

## ABSTRAK

Skripsi dengan judul “Faktor-Faktor Yang Mempengaruhi Minat Mahasiswa Untuk Menjadi Nasabah Di Bank Syariah (Studi Kasus Mahasiswa FEBI Institut Agama Islam Negeri Tulungagung Angkatan 2017)” ini ditulis oleh Santhi Gya Fredion, NIM. 12401173434, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung, Pembimbing Dr. Deny Yudiantoro, S.AP., S.Pd., M.M.

Penelitian ini dilatarbelakangi oleh fenomena yang terjadi di lapangan, yaitu dengan masih sering menjumpai mahasiswa yang kurang berminat menjadi nasabah di bank syariah. Mengingat pentingnya minat pada mahasiswa, maka bank syariah harus berupaya menumbuhkan minat mahasiswa. Salah satu caranya adalah dengan melihat factor-faktor yang dapat mempengaruhi minat mahasiswa, yaitu biasanya meliputi factor reputasi, promosi, produk maupun pengetahuan mahasiswa itu sendiri.

Rumusan masalah dalam penelitian ini adalah (1) Apakah pengetahuan berpengaruh signifikan terhadap minat mahasiswa Fakultas Ekonomi dan Bisnis Islam menjadi nasabah di bank syariah? (2) Apakah reputasi berpengaruh signifikan terhadap minat mahasiswa Fakultas Ekonomi dan Bisnis Islam menjadi nasabah di bank syariah? (3) Apakah promosi berpengaruh signifikan terhadap minat mahasiswa Fakultas Ekonomi dan Bisnis Islam menjadi nasabah di bank syariah? (4) Apakah produk berpengaruh signifikan terhadap minat mahasiswa Fakultas Ekonomi dan Bisnis Islam menjadi nasabah di bank syariah? (5) Apakah pengetahuan, reputasi, promosi dan produk secara simultan berpengaruh signifikan terhadap minat mahasiswa Fakultas Ekonomi dan Bisnis Islam menjadi nasabah di bank syariah?

Penelitian ini menggunakan pendekatan kuantitatif dan jenis penelitian asosiatif dengan menggunakan sumber data primer kuesioner. Metode yang digunakan dalam pengambilan sampel yaitu Teknik simple random sampling dengan sebanyak 94 responden. Teknik analisis data menggunakan uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik yang terdiri dari uji multikolinieritas, uji heteroskedastisitas, uji autokorelasi dan uji regresi linier berganda, uji hipotesis serta uji koefisien determinasi dengan menggunakan SPSS 21.0

Hasil penelitian ini menunjukkan bahwa secara parsial, pengetahuan berpengaruh positif dan signifikan terhadap minat menjadi nasabah di bank syariah. Secara parsial, reputasi berpengaruh positif dan signifikan terhadap minat menjadi nasabah di bank syariah. Secara parsial, promosi tidak berpengaruh signifikan terhadap minat menjadi nasabah di bank syariah. Secara parsial produk berpengaruh positif dan signifikan terhadap minat menjadi nasabah di bank syariah. Kemudian penelitian yang dilakukan secara simultan memberikan hasil bahwa pengetahuan, reputasi, promosi dan produk berpengaruh secara bersama-sama terhadap minat menjadi nasabah di bank syariah.

**Kata kunci:** Pengetahuan, Reputasi, Promosi, Produk, Minat

## ABSTRACT

Thesis entitled “the factors that influence the interest of students to become customers in Islamic banks (case study of FEBI students at the tulungagung state Islamic institute for 2017)”. This is written by Santhi Gya Fredion, NIM. 12401173434, Islamic banking department, faculty of Islamic economics and business, tulungagung state Islamic institute, guided Dr. Deny Yudiantoro, S.AP., M.M.

This research is motivated by the phenomena that occurs in the field, namely by still often encountering students who are less interested in becoming customers in Islamic banks. Given the importance of interest in students, Islamic banks must strive to foster student interest. One way is to look at the factors that can affect student interest, which usually includes factors of reputation, promotions, products and student knowledge itself.

The problem formulation in this research is (1) Does knowledge have a significant effect on the interest of students of the Faculty of Economics and Islamic Business to become customers in Islamic banks? (2) Does reputation have a significant effect on the interest of students of the Faculty of Economics and Islamic Business to become customers in Islamic banks? (3) Does promotion have a significant effect on the interest of students of the Faculty of Economics and Islamic Business to become customers in Islamic banks? (4) Does product have a significant effect on the interest of students of the Faculty of Economics and Islamic Business to become customers in Islamic banks? (5) Do knowledge, reputation, promotions and products simultaneously have a significant effect on the interest of the Faculty of Economics and Islamic Business to become customers in Islamic banks?

This study uses quantitative approaches and types of associative research by using a primary data source questionnaire. The methods used in sampling are simple random sampling techniques with as many 94 respondents. Data analysis techniques using the validity test, reliability test, normality test, classical assumption test consisting of multicollinearity test, heteroskedasticity test, autocorrelation test and multiple regression test, hypothetical test and coefficient of determination test by using SPSS 21.0

The result of this study show that, in a partial, knowledge has a positive and significant effect on interest in becoming a customer in Islamic banks. Partially, reputation has a positive and significant effect on interest in becoming a customer in an Islamic bank. Partially, promotion has no significant effect on interest in becoming a customer in Islamic banks. Partially, the product has a positive and significant effect on the interest in becoming a customer in a sharia bank. Then the research that was conducted simultaneously gave the result that knowledge, reputation, promotion and product had a joint effect on the interest in becoming a customer in an Islamic bank.

**Keywords:** knowledge, reputation, promotion, products and interest.