

ANALISIS PENGARUH SISTEM BAGI HASIL, PELAYANAN DAN LOKASI TERHADAP KEPUTUSAN MEMILIH PRODUK BMT AL-HIKMAH BANGSRI

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Abstract

Banking products on the market very immeasurable, each having excellence. This matter will generate competition, to be able to muster fund and also channelling it to society. Purposes of this research is to analyse influence of sharing holder system factor, location and service to decision of client to chosen product BMT Al-Hikmah Bangsri.

Independent Variable consist of sharing holder system, location and service, while dependent variable is decision of consumer to chosen product. Data type is primary data and secunder obtained with documentation and kuesioner. Research population is all consumer becoming client of BMT Al-Hikmah Bangsri which its amount unknown surely because is not available of data of research object. Amount of sampel counted 100 taken client with technique of accidental sampling. Analysis technique the used is doubled linear regresi.

Examination of hypothesis indicate that third independent variable (sharing holder system, location and service) having an positive effect and signifikan to decision chosen product of BMT Al-Hikmah Bangsri by parsial and also simultan. Strongest variabel influence is location then sharing holder system and service. This matter indicate that especial consideration chosen product of BMT Al-Hikmah Bangsri because location.

Keywords: *sharing holder system, service, location and decision of consumer*

Abstraksi

Produk-produk perbankan dan lembaga-keuangan-lainnya yang ditawarkan kepada masyarakat sangat beragam, masing-masing mempunyai keunggulan yang bervariasi. Hal ini akan menimbulkan persaingan, untuk dapat menghimpun dana maupun menyalurkannya kembali kepada masyarakat. Tujuan penelitian ini adalah untuk menganalisis pengaruh faktor sistem bagi hasil, pelayanan dan lokasi terhadap keputusan nasabah untuk memilih produk yang ditawarkan BMT Al-Hikmah Bangsri.