

## **ABSTRAK**

### **PENGARUH GENDER, USIA, PENDAPATAN DAN AGAMA TERHADAP MENJADI NASABAH DI BANK SYARIAH (studi kasus Desa Pataan, Kecamatan Sambeng, Kabupaten Lamongan)**

*Gender* pada dasarnya menuntut adanya kesetaraan peran antara laki-laki dan perempuan. Dimana peran tersebut tidak memandang usia bahkan keyakinan (agama). Dalam lembaga keuangan ada dua basis yang beroperasi yaitu lembaga keuangan konvensional dan lembaga keuangan syariah yang salah satunya yaitu Bank Syariah. Bank Syariah telah tersebar luas ke penjuru daerah baik Di lingkup perkotaan maupun pedesaan. Dalam hal, ini penulis memilih Desa Pataan, Kecamatan Sambeng, Kabupaten Lamongan sebagai objek penelitian.

Jenis penelitian yang digunakan adalah penelitian kuantitatif. Dalam penelitian ini pengumpulan data menggunakan kuesioner dengan jumlah responden 97 (Sembilan puluh tujuh). Penelitian ini menggunakan regresi logistik dengan beberapa uji diantaranya : Uji Keseluruhan Model (*Overall Model Fit*), Uji Koefisien Determinasi (*Nagelkerke R Square*), Uji Kelayakan Model Regresi, Uji Matrik Klasifikasi, Uji Estimasi Parameter dan Uji Hipotesis dengan bantuan alat analisis program IBM SPSS Statistic.

Hasil penelitian ini menunjukkan secara simultan variabel *gender*, usia, pendapatan dan agama, memiliki nilai  $\text{sig} = 0,021 < 0,05$  artinya dari semua variabel berpengaruh signifikan terhadap menjadi nasabah di Bank Syariah. Sedangkan secara parsial variabel *gender* memiliki nilai  $\text{sig} = 0,205 > 0,05$  artinya variabel *gender* (X1) tidak berpengaruh terhadap menjadi nasabah di Bank Syariah. Variabel usia memiliki nilai  $\text{sig} = 0,12 < 0,05$  artinya variabel usia (X2) berpengaruh terhadap menjadi nasabah di Bank Syariah. Variabel pendapatan memiliki nilai  $\text{sig} = 0,357 > 0,05$  artinya variabel pendapatan (X3) tidak berpengaruh terhadap menjadi nasabah di Bank Syariah. Variabel agama memiliki nilai  $\text{sig} = 0,999 > 0,05$  artinya variabel agama (X4) tidak berpengaruh terhadap menjadi nasabah di Bank Syariah.

**Kata Kunci : *Gender*, Usia, Pendapatan, Agama**

## **ABSTRACT**

### **THE EFFECT OF GENDER, AGE, INCOME AND RELIGION ON BECOMING A CUSTOMER IN A SHARIA BANK (A case study in Pataan Village, Sambeng District, Lamongan Regency)**

Basically, Gender demands equal roles between males and females. In such a case, the role does not look at age, even belief (religion). In financial institutions, there are two operating bases, namely conventional financial institutions, and Islamic financial institutions, one of which is Islamic banks. Shariah bank has spread widely throughout the region, both in urban and rural areas. In this case, the researcher selected Pataan Village, Sambeng District, Lamongan Regency as the research object.

The research type employed is quantitative research. In this study, the data were collected using a questionnaire with a total of 97 (ninety-seven). This study utilized logistic regression with several tests, including Overall Model Fit Test, Coefficient of Determination Test (Nagelkerke R Square), Regression Model Feasibility Test, Classification Matrix Test, Parameter Estimation Test, and Hypothesis Testing with the help of the IBM SPSS Statistics program analysis tool.

The findings of this research indicate that simultaneously the variables gender, age, income and religion, have a value of  $\text{sig} = 0.021 < 0.05$  it means that all variables have a significant effect towards becoming a customer at a Sharia Bank. Meanwhile, partially the gender variable has a value of  $\text{sig} = 0.205 > 0.05$  which means that the gender variable (X1) has no effect on becoming a customer at a Sharia Bank. The age variable has a value of  $\text{sig} = 0.12 < 0.05$  which means that the age variable (X2) has an effect on becoming a customer at a Sharia Bank. The income variable has a value of  $\text{sig} = 0.357 > 0.05$  it means that the income variable (X3) has no effect on becoming a customer at a Sharia Bank. The religion variable has a value of  $\text{sig} = 0.999 > 0.05$  it means that the religion variable (X4) has no effect on becoming a customer at a Sharia Bank.

**Keywords:** *Gender, age, income, religion*