

INTISARI

Penelitian ini dilaksanakan untuk menganalisis faktor-faktor yang memengaruhi nasabah usaha mikro, kecil, dan menengah (UMKM) memilih bank syariah. Variabel Independen terdiri dari Produk (X1), Kualitas Pelayanan (X2), Promosi (X3), dan Reputasi Bank (X4). Variabel dependent adalah Keputusan Nasabah UMKM Memilih Bank Syariah. Sampel berjumlah 38 responden yang diambil dengan menggunakan teknik *Purposive Sampling*. Penelitian ini menggunakan teknik analisis data untuk pengujian hipotesis berupa uji t, Uji F dan R² beserta uji kebaikan model sekaligus Uji asumsi klasik terlebih dahulu dengan menggunakan program SPSS 15.0.

Dalam uji validitas dan reliabilitas menunjukkan bahwa semua item valid dan reliabel. Dalam asumsi klasik yaitu uji normalitas menunjukkan bahwa data berdistribusi normal, sekaligus terbebas dari multikolonieritas dan heteroskedastisitas. Berdasarkan dari hasil validitas, reliabilitas dan uji asumsi klasik didapatkan bahwa data baik, sehingga dapat dilanjutkan uji regresi linier berganda. Hasil pengujian regresi berganda menunjukkan bahwa kualitas pelayanan dan reputasi berpengaruh positif terhadap keputusan nasabah UMKM memilih bank syariah, sedangkan produk dan promosi berpengaruh negatif terhadap keputusan nasabah UMKM memilih bank syariah.

Kata kunci : Bank Syariah, UMKM, Produk, Kualitas Pelayanan, Promosi, Reputasi Bank, Keputusan Memilih Bank Syariah.

ABSTRACT

This research was conducted to analyze the factors that affect micro small and medium enterprise (MSME) customers choose Sharia banks. Independent variable consists of Product (X1), Quality of Service (X2), Promotion (X3), and Reputation of Bank (X4). Dependent variable is the Decision of factors that affect micro small and medium enterprise customers choose Sharia banks. The samples were 38 respondents taken using purposive sampling technique. This study uses data analysis techniques for hypothesis testing in the form of t test, test F and R Square along with test the goodness of the model as well as test the classical assumptions first by using the program SPSS 15.0.

In the validity and reliability test indicates that all items are valid and reliable. In the classical assumption that the normality test shows that the data is normally distributed, as well as free from multicollinearity and heteroscedasticity. Based on the results of validity, reliability and classical assumption test found that the data obtained is good, so it can be followed by multiple linear regression test. The result of multiple regression test shows that service quality and reputation have positive effect on the decision of MSME customers to choose sharia banks, while the product and promotion have negative effect to the decision of MSME customers choose Sharia banks.

Keywords: Islamic Banking, MSME, Product, Service Quality, Promotion, Reputation Bank, Decision Choosing Islamic Bank.