

ABSTRAK

Skripsi dengan judul “Pengaruh *Product, Price, Place, Promotion, People, Process* Dan *Physical Evidence* Terhadap Keputusan Anggota Memilih Pembiayaan Murabahah Di BMT Sahara Kauman Tulungagung Dan Kopsyah Al Mawaddah Samir Ngunut Tulungagung.” Ini ditulis oleh Umi Istikhomah, NIM. 17401163348 ,Pembimbing Hj. Amalia Nuril Hidayati. M. Sy.

Penelitian ini dilatar belakangi oleh kondisi lembaga keuangan non bank seperti BMT/Kopsyah yang semakin pesat menunjukkan tingkat persaingan yang ketat. Oleh karena itu mengharuskan setiap lembaga mengoptimalkan strategi dalam memasarkan produknya dengan konsep pemasaran yang sifatnya dapat dikendalikan yaitu dengan *marketing mix*.

Rumusan masalah dalam penelitian ini meliputi 1) Bagaimana pengaruh *product* terhadap keputusan anggota memilih pembiayaan murabahah?, 2) Bagaimana pengaruh *price* terhadap keputusan anggota memilih pembiayaan murabahah?, 3) Bagaimana pengaruh *place* terhadap keputusan anggota memilih pembiayaan murabahah?, 4) Bagaimana pengaruh *promotion* terhadap keputusan anggota memilih pembiayaan murabahah?, 5) Bagaimana pengaruh *people* terhadap keputusan anggota memilih pembiayaan murabahah?, 6) Bagaimana pengaruh *process* terhadap keputusan anggota memilih pembiayaan murabahah?, 7) Bagaimana pengaruh *physical evidence* terhadap keputusan anggota memilih pembiayaan murabahah?, 8) Apakah ada pengaruh signifikan antara *product, price, place, promotion, people, process*, dan *physical evidence* terhadap keputusan anggota memilih pembiayaan murabahah?.

Dalam penelitian ini pendekatan yang digunakan adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel menggunakan teknik *probability sampling* dengan menggunakan *purposive sampling*. Data kuesioner dianalisis menggunakan SPSS 20.0 dengan melakukan beberapa tahap uji analisis data, uji validitas dan reliabilitas, uji asumsi klasik, uji normalitas data, uji multikolinieritas, uji heteroskedastisitas, uji regresi liniear berganda, uji hipotesis (uji t dan uji F) dan koefisien determinasi.

Hasil penelitian ini menyimpulkan bahwa secara parsial *product* berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah, *price* berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah, *place* berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah, *promotion* berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah, *people* berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah, *process* berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah, dan *physical evidence* berpengaruh positif dan signifikan terhadap keputusan anggota memilih pembiayaan murabahah di BMT Sahara Kauman Tulungagung dan Kopsyah Al Mawaddah Samir Ngunut Tulungagung.

Kata Kunci : *Product, Price, Place, Promotion, People, Process, Physical Evidence* dan keputusan Anggota

ABSTRACT

Thesis with the title "The Influence of Product, Price, Place, Promotion, People, Process and Physical Evidence on Member Decisions to Choose Murabahah Financing at BMT Sahara Kauman Tulungagung and Kopsyah Al Mawaddah Samir Ngundut Tulungagung." This was written by Umi Istikhomah, NIM. 17401163348, Advisor Hj. Amalia Nuril Hidayati. M. Sy.

This research is motivated by the condition of non-bank financial institutions such as BMT / Kopsyah which is increasingly rapidly showing the level of intense competition. Therefore, it requires every institution to optimize its strategy in marketing its products with a controllable marketing concept, namely the marketing mix.

The formulation of the problem in this research includes 1) How does the product influence the members' decision to choose murabahah financing? 2) How does price influence the members' decision to choose murabahah financing ?, 3) How does place influence the members' decision to choose murabahah financing? on the decision of members to choose murabahah financing? 5) How is the influence of the people on the members' decision to choose murabahah financing? 6) How does the process influence the members' decision to choose murabahah financing? 7) How does physical evidence affect the members' decision to choose murabahah financing ?, 8) Is there a significant influence between product, price, place, promotion, people, process, and physical evidence on members' decisions to choose murabahah financing ?.

In this research, the approach used is a quantitative approach with associative research type. The sampling technique uses probability sampling techniques using purposive sampling. The questionnaire data were analyzed using SPSS 20.0 by performing several stages of data analysis tests, validity and reliability tests, classical assumption tests, data normality tests, multicollinearity tests, heteroscedasticity tests, multiple linear regression tests, hypothesis testing (t test and F test) and coefficient of determination.

The results of this study conclude that partially product have a positive and significant effect on members' decisions to choose murabahah financing, price have a positive and significant effect on members' decisions to choose murabahah financing, place have a positive and significant effect on members' decisions to choose murabahah financing, promotion have a positive and significant effect on members' decisions to choose murabahah financing, people have a positive and significant effect on members' decisions to choose murabahah financing, process have a positive and significant effect on members' decisions to choose murabahah financing, and physical evidence have a positive and significant effect on members' decisions to choose murabahah financing at BMT Sahara Kauman Tulungagung and Kopsyah Al Mawaddah Samir Ngundut Tulungagung.

Keyboard : Product, Price, Place, Promotion, People, Process, Physical Evidence. and Member Decisions