagaimana pengaruh faktor pelayanan terhadap minat nasabah non muslim dalam memilih jasa layanan Bank Muamalat Indonesia KCP Blitar? ; (2) Bagaimana pengaruh faktor bagi hasil terhadap minat nasabah non muslim dalam memilih jasa layanan Bank Muamalat Indonesia KCP Blitar? ; (3) Bagaimana pengaruh faktor promosi terhadap minat nasabah non muslim dalam memilih jasa layanan Bank Muamalat Indonesia KCP Blitar? ; (4) Bagaimana pengaruh faktor pelayanan, faktor bagi hasil, dan faktor promosi terhadap minat nasabah non muslim dalam memilih jasa layanan Bank Muamalat Indonesia KCP Blitar?. Penelitian ini bertujuan untuk menguji pengaruh Pelayanan, Bagi Hasil, dan Promosi terhadap Minat Nasabah Non Muslim, baik secara parsial maupun secara simultan.

Metode penelitian yang digunakan adalah metode analisis regresi linier berganda. Jenis penelitian yang digunakan adalah penelitian kuantitatif. Sumber data adalah data primer. Teknik pengumpulan data adalah penyebaran kuesioner atau angket. Pengolahan data menggunakan SPSS 20.0. Analisis data yang digunakan antara lain Uji Validitas, Uji Reliabilitas, Uji Normalitas, Uji Asumsi Klasik, Uji Linier Berganda, Uji Hipotesis, dan Uji Koefisien Determinasi.

Pengujian hipotesis menggunakan uji t menunjukkan bahwa Pelayanan berpengaruh positif dan signifikan terhadap Minat Nasabah Non Muslim, Bagi Hasil berpengaruh positif dan signifikan terhadap Minat Nasabah Non Muslim, dan Promosi berpengaruh positif dan signifikan terhadap Minat Nasabah Non Muslim. Selanjutnya Uji F diketahui bahwa secara simultan Pelayanan, Bagi Hasil, dan Promosi berpengaruh positif dan signifikan terhadap Minat Nasabah Non Muslim.

Kata Kunci : Pelayanan, Bagi Hasil, Promosi, dan Minat Nasabah Non Muslim.

ABSTRACT

Thesis entitled "Analysis of Factors Affecting Non-Muslim Customers' Interest in the Use of Sharia Banking Services (Study at Muamalat Indonesia Bank KCP Blitar)" was written by Alfiatu Meizuhri, NIM. 17401163188, mentor Ahmad Budiman, M.S.I.

The birth of Islamic banking in Indonesia is able to answer the needs of the community towards a more equitable banking system. Bank Muamalat Indonesia was the first Islamic bank to be present in Indonesia in 1991. In its development Bank Muamalat Indonesia KCP Blitar did not only have customers from the Muslim community, but customers at Bank Muamalat Indonesia KCP Blitar also had many non-Muslims. The existence of non-Muslim customers may be caused by several factors that influence. This is very important to be considered by Islamic banks in order to maintain and increase the number of non-Muslim customers to be interested in conducting transactions at Islamic banks.

The formulation of the problems in this study include: (1) What is the effect of the service factor on the interest of non-Muslim customers in choosing Bank Muamalat Indonesia KCP Blitar services? ; (2) How does the profit sharing factor influence the interest of non-Muslim customers in choosing Bank Muamalat Indonesia KCP Blitar services? ; (3) How does the promotion factor influence the interest of non-Muslim customers in choosing Bank Muamalat Indonesia KCP Blitar services? ; (4) What is the effect of service factors, profit sharing factors, and promotion factors on the interest of non-Muslim customers in choosing Bank Muamalat Indonesia KCP Blitar services ?. This study aims to examine the effect of Services, Revenue Sharing, and Promotion of Interest of Non-Muslim Customers, both partially and simultaneously.

The research method used is multiple linear regression analysis method. This type of research is quantitative research. The data source is primary data. Data collection techniques are the dissemination of questionnaires or questionnaires. Data processing using SPSS 20.0. Analysis of the data used include validity test, reliability test, normality test, classic assumption test, multiple linear test, hypothesis test, and coefficient of determination test.

Hypothesis testing using the t test shows that Services have a positive and significant effect on Non-Muslim Customer Interests, Profit Sharing has a positive and significant effect on Non-Muslim Customer Interests, and Promotion has a positive and significant effect on Non-Muslim Customer Interests. Furthermore, the F Test is known that simultaneous Service, Profit Sharing, and Promotion has a positive and significant effect on the Interest of Non-Muslim Customers.

Keywords: Service, Profit Sharing, Promotion, and Interest of Non-Muslim Customers.