ABSTRACT

FACTORS THAT INFLUENCE THE CONSUMERS TO USE THE SERVICE KJKS BMT FAJAR PRINGSEWU

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This study aims to determine the influence of environmental variables (religious values, reference groups, beliefs and attitudes, personal influence) and marketing stimulus variables (product, price, promotion, place) to the consumer's decision to use the services of KJKS BMT Fajar Pringsewu. This study used a questionnaire as an instrument for taking a sample of 94 respondents, who are members of KJKS BMT Fajar Pringsewu, while the analysis of the data used is multiple linear regression.

The results of data analysis using multiple linear regression showed that in partial influence of the environment (X1) significantly influence the decision to use the services (Y), while the marketing stimulus variables (X2) no significant effect on the decision to use the services (Y). Simultaneously variable environmental influences and marketing stimulus jointly significant effect on the decision to use the services. Therefore, KJKS BMT Fajar Pringsewu should focus more attention to the marketing mix strategy to develop Islamic financial institutions in accordance with the Islamic syariah.

Keywords: Environmental influence, Marketing Stimulus, Decision Using Services