

## ABSTRAK

Skripsi dengan judul "Pengaruh Pengetahuan Produk, Promosi, Lokasi, Dan Persepsi Terhadap Minat Masyarakat Menjadi Nasabah Bank Syariah (Studi Kasus Masyarakat Di Desa Tenggur)" ini ditulis oleh Putri Dhea Annisa, NIM. 12401183315. Program Studi Perbankan Syariah Fakultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, yang dibimbing oleh Dr. Muniri, M.Pd.

Penelitian ini dilatarbelakangi oleh semakin cepat berkembangnya lembaga keuangan bank di Indonesia, namun cukup lambat untuk perbankan syariah. Hal ini menyebabkan bank syariah menghadapi permasalahan terkait bagaimana cara agar menarik minat dari calon nasabah. Minat menjadi nasabah dapat dilihat melalui beberapa faktor yang meliputi pengetahuan tentang produk-produk bank syariah, persepsi masyarakat, serta promosi dan lokasi yang juga menjadi tolak ukur yang mempengaruhi minat masyarakat terhadap bank syariah.

Tujuan penelitian ini adalah (1) Untuk menguji pengaruh pengetahuan produk terhadap minat masyarakat menjadi nasabah bank syariah (2) Untuk menguji pengaruh promosi terhadap minat masyarakat menjadi nasabah bank syariah (3) Untuk menguji pengaruh lokasi terhadap minat masyarakat menjadi nasabah bank syariah (4) Untuk menguji pengaruh persepsi terhadap minat masyarakat menjadi nasabah bank syariah (5) Untuk menguji pengaruh pengetahuan produk, promosi, lokasi perusahaan, dan persepsi terhadap minat masyarakat menjadi nasabah bank syariah.

Penelitian ini menggunakan pendekatan kuantitatif dan jenis penelitian asosiatif. Sumber data yang digunakan adalah data primer dengan jumlah sampel sebanyak 98 responden. Teknik pengumpulan data yang digunakan adalah kuesioner. Pengolahan data diolah menggunakan *SPSS 25*. Pada penelitian ini menggunakan uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, uji linear berganda, dan uji koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa (1) Pengetahuan produk berpengaruh positif dan signifikan terhadap minat masyarakat menjadi nasabah di bank syariah (2) Promosi berpengaruh positif dan signifikan terhadap minat masyarakat menjadi nasabah di bank syariah (3) Lokasi berpengaruh positif dan signifikan terhadap minat masyarakat menjadi nasabah di bank syariah (4) Persepsi berpengaruh positif dan signifikan terhadap minat masyarakat menjadi nasabah di bank syariah (5) Pengetahuan produk, promosi, lokasi, dan persepsi secara simultan berpengaruh positif dan signifikan terhadap minat masyarakat menjadi nasabah bank syariah.

**Kata Kunci: Minat menjadi nasabah, Pengetahuan Produk, Promosi, Lokasi, dan Persepsi**

## **ABSTRACT**

*This thesis entitled "The Influence of Product Knowledge, Promotion, Location, and Perceptions of Public Interest in Becoming Customers of Islamic Banks (Case Study of Communities in Tengkur Village)" was written by Putri Dhea Annisa, NIM. 12401183315. Islamic Banking Study Program, Faculty of Islamic Economics and Business, State Islamic University Sayyid Ali Rahmatullah Tulungagung, who was advisor by Dr. Muniri, M.Pd.*

*This research is motivated by the faster development of bank financial institutions in Indonesia, but quite slowly for Islamic banking. This causes Islamic banks to face problems related to how to attract interest from prospective customers. Interest in becoming a customer can be seen through several factors which include knowledge of Islamic bank products, public perceptions, as well as promotions and locations which are also benchmarks that influence people's interest in Islamic banks.*

*The aims of this study were (1) to test the effect of product knowledge on people's interest in becoming Islamic bank customers (2) to test the effect of promotion on people's interest in becoming Islamic bank customers (3) to test the effect of location on people's interest in becoming Islamic bank customers (4) To test the effect of perceptions on people's interest in becoming Islamic bank customers (5) To test the effect of product knowledge, promotions, company location, and perceptions on people's interest in becoming Islamic bank customers. This study uses a quantitative approach and associative research types. The data source used is primary data with a total sample of 98 respondents. The data collection technique used was a questionnaire. Data processing was processed using SPSS 25. In this study using the validity test, reliability test, normality test, classical assumption test, multiple linear test, and test the coefficient of determination.*

*The results of this study indicate that (1) Product knowledge has a positive and significant effect on people's interest in becoming customers in Islamic banks (2) Promotion has a positive and significant effect on people's interest in becoming customers in Islamic banks (3) Location has a positive and significant effect on people's interest in becoming customers in Islamic banks (4) Perceptions have a positive and significant effect on people's interest in becoming customers in Islamic banks (5) Product knowledge, promotion, location, and perceptions simultaneously have a positive and significant effect on people's interest in becoming customers of Islamic banks.*

***Keywords: Interest in becoming a customer, Product Knowledge, Promotion, Location, and Perception***