

ABSTRACT

Baitul Mal Wa Tamwil (BMT) is a micro finance institute with profit sharing based. The growth of BMT in Indonesia has increased every year. This study aim to determine the effect of attitude (X_1), subjective norm (X_2), level of religiosity (X_3), and service quality (X_4) on customers interest (Y) in BMT Surya Sekawan Kota Kudus.

Data collection method is done through a questionnaire. The population in this study are customers of BMT Surya Sekawan Kota Kudus. The required sample of 83 respondents using purposive sampling. This study uses multiple linear regression analysis techniques and data testing using the SPSS Statistics 16 program.

The results of this study indicate that attitude, religiosity, and service quality has a positive and significant effect on customers interest. Meanwhile, the variable subjective norms did not affect the customers interest BMT Surya Sekawan Kota Kudus. The effect of the four variables on interest in saving is 92.2%, while the remaining 17.8% is influenced by other variables outside the research model.

Keywords: customers interest, attitude subjective norm, level of religiosity, sevice quality