

ABSTRAK

Skripsi dengan Judul “**Pengaruh Bauran Pemasaran dan Pengetahuan Anggota Terhadap Keputusan Menjadi Anggota BMT Surya Madinah Tulungagung**”. ini ditulis oleh Benni Kurniawan, NIM. 17401154466, Fakultas Ekonomi Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, dibimbing oleh Muhammad Aqim Adlan, M.E.I.

Kata Kunci: Bauran Pemasaran, Pengetahuan Nasabah, Keputusan Nasabah

Peneliti dalam skripsi ini dilatarbelakangi oleh sebuah fenomena bahwa perkembangan lembaga keuangan syariah yang semakin pesat menjadikan persaingan antar lembaga keuangan konvensional dan lembaga keuangan syariah semakin ketat dalam memperebutkan nasabah. Dalam hal ini peneliti ingin menguji pengaruh bauran pemasaran dan pengetahuan nasabah dalam mengambil keputusan menjadi nasabah di BMT Surya Madinah dan BMT Istiqomah Tulungagung. Rumusan Masalah dalam penelitian ini adalah 1). Bagaimana *product* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung? 2) Bagaimana *price* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung? 3) Bagaimana *place* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung? 4) Bagaimana *promotion* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung? 5) Bagaimana pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung? 6) Bagaimana *product*, *price*, *place*, *promotion*, dan pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung? 7) Bagaimana *product* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung? 8) Bagaimana *price* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung? 9) Bagaimana *place* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung? 10) Bagaimana *promotion* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung? 11) Bagaimana pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung? 12) Bagaimana *product*, *price*, *place*, *promotion*, dan pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Pengambilan sampel yang digunakan yaitu dengan teknik *sistematik random sampling* dengan sampel random. Data yang digunakan adalah data

primer, yang diperoleh dari penyebaran kuesioner. Populasi dari penelitian ini adalah seluruh nasabah BMT Surya Madinah Tulungagung. Pengujian hipotesis dalam penelitian ini menggunakan metode analisis Uji Validasi dan Realibilitas, uji normalitas, uji asumsi klasik, uji regresi berganda, uji hipotesis, dan uji koefisien determinasi.

Hasil penelitian menunjukkan bahwa, 1). *Product* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung; 2) *Price* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung; 3) *Place* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung; 4) *Promotion* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung; 5) Pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung; 6) *Product*, *price*, *place*, *promotion*, dan pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Surya Madinah Tulungagung; 7) *Product* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung; 8) *Price* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung; 9) *Place* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung; 10) *Promotion* berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung; 11) Pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung; 12) *Product*, *price*, *place*, *promotion*, dan pengetahuan anggota berpengaruh signifikan terhadap keputusan menjadi nasabah di BMT Istiqomah Tulungagung.

ABSTRACT

Thesis with the title "*Effect of Marketing Mix and Membership Knowledge on the Decision to Become a Membership of BMT Surya Madinah Tulungagung*". This work was written by Benni Kurniawan, NIM 17401154466, Faculty of Islamic Business Economics, The Department of Islamic Banking, Tulungagung State Islamic Institute, The Supervisor is Muhammad Aqim Adlan, M.E.I.

Keywords: *Marketing Mix, Customer Knowledge, Customer Decisions*

The motivation of this research is a phenomenon that the rapid development of Islamic financial institutions makes competition between conventional financial institutions and Islamic financial institutions increasingly tight in fighting over customers. In this case the researcher wants to test the effect of marketing mix and customer knowledge in making decisions become customers in BMT Surya Madinah and BMT Istiqomah Tulungagung. The problem formulation, in this research are 1). How does „the product“ significantly influence the decision become a customer at BMT Surya Madinah Tulungagung? 2) How does „the price“ significantly influence the decision to become a customer at BMT Surya Madinah Tulungagung? 3) How does one of aspect „place“ have a significant effect on the decision to become a customer at BMT Surya Madinah Tulungagung? 4) How does „the promotion“ have a significant effect on the decision to become a customer at BMT Surya Madinah Tulungagung? 5) How does membership knowledge significantly influence the decision to become a customer at BMT Surya Madinah Tulungagung? 6) How does „the product“, „price“, „place“, „promotion“, and „knowledge“ of membershipship significantly influence the decision to become a customer at BMT Surya Madinah Tulungagung? 7) How does the product have a significant effect on the decision to become a customer at BMT Istiqomah Tulungagung? 8) How does the price significantly influence the decision to become a customer at BMT Istiqomah Tulungagung? 9) How does place significantly influence the decision to become a customer at BMT Istiqomah Tulungagung? 10) How does promotion have a significant effect on the decision to become a customer at Istiqomah Tulungagung BMT? 11) How does membership knowledge have a significant effect on the decision to become a customer at BMT Istiqomah Tulungagung? 12) How do product, price, place, promotion, and membership knowledge significantly influence the decision to become a customer at Istiqomah Tulungagung BMT?

This study uses a quantitative approach to the type of associative research. The sampling used in this research that systematic random sampling technique with random samples. The data used are primary data, obtained from questionnaires. The population in this study were all customers of BMT Surya Madinah and BMT Istiqomah Tulungagung. Hypothesis testing in this study uses the analysis method of Validation and Reliability Test, normality test, classic assumption test, multiple regression test, hypothesis test, and the coefficient of determination test,

The results showed that, 1). Product has a significant effect on the decision to become a customer at BMT Surya Madinah Tulungagung; 2) Price significantly influences the decision to become a customer at BMT Surya Madinah Tulungagung; 3) Place has a significant effect on the decision to become a customer at BMT Surya Madinah Tulungagung; 4) Promotion significantly effect on the decision to become a customer at BMT Surya Madinah Tulungagung; 5) Membership knowledge has a significant effect on the decision to become a customer at BMT Surya Madinah Tulungagung; 6) Product, price, place, promotion, and membership knowledge significantly influence the decision to become a customer at BMT Surya Madinah Tulungagung; 7) Product has a significant effect on the decision to become a customer at BMT Istiqomah Tulungagung; 8) Price has a significant effect on the decision to become a customer at Istiqomah Tulungagung BMT; 9) Place has a significant effect on the decision to become a customer at BMT Istiqomah Tulungagung; 10) Promotion has a significant effect on the decision to become a customer at Istiqomah Tulungagung BMT; 11) Membership knowledge has significant influence on the decision to become a customer at BMT Istiqomah Tulungagung; 12) Product, price, place, promotion, and membership knowledge significantly influence the decision to become a customer at BMT Istiqomah Tulungagung.