

ABSTRAK

PENGARUH PENERAPAN KARAKTERISTIK *MARKETING* SYARIAH TERHADAP PENINGKATAN MINAT NASABAH PRODUK TABUNGAN DI BMT AL-AMIN PEKANBARU

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Penelitian ini dilatarbelakangi bahwa transaksi bisnis merupakan bagian dari kehidupan sehari-hari, dan dalam Islam setiap transaksi harus dilaksanakan menurut ajaran hukum Islam. Oleh karena itu, tidak mengherankan bahwa etika pemasaran yang berkarakteristik syariah Islam patut mendapatkan perhatian. Penerapan karakteristik marketing syariah oleh pengelola lembaga keuangan syariah akan mampu membentuk brand atau merek sebagai identitas suatu produk jasa tabungan yang ditawarkan, sehingga bisa diminati oleh nasabah (konsumen). Diduga hal ini juga sebagai penarik minat masyarakat untuk menabung di BMT Al-Amin Pekanbaru, sehingga mampu bertahan dan bersaing sejak tahun 1996 sampai saat ini. Rumusan masalah penelitian Apakah Penerapan Karakteristik Marketing Syariah berpengaruh terhadap Peningkatan Minat Nasabah Produk Tabungan di BMT Al-Amin Pekanbaru?. Penelitian ini termasuk dalam jenis penelitian lapangan (field research) dengan pendekatan asosiatif atau korelasi. Jumlah sampel penelitian sebanyak 50 orang. Teknik pengambilan sampel menggunakan teknik random sampling. Data primer diperoleh dari angket penelitian dan data sekunder berupa dokumen dan informasi pendukung. Penelitian ini bersifat penelitian kuantitatif dengan pendekatan angka-angka, sehingga untuk pengolahan dan analisis data menggunakan bantuan Software Statistik SPSS 17. Hasil penelitian ini menunjukkan bahwa terdapat pengaruh yang signifikan antara penerapan karakteristik marketing syariah berupa karakteristik Rabbaniyyah, karakteristik Akhlaqiyyah, dan karakteristik Al-Waqi'iyah secara parsial terhadap peningkatan minat nasabah produk tabungan di BMT Al-Amin Pekanbaru. Namun tidak terdapat pengaruh signifikan antara penerapan karakteristik marketing syariah berupa karakteristik Al-Insaniyyah secara parsial terhadap peningkatan minat nasabah produk tabungan di BMT Al-Amin Pekanbaru. Selanjutnya hubungan antara penerapan karakteristik marketing syariah dengan peningkatan minat nasabah produk tabungan di BMT Al-Amin Pekanbaru termasuk dalam kategori memiliki hubungan yang "sangat kuat". Adapun peningkatan minat nasabah produk tabungan di BMT Al-Amin Pekanbaru dipengaruhi oleh faktor faktor penerapan karakteristik marketing syariah yang memiliki nilai korelasi sebesar 74,80 %, dan sisanya 25,20 % dipengaruhi oleh faktor lain yang tidak termasuk dalam variabel penelitian ini.

Kata Kunci :

Karakteristik Marketing Syariah, Minat Nasabah, Produk Tabungan, BMT Al-Amin

ABSTRACT

EFFECT OF IMPLEMENTATION SHARIA MARKETING CHARACTERISTICS ON IMPROVING INTERESTS OF CUSTOMERS SAVING PRODUCTS AT BMT AL-AMIN PEKANBARU

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This research is motivated by the fact that business transactions are part of everyday life, and in Islam every transaction must be carried out according to Islamic law. Therefore, it is not surprising that marketing ethics characterized by Islamic sharia deserve attention. The application of sharia marketing characteristics by managers of Islamic financial institutions will be able to form a brand or brand as the identity of a savings service product offered, so that it can be demanded by customers (consumers). It is suspected that this also serves as a draw on people's interest in saving at BMT Al-Amin Pekanbaru, so that they can survive and compete since 1996 to date. Research problem formulation Does the implementation of Sharia Marketing Characteristics affect the Increasing Interest of Product Savings Customers at BMT Al-Amin Pekanbaru ?. This research is included in the field research (field research) with associative or correlation approaches. The number of research samples was 50 people. The sampling technique uses random sampling technique. Primary data is obtained from research questionnaires and secondary data in the form of supporting documents and information. This research is quantitative research with a number approach, so for processing and analyzing data using the help of SPSS 17 Statistical Software. The results of this study indicate that there is a significant influence between the application of sharia marketing characteristics in the form of Rabbaniyyah characteristics, Akhlaqiyyah characteristics, and the characteristics of Al-Waqi'iyah partially towards increasing the interest of customers of savings products at BMT Al-Amin Pekanbaru. However, there is no significant influence between the application of sharia marketing characteristics in the form of characteristics of Al-Insaniyyah partially to the increasing interest of customers of savings products at BMT Al-Amin Pekanbaru. Furthermore, the relationship between the application of sharia marketing characteristics and the increasing interest of customers in savings products at BMT Al-Amin Pekanbaru is included in the category of having a "very strong" relationship. The increase in customer interest in savings products at BMT Al-Amin Pekanbaru is influenced by factors affecting the application of sharia marketing characteristics which have a correlation value of 74.80%, and the remaining 25.20% is influenced by other factors not included in this research variable.

Keywords :

Marketing Characteristics of Sharia, Customer Interests, Savings Products, BMT Al-Amin



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