

TITLE PAGE
FACTORS THAT INFLUENCE CHOOSING ISLAMIC BANK FOR
STUDENTS IN SURAKARTA



RESEARCH PAPER

Submitted in Partial Fulfillment of the Requirements for Getting
Bachelor Degree of Economics in Economic and Business Faculty

By:

Dewandani Eries Meitasari

B10A153020

MANAGEMENT DOUBLE DEGREE PROGRAM
FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS MUHAMMADIYAH SURAKARTA

2019

APPROVAL

The undersigned below have read the Thesis with the title:

FACTORS THAT INFLUENCE CHOOSING ISLAMIC BANK FOR STUDENTS IN SURAKARTA

Written and composed by:

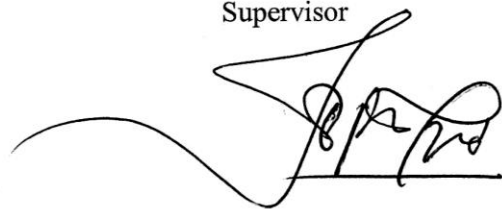
DEWANDANI ERIES MEITASARI

B10A153020

The signing argued that the thesis had fulfilled the requirements to be accepted.

Surakarta, 2 Agustus 2019

Supervisor

A handwritten signature in black ink, appearing to be 'Imronudin', written over a horizontal line.

(Imronudin, SE., M.S., Ph.D)

APPROVAL PAGE
FACTORS THAT INFLUENCE CHOOSING ISLAMIC BANK FOR
STUDENTS IN SURAKARTA

Written by:

DEWANDANI ERIES MEITASARI

B10A153020

It has been maintained in front of the Board of Examiners

Faculty of Economics and Business

Universitas Muhammadiyah Surakarta

On Friday, August 2, 2019

And declared to have met the requirements

The Board of Examiners:

1. Soepatini, Ph.D.
(Chairman of the Board of Examiners)
2. Imronudin, Ph.D.
(Member I Board of examiners)
3. Jati Waskito Msi,
(Member II Board of examiners)

(.....)

(.....)

(.....)



Dean Faculty of Economics and Business,

(Dr. H. Syamsudin, SE, MM)

STATEMENT OF AUTHENTICITY OF THE THESIS

I, the undersigned below:

Name : DEWANDANI ERIES MEITASARI

NIM : B10A153020

Study Program: MANAGEMENT DOUBLE DEGREE

Thesis Title : FACTORS THAT INFLUENCE STUDENTS IN SURAKARTA
IN CHOOSING ISLAMIC BANK

Stating correctly that the thesis I made and submitted is my own work, except the quotations and summaries that all of which I have already explained the sources. If in the future it is proven and or can be proven that this thesis is a copy, then I am willing to accept any sanctions from the Faculty of Economics and Business or the degree and certificate given by Universitas Muhammadiyah Surakarta is cancelled

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Who make a statement,



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MOTTO

“Indeed, Allah will not change the condition of a people until they change what is in themselves”

(QS Ar-Ra’d: 11)

“Barang siapa yang menghendaki kehidupan dunia maka wajib baginya memiliki ilmu, dan barang siapa menghendaki kehidupan akhirat, maka wajib baginya memiliki ilmu, dan barang siapa menghendaki keduanya maka wajib baginya memiliki ilmu”

(HR. Turmudzi)

“One of the most important things I’ve learned in life is to ignore most of what people say. I watch they do instead”

(Amanda Patterson)

“Where does our success come from? The answer is synthesis, the ability to combine creativity and calculation, art and science, into a whole that is much greater than the sum of its parts.”

(Garry Kasparov)

DEDICATION

Bismillahirrohmaanirrohiim

I present my research paper with full of love for:

- Allah SWT, the Almighty who provides convenience, fluency, health, fortune, and His blessing, so I can finish my research paper without any significant obstacles.
- Rasulullaah SAW, may sholawat and greetings always be poured out on him the Prophet Muhammad, his family and friends.
- My beloved father, mr. Suwondo and my beloved mom, mrs Damiasih with all respect and my devotion, thank you for all the love, support, sacrifice, sincerity that has never been broken. For all advice and motivation so that I can finish this final project well.
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ABSTRACT

The purpose of this research is to analyze the influence of sharia compliance, availability of ATMs and E-Banking, and profit sharing on customers' decision to open account at the bank.

Sharia compliance does not have a significant and positive influence on consumers' decision in opening an account at the Islamic banks. The availability of ATM and E-banking and profit sharing have a significant and positive influence on consumers' decision in opening an account at the Islamic banks.

Keywords: Sharia Compliance, Availability of ATM and E-Banking, and Profit Sharing.

ABSTRAK

Penelitian ini memiliki tujuan yaitu menganalisis pengaruh variabel sharia compliance, ketersediaan ATM dan E-Banking, dan profit sharing terhadap keputusan konsumen dalam membuka akun di Bank Syariah.

Variabel sharia compliance tidak memiliki pengaruh yang signifikan dan positif terhadap keputusan konsumen dalam membuka akun di Bank Syariah. Variable ketersediaan ATM dan E-Banking dan variabel profit sharing memiliki pengaruh yang signifikan dan positif terhadap keputusan konsumen dalam membuka akun di Bank Syariah.

Kata kunci: Sharia Compliance, Ketersediaan ATM dan E-Banking, dan Profit Sharing.

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During the composition of this thesis has received a lot of help from various parties, for that the author does not forget to say thank you to:

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3. Mr. Imronudin, SE, M.Si, Ph.D as a Head of Management Program Faculty of Economics and Business, Universitas Muhammadiyah Surakarta and as a supervisor who has guided the author in completing this thesis.
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7. All parties that the author cannot mention one by one who have meaning in completing this thesis. Without meaning to ignore, only the limitations of space and the writer's mistakes.

The author realizes that the writing of this thesis is still lacking in both writing and presentation. For that all constructive suggestions and criticisms may be useful for further research. Hopefully this thesis will be useful for all those who need it and become an early success of the author in the future. Aamiin

Wassalaamu'alaikum Warahmatullahi Wabarakaatuh

Surakarta, 2 Agustus 2019

The Author,

DEWANDANI ERIES MEITASARI

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