

**ANALISIS PENGARUH PRODUK, BAGI HASIL, LOKASI, DAN PROMOSI
TERHADAP KEPUTUSAN NASABAH MENABUNG DI KSPPS BMT BINA
IHSANUL FIKRI YOGYAKARTA**

ABSTRAK

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh produk terhadap keputusan nasabah menabung, (2) pengaruh bagi hasil terhadap keputusan nasabah menabung, (3) pengaruh lokasi terhadap keputusan nasabah menabung, (4) pengaruh promosi terhadap keputusan nasabah menabung, dan (5) pengaruh produk, bagi hasil, lokasi, dan promosi secara simultan terhadap keputusan nasabah menabung.

Penelitian ini merupakan penelitian kausal asosiatif dengan pendekatan kuantitatif. Populasi dalam penelitian ini adalah nasabah penyimpan dana pada KSPPS BMT Bina Ihsanul Fikri Yogyakarta kantor pusat yang beralamat di Jl. Rejowinangun No. 28B Kotagede Kota Yogyakarta. Jumlah sampel dalam penelitian ini sebanyak 85 orang dengan menggunakan purposive sampling. Metode pengumpulan data dengan kuesioner dan wawancara. Uji coba instrumen menggunakan uji validitas dan reliabilitas. Uji asumsi klasik meliputi uji normalitas, multikolinieritas, dan heteroskedastisitas. Uji hipotesis menggunakan analisis regresi linier berganda, uji t (parsial), uji F (simultan), dan uji determinasi (R^2). Alat analisis yang digunakan adalah IBM SPSS versi 23.

Hasil dari penelitian ini adalah: (1) produk tidak berpengaruh terhadap keputusan nasabah menabung, (2) bagi hasil tidak berpengaruh terhadap keputusan nasabah menabung, (3) lokasi berpengaruh terhadap keputusan nasabah menabung, (4) promosi berpengaruh terhadap keputusan nasabah menabung, dan (5) produk, bagi hasil, lokasi, dan promosi berpengaruh secara simultan terhadap keputusan nasabah menabung.

Kata kunci: Bauran Pemasaran, Investasi, Keputusan Menabung

***THE ANALYSIS OF THE INFLUENCE OF PRODUCT, PROFIT SHARING,
LOCATION, AND PROMOTION TOWARDS THE DECISION OF THE
CUSTOMERS TO SAVE IN KSPPS BMT BINA IHSANUL FIKRI
YOGYAKARTA***

ABSTRACT

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The research aimed at finding out: (1) the influence of the product towards customer decision to save, (2) the influence of the profit sharing towards customer decision to save, (3) the influence of the location towards customer decision to save, (4) the influence of the promotion towards customer decision to save, (5) the influence of the product, profit sharing, location and promotion towards customer decision to save.

The research was causal associative with quantitative approach. The population of the research was the customers who save their money in KSPPS BMT Bina Ihsanul Fikri Yogyakarta. The number of the sample in the research was 85 persons by using purposive sampling. The method of the data collection was by distributing questionnaire and conducting interview. The instrument testing was by using validity and reliability tests. The classic assumption test includes normality, multicollinierity, heteroscedascity tests. The hypothesis test was using double linier regression analysis, t-test (partial), F test (simultaneous), determination test (R^2). The analysis device used was IBM SPSS version of 23.

The results of the research were: (1) the product did not influence the customers decision to save, (2) the profit sharing did not influence the customers decision to save, (3) the location had influence the customers decision to save, (4) the promotion had influence the customers decision to save, (5) the product, profit sharing, location, and promotion influenced the customers decision to save.

Keywords: Marketing Mix, Investment, Decision to Save