

ABSTRAK

Pengaruh Pengetahuan, Produk, Promosi, dan Reputasi Terhadap Minat Masyarakat Menjadi Nasabah di Bank Syariah (Masyarakat Komplek Perumahan Grand Permata Residence Desa Tales Kecamatan Ngadiluwih Kabupaten Kediri)” yang ditulis oleh Yudhistira Dwi Angelino, NIM 12401183197. Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, pembimbing Dr. Nur Aziz Muslim, M.H.I.

Penelitian ini dilatar belakangi oleh perkembangan Bank Syariah saat ini sangat pesat, pada zaman sekarang ini udah mulai banyak masyarakat yang mengerti tentang bank syariah, akan tetapi bank syariah masih belum mampu menembus dominasi dari bank konvensional. Hal ini dikarenakan kurangnya minat masyarakat terhadap bank syariah dan kurangnya kesadaran masyarakat bertransaksi secara syar’i padahal mayoritas masyarakat adalah muslim. Tujuan dari penelitian untuk melihat apakah pengetahuan, produk, promosi, dan reputasi dapat mempengaruhi minat masyarakat perumahan Grand Permata Residence Desa Tales Kecamatan Ngadiluwih Kabupaten Kediri untuk menjadi nasabah di bank syariah.

Rumusan masalah pada penelitian ini adalah 1). Apakah pengetahuan berpengaruh terhadap minat masyarakat perumahan Grand Permata Residence menjadi nasabah di Bank Syariah?. 2). Apakah produk berpengaruh terhadap minat masyarakat perumahan Grand Permata Residence menjadi nasabah di Bank Syariah?. 3). Apakah promosi berpengaruh terhadap minat masyarakat perumahan Grand Permata Residence menjadi nasabah di Bank Syariah?. 4). Apakah reputasi berpengaruh terhadap minat masyarakat perumahan Grand Permata Residence menjadi nasabah di Bank Syariah?. 5) Apakah Pengetahuan, Produk, Promosi, dan Reputasi Berpengaruh Secara Simultan terhadap minat masyarakat perumahan Grand Permata Residence menjadi nasabah di Bank Syariah?.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Dalam penelitian ini data yang digunakan adalah data primer yang diperoleh dari kuisioner secara online yang disebar di masyarakat Komplek Perumahan Grand Permata Residence Desa Tales Kecamatan Ngadiluwih Kabupaten Kediri. Data kuisioner secara online dianalisis menggunakan SPSS 23.0 dengan melakukan uji validitas, uji reabilitas, uji asumsi klasik, uji multikolonieritas, uji heterokedastisitas, uji regresi berganda, uji hipotesis (uji t, uji f), dan uji koefisien determinasi.

Hasil penelitian yang dilakukan, 1). Pengetahuan tidak berpengaruh terhadap minat menjadi nasabah, 2). Produk Berpengaruh terhadap minat menjadi nasabah, 3). Promosi berpengaruh terhadap minat menjadi nasabah, 4). Reputasi tidak berpengaruh terhadap minat menjadi nasabah 5). Secara simultan menunjukkan pengetahuan, produk, promosi, dan reputasi mempengaruhi minat menjadi nasabah sebesar 75,5%, sedangkan 24,5% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

Keywords: Knowledge, Product, Promotion, Reputation, Interest, Islamic Bank.

ABSTRACT

The Influence of Knowledge, Products, Promotions, and Reputation on Public Interest in Becoming Customers at Islamic Banks (Community of the Grand Permata Residence Housing Complex, Tales Village, Ngadiluwih District, Kediri Regency)” written by Yudhistira Dwi Angelino, NIM 12401183197. Department of Islamic Banking, Faculty of Economics and Business Islam, State Islamic University Sayyid Ali Rahmatullah Tulungagung, supervisor Dr. Nur Aziz Muslim, M.H.I.

This research is motivated by the development of Islamic banks at this time is very rapid, in this day and age many people have started to understand about Islamic banks, but Islamic banks are still not able to penetrate the dominance of conventional banks. This is due to the lack of public interest in Islamic banks and the lack of public awareness of transacting according to sharia even though the majority of people are Muslims. The purpose of the study was to see whether knowledge, products, promotions, and reputation could influence public interest in the Grand Permata Residence housing community, Tales Village, Ngadiluwih District, Kediri Regency to become customers in Islamic banks.

The formulation of the problem in this study are 1). Does knowledge affect the public interest in Grand Permata Residence housing to become customers at Islamic Banks?. 2). Does the product have an effect on the public interest in Grand Permata Residence housing to become customers at Islamic Banks?. 3). Does the promotion affect the public interest in the Grand Permata Residence housing to become a customer at a Sharia Bank?. 4). Does reputation affect the public's interest in the Grand Permata Residence housing to become a customer at a Sharia Bank?. 5) Do Knowledge, Products, Promotions, and Reputation Simultaneously Affect the interest of the Grand Permata Residence housing community to become customers at Islamic Banks?.

This study uses a quantitative approach with the type of associative research. In this study, the data used were primary data obtained from online questionnaires distributed in the community of the Grand Permata Residence Housing Complex, Tales Village, Ngadiluwih District, Kediri Regency. The online questionnaire data were analyzed using SPSS 23.0 by conducting validity tests, reliability tests, classical assumption tests, multicollinearity tests, heteroscedasticity tests, multiple regression tests, hypothesis testing (t test, f test), and coefficient of determination test.

The results of the research conducted, 1). Knowledge has no effect on interest in becoming a customer, 2). Products affect interest in becoming a customer, 3). Promotion affects interest in becoming a customer, 4). Reputation does not affect interest in becoming a customer 5). Simultaneously providing knowledge, products, promotions, and reputation affects interest in becoming a customer by 75.5%, while 24.5% is influenced by other variables not examined in this study.

Keywords: Knowledge, Product, Promotion, Reputation, Interest, Islamic Bank