SUMMARY

YURITA SARI. Analysis of Factors that Shape The Chinese Ethnic Interests toward Islamic Bank. Supervised by UJANG SUMARWAN and NADRATUZZAMAN HOSEN.

The research aimed to develop and to test the consistency of the relationship between that shape interests of Chinese Ethnic towards Islamic Banks. According to previous research, customer’s internal and external factors as well as marketing strategy of the Islamic Banks are the main reason behind their decisions to become Islamic Banks’ customers. However, some of the previous researches have also shown inconsistent result in which it is stated that the religious factor is the main reason for Chinese Ethnic to choose Islamic Banks, whereas some other research concluded that religion has nothing to do with the decision to become customer in Islamic Banks.

In line with the purpose of the research is to analyze how far the factors mentioned above could influence the interests of people with Chinese Ethnicity towards Islamic Banks. The approach used in this research is survey method. Sumarwan (2011) explains that survey is a design of a research which collects data from some respondents that are selected from a population. The sample of this research is Indonesian Chinese Ethnics non Muslim, Who do not have accounts in Islamic Banks. This study specifically analyzes perception attribute variable such as location, higher return, quality service, Islamic bank’s reputation and image, product features, marketing, and technology; and also determinants of consumer decisions variable such as social variable, personal variable, culture variable; and lastly that shape interest variable of the Chinese ethnics towards Islamic Banks in Indonesia by using AIDA (awareness, interest, desire) model approach. The data then analyzed by using SEM (structural equation model) technique.

An interesting phenomenon of the research is that Islamic Banks use Islamic principles which prohibited the act of Riba’, while the Chinese Ethnic customers and the prospective customers also considering the same thing. Most of Chinese Ethnics are Buddhist, Christian, and Catholic which prohibited interests in banking system.

The result of this research by using AIDA Mode find that the determinants of consumer decisions variable significantly influence perception attribute, awareness, interest dan desire. Perception attribute affect awareness, awareness significant effect on interest, and interest significantly influence the desire. This means more and better consumer decisions determinant variables, the higher the perception of potential consumers to attribute Islamic Bank, awareness and interest to become customers of Islamic Banks.

Keywords : AIDA, banking, ethnicity, shariah, variable