

**ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI
PENGAMBILAN KEPUTUSAN NASABAH DALAM
MEGAJUKAN PERMOHONAN PEMBIAYAAN
MURABAHAH STUDI KASUS BMT SIDOGIRI CABAG
KECAMATAN PAITON**

Skripsi



Disusun Oleh:

Afrizal Busoni

NIM :1621100049

**UNIVERSITAS SIDOGIRI
FAKULTAS PENDIDIKAN AGAMA ISLAM
PRODI PERBANKAN SYARI'AH
PAITON PROBOLINGGO**

2021-2022

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI PENGAMBILAN KEPUTUSAN NASABAH DALAM MENGAJUKAN PERMOHONAN PEMBIAYAAN MURABAHAH STUDI KASUS BMT SIDOGIRI KEC. PAITON

Alvan fathoni,M.HI

Afrizal Bustomi

1621100049

Program Studi Perbankan Syari'ah

Fakultas Agama Islam

Universitas Sidogiri Paiton Probolinggo

Afrizal_bustomi98@gmail.com

ABSTRAC

In order to improve its operational performance, BMT Sidogiri kecamatan Paiton strives to serve the needs of the community as a whole, BMT Sidogiri kecamatan Paiton must pay attention to the behavior of good customers who hold deposits and conduct financing so as to increase the effectiveness of BMT Sidogiri kecamatan Paiton performance, where each customer will pay attention and consider certain factors will be used to make decisions both in terms of deposits and loans.

To find out what are the advantages of murabahah products at BMT Sidogiri kecamatan Paiton and find out what factors influence customers to choose financing at BMT Sidogiri kecamatan Paiton

The formulation of the problem is as follows (1) What are the advantages of murabahah financing at BMT Sidogiri kecamatan Paiton? (2) What factors influence customers to choose financing at BMT Sidogiri kecamatan Paiton?

The research method used is a qualitative approach to the type of case study, with techniques for collecting data through observation, interviews and documentation. As for analysis, researchers used descriptive analysis.

The advantages of murabahah financing at BMT BMT Sidogiri kecamatan Paiton are the implementation of very cheap margins compared to other products, BMT does not include advances in murabahah products, as well as the existence of directions or recommendations as to what customers need, Factors that influence customers in choosing BMT is fast and efficient service, attitudes and behaviors that are friendly and courteous employees, easy to reach and strategic locations and encouragement from other parties