

## ABSTRAK

Skripsi dengan judul “Pengaruh Positioning, Performance dan Pointing Out Terhadap Minat Meminjam Pelaku UMKM di Lembaga Keuangan Syariah (Studi Kasus Pada Pelaku UMKM di Kecamatan Tulungagung)” yang ditulis oleh Reza Nur Irfani, NIM. 12401173315, Dosen Pembimbing Dr. Muhamad Aqim Adlan, M.E.I.

Usaha Mikro, Kecil, dan Menengah (UMKM) di Kecamatan Tulungagung telah menjadi kontributor utama terhadap pertumbuhan ekonomi daerah. Namun, kendala dalam mendapatkan akses pembiayaan masih menjadi tantangan krusial yang dihadapi oleh pelaku UMKM. Dalam konteks ini, penting untuk memahami bagaimana faktor-faktor seperti *positioning*, *performance*, dan *pointing out* dapat mempengaruhi minat meminjam pelaku UMKM di Lembaga Keuangan Syariah, terutama di Lembaga Keuangan Syariah (LKS) di Kecamatan Tulungagung.

Rumusan masalah dalam penelitian ini yaitu: 1) Bagaimana positioning berpengaruh terhadap minat meminjam pelaku UMKM di Lembaga Keuangan Syariah? 2) Bagaimana performance berpengaruh terhadap minat meminjam pelaku UMKM di Lembaga Keuangan Syariah? 3) Bagaimana pointing-out berpengaruh terhadap minat meminjam pelaku UMKM di Lembaga Keuangan Syariah? 4) Bagaimana positioning, performance, dan pointing-out berpengaruh terhadap minat meminjam pelaku UMKM di Lembaga Keuangan Syariah?. Penelitian ini bertujuan untuk mengetahui pengaruh *positioning*, *performance*, dan *pointing out* dapat memengaruhi minat meminjam pelaku UMKM di Lembaga Keuangan Syariah, terutama di LKS secara parsial maupun simultan (bersama-sama).

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik yang dipakai dalam pengambilan sampel dalam penelitian yaitu menggunakan *non probability sampling* dengan menggunakan rumus dari *Slovin*. Jumlah sampel yang digunakan adalah sebanyak 93 responden yakni pelaku UMKM Kecamatan Tulungagung yang mengajukan pembiayaan di LKS Kabupaten Tulungagung. Selanjutnya analisis data menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, uji regresi linear berganda, uji hipotesis, serta uji koefisien determinasi ( $R^2$ ).

Hasil dari penelitian ini menunjukkan bahwa variabel pengaruh *positioning*, *performance*, dan *pointing out* secara parsial berpengaruh positif dan signifikan terhadap minat pelaku UMKM di Kecamatan Tulungagung dalam mengajukan pembiayaan di LKS dan secara simultan ketiga variabel tersebut juga berpengaruh positif dan signifikan terhadap minat pelaku UMKM di Kecamatan Tulungagung dalam mengajukan pembiayaan di LKS di Kabupaten Tulungagung.

**Kata Kunci :** *Positioning, Performance, Pointing Out*, Minat Nasabah dan LKS

## **ABSTRACT**

*Thesis entitled "Analysis of Factors Influencing the Interest of Micro, Small and Medium Enterprises (MSMEs) in Applying for Financing at LKS Tulungagung Regency (Case Study on MSME Actors in Tulungagung District)" written by Reza Nur Irfani, NIM. 12401173315, Supervisor Dr. Muhamad Aqim Adlan, M.E.I.*

*Micro, Small and Medium Enterprises (MSMEs) in Tulungagung Regency have become major contributors to regional economic growth. However, obstacles in obtaining access to financing are still crucial challenges faced by MSME actors. In this context, it is important to understand how factors such as positioning, performance, and pointing out can affect the interest of MSME actors in applying for financing, especially in Islamic Financial Institutions (LKS) in Tulungagung Regency.*

*The formulation of the problem in this study is: 1) Does the positioning factor affect the interest of MSME actors in applying for financing at Islamic Financial Institutions in Tulungagung Regency? 2) Do performance factors affect the interest of MSME actors in applying for financing at Sharia Financial Institutions in Tulungagung Regency? 3) Does the pointing-out factor affect the interest of MSME actors in applying for financing at Sharia Financial Institutions in Tulungagung Regency? 4) Do positioning, performance, and pointing-out factors affect the interest of MSME actors in applying for financing at Sharia Financial Institutions in Tulungagung Regency? This study aims to determine the influence of positioning, performance, and pointing out can affect the interest of MSME actors in applying for financing, especially in LKS in Tulungagung Regency partially or simultaneously (together).*

*This study used a quantitative approach with associative research type. The technique used in sampling in research is using non-probability sampling using the formula from Slovin. The number of samples used was 93 respondents, namely MSME actors in Tulungagung District who applied for financing at LKS Tulungagung Regency. Furthermore, data analysis uses validity tests, reliability tests, classical assumption tests, multiple linear regression tests, hypothesis tests, and coefficient of determination (R<sup>2</sup>) tests.*

*The results of this study show that the variables of positioning, performance, and pointing out influence partially have a positive and significant effect on the interest of MSME actors in applying for financing at LKS in Tulungagung Regency and simultaneously these three variables also have a positive and significant effect on the interest of MSME actors in applying for financing at LKS in Tulungagung Regency.*

**Keywords:** *Positioning, Performance, Pointing Out, Customer Interest and LKS*