ABSTRACT

Anwari, Budi 2014. The Effect of Lucky Draw and Excellent Service on Customer Decisions to Take Financing Products (a case study on KJKS BMT UGT Sidogiri Indonesia Banjarmasin Branch). Thesis, Department of Islamic Banking. Faculty of Islamic Economics and Business. Supervisor:(1) Dr. H. Fathurrahman Azhari, MHI (II), Pati Matu Jahra, S. Ag., MSI.

Keywords: Lucky Draw, Excellent Service and Customer Decision.

This research is motivated by the lack of customers who take financing products at BMT UGT Sidogiri, these products are a source of income for members, while the services provided are not inferior to other financial institutions and also the lottery held by the institution does not increase the number of customers who take financing products. at BMT UGT Sidogiri Banjarmasin Branch.

This type of research is field research, while the nature of this research is quantitative research. The population of this study is all customers who take financing products at BMT UGT Sidogiri Banjarmasin branch. In this study, the sampling technique was using Porposive Sampling, while the sampling method was using the Slovin formula, namely the sample taken by the formula in this study, as many as 70 samples from a total population of 239 customers who took financing products.

The results of this study found that partially there are two factors that influence the customer's decision to take a financing product at BMT UGT Sidogiri Banjarmasin branch, namely, the lottery factor and excellent service, but the lottery factor has no significant effect because it exceeds the specified significant amount. The more influential is the excellent service, because the value of the excellent service variable (5.748) is greater than the value of the lottery prize (2.061).

There is an effect of lottery prizes and excellent service simultaneously or together on customer decisions to take financing products at BMT UGT Sidogiri Indonesia Banjarmasin branch, judging from the results of the F test, the calculated F value is 27.662 while Ftable is 3.13. While the significant value of obtained is 0.00 and the value of = 5% or 0.05. This shows that Fcount is greater than Ftable, and the significant value obtained is smaller than the value of α.

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