

***THE CONTRIBUTION OF RELIGIOSITY AND LOCATION TO COMMUNITY
INTEREST IN USING SHARIA BANK
(A Case Study on Muhammadiyah Community in Yogyakarta)***

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20120730197

This research aimed to test the contribution of religiosity and location to community interest in using Sharia Bank (Muhammadiyah community in Yogyakarta). This research was a quantitative research. The population of the research was all PDM (Muhammadiyah Local Authorities) members in Yogyakarta. The samples in this research were Muhammadiyah community living within PDM area and worked as daily chairman and registered as staff. The total sample was 18 respondents in each PDM. PDM Yogyakarta has 5 branches located in the city of Yogyakarta, Bantul, Sleman, KulonProgo and GunungKidul. The total respondents were 90 respondents. The analysis tool was multiple linier regression. Based on the analysis result, the research concluded that: 1) religiosity was positively contributory and significant to dependent variable, 2) location was positively contributory but less significant to the dependent variable, and 3) religiosity and location were simultaneously contributory to the interest of Muhammadiyah community in Yogyakarta to use Sharia Bank.

Keywords: religiosity, location, community interest