

## **ABSTRACT**

### ***THE IMPLEMENTATION OF CULTURE, SOCIAL, PRIVAT AND PSYCHOLOGY FACTORS IN CONSUMEN'S DECISION TO BMT AL-HASANAH SYARIAH FINANCE INSTITUTION SERVICE LAMPUNG***

**By**

***David Melsan***

*This study is aim to know the influence of culture, social, privat, and psychology factors to the consumer's decision in using service from BMT Al Hasanah syariah finance institution Lampung. This study uses questionairre as an instrument to get sample from 98 respondents, who become customers in BMT Al Hasanah Lampung. Besides, the data analysis is using multiple linier regression.*

*The result of data analysis using multiple linier regression shows that partially culture factor variable ( $X_1$ ) and social factor variable ( $X_2$ ) are not significant in influencing customer's decision in using the service ( $Y$ ), while privat factor variable ( $X_3$ ) and psychology ( $X_4$ ) are significant in influencing customer's decision in using the service ( $Y$ ). Simultaneously culture, social, privat, and psychology factors variables are significantly influence in the decision to use the service. So, BMT Al Hasanah Lampung should give more attention to privat and psychology factors to develop syariah finance institution which is appropriate with islam law.*

*Keywords: Culture, Social, Privat, Psychology Factor and the decision in using service*