

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh promosi, lokasi, produk, dan pelayanan secara parsial dan secara simultan terhadap keputusan nasabah menabung di bank syariah dan konvensional dengan studi kasus pedagang Pasar Prawirotaman Yogyakarta.

Populasi dalam penelitian ini sebanyak 507 pedagang Pasar Prawirotaman Yogyakarta. Teknik pengambilan sampel menggunakan teknik *purposive sampling* sebanyak 100 responden. Teknik pengumpulan data menggunakan kuesioner sebanyak 20 item pertanyaan yang dinilai dengan skala likert 1-5. Analisis data yang digunakan dengan uji validitas, uji reliabilitas, uji normalitas, uji multikolinearitas dan uji heteroskedastisitas. Teknik analisis data untuk menjawab hipotesis menggunakan analisis regresi berganda, uji t dan uji f. Semua pengujian tersebut dibantu dengan menggunakan SPSS 22.

Hasil penelitian menunjukkan bahwa, secara parsial faktor promosi, produk dan pelayanan berpengaruh signifikan terhadap keputusan nasabah menabung di bank syariah, namun faktor lokasi tidak berpengaruh signifikan terhadap keputusan nasabah menabung di bank syariah. Secara parsial faktor promosi, lokasi, produk dan pelayanan berpengaruh signifikan terhadap keputusan nasabah menabung di bank konvensional. Sedangkan secara simultan faktor promosi, lokasi, produk, dan pelayanan secara bersama-sama berpengaruh signifikan terhadap keputusan nasabah menabung di bank syariah dan bank konvensional.

Kata Kunci: Promosi, Lokasi, Produk, Pelayanan

**The Influence of Marketing Mix on Customer Savings Decision in Sharia and Conventional Banks
(A Case Study of Market Traders Prawirotaman Yogyakarta)**

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ABSTRACT

This study aims to determine the influence of promotion, location, products, and services partially and simultaneously to the decision of customers to save money in sharia and conventional bank with the case study of traders Prawirotaman Market Yogyakarta.

The population in this study as many as 507 traders Prawirotaman Market Yogyakarta. Sampling technique using purposive sampling technique counted 100 respondents. Data collection techniques using questionnaires as many as 20 items of questions assessed by the likert scale 1-5. Data analysis used with validity test, reliability test, normality test, multicollinearity test and heteroscedasticity test. Data analysis techniques to answer the hypothesis using multiple regression analysis, t test and test f. All the tests were assisted using SPSS 22.

The results showed that, partially promotion factor, product and service have a significant effect to customer saving decision in syariah bank, but location factor did not have significant effect to customer saving decision in syariah bank. Partially, promotion factor, location, product and service have a significant effect to customer saving decision in conventional bank. While simultaneously promotion factor, location, product, and service together have significant effect to customer saving decision in syariah bank and conventional bank.

Key words: *promotion, location, product, service*