

ABSTRAK

R. Fatahilah. 71200311013. Pengaruh Bank Syariah Indonesia (Studi Kasus di Fakultas Ekonomi dan Bisnis UISU). Skripsi Universitas Islam Sumatera Utara Fakultas Ekonomi, 2024, Dosen Pembimbing Dr. Zulkifli Siregar. SE M.Si dan M. Sahnan, SE. MM.

Ada tujuan penelitian untuk mengetahui bagaimana pengetahuan warga tentang Perbankan Syariah Terhadap minat memilih produk Bank Syariah Indonesia (Studi Kasus di Fakultas Ekonomi dan Bisnis UISU). Untuk mengetahui seberapa besar pengaruh pengetahuan warga tentang Perbankan Syariah terhadap minat memilih produk Bank Syariah Indonesia (Studi Kasus di Fakultas Ekonomi dan Bisnis Uisu). Populasi dalam penelitian ini ialah mahasiswa/I Fakultas Ekonomi dan Bisnis UISU stambuk 2020/2021 berjumlah 200 orang. Sampel yang diambil dalam penelitian ini adalah seluruh mahasiswa/I Fakultas Ekonomi dan Bisnis UISU stambuk 2020/2021 berjumlah 200 orang. Pengolahan data menggunakan analisis regresi linier sederhana dengan uji hipotesis yaitu uji t. **Hasil** penelitian diperoleh bahwa pengetahuan warga tentang perbankan syariah berpengaruh positif dan signifikan ($0,000 < 0,05$) secara parsial terhadap Minat Memilih Produk. Hal ini berarti, pada pengetahuan warga tentang perbankan syariah, H_a diterima dan H_0 ditolak. Berdasarkan nilai R Square (R^2) sebesar 0.42.3% menunjukkan pengetahuan warga tentang perbankan syariah (X) mampu menjelaskan minat memilih produk (Y) sebesar 30%. Sedangkan sisanya sebesar 57.7 % dapat dijelasnya oleh faktor-faktor lain yang tidak diteliti dalam penelitian ini. $R = 0.653$ menunjukkan hubungan antara pengetahuan warga tentang perbankan syariah (X) terhadap minat memilih produk adalah sebesar 65.3%. Hal ini berarti bahwa pengetahuan warga tentang perbankan Syariah (X) dan minat memilih produk (Y) memiliki hubungan yang cukup erat.

Kata Kunci: Pengetahuan Warga, Minat Memilih Produk

ABSTRACT

R. Fatahilah. 71200311013. The Influence of Citizens' Knowledge About Sharia Banking on Interest in Choosing Indonesian Sharia Bank Products (Case Study at the UISU Faculty of Economics and Business). Thesis, Islamic University of North Sumatra, Faculty of Economics. Thesis, Islamic University of North Sumatra, Faculty of Economics, 2024, Supervisor Dr. Zulkifli Siregar. SE M.Si and M. Sahnan, SE. MM.

There is a research objective to find out how people's knowledge about Sharia Banking affects their interest in choosing Bank Syariah Indonesia products (Case Study at the UISU Faculty of Economics and Business). To find out how much influence citizens' knowledge about Sharia Banking has on their interest in choosing Bank Syariah Indonesia products (Case Study at the Uisu Faculty of Economics and Business). The population in this study was 200 students of the Faculty of Economics and Business, UISU Stambuk 2020/2021. The sample taken in this research was all students of the Faculty of Economics and Business, UISU Stambuk 2020/2021, totaling 200 people. Data processing uses simple linear regression analysis with hypothesis testing, namely the t test. The research results showed that residents' knowledge about sharia banking had a partial positive and significant ($0.000 < 0.05$) effect on their interest in choosing products. This means, based on citizens' knowledge of sharia banking, H_a is accepted and H_0 is rejected. Based on the R Square (R^2) value of 0.42.3%, it shows that citizens' knowledge about sharia banking (X) is able to explain interest in choosing products (Y) by 30%. Meanwhile, the remaining 57.7% can be explained by other factors not examined in this research. $R = 0.653$ shows that the relationship between citizens' knowledge about sharia banking (X) and interest in choosing products is 65.3%. This means that citizens' knowledge about Sharia banking (X) and interest in choosing products (Y) have a fairly close relationship.

Keywords: Citizen Knowledge, Interest in Choosing Products

KATA PENGANTAR