

**FACTORS THAT AFFECT THE PUBLIC INTEREST TOWARD USING
SYARIAH BANKING SERVICE
(STUDY AT BNI SYARIAH)**

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ABSTRACT

This research was about factors that affect the public interest toward using syariah banking service with study at BNI Syariah. The purpose of this research are to determine whether the service factor, quality product factor, social factor, location factor and promotion factor affect the public interest toward using syariah banking service. This research was using causal method. The data collection method was using in this research are literature research method and field research method (method of quisioner and interviews). The data analysis method used in this research is statistical analysis with SPSS version 17.0

The result of this research will be showing that service factor, quality product factor, social factor, location factor and promotion factor simultaneously have a significant influence toward the public interest. Then this result also showed that service factor, quality product factor, social factor and promotion factor partially have significant influence toward the public interest, only location factor partially has no influence toward the public interest in BNI Syariah branch south Jakarta, BSD, Prima Jakarta and north Jakarta. Independent variable in this research could explain the dependent variabel by 74,8% and 25,2% can be explained by other variable.

Key words : service factor, quality product factor, social factor, location factor, promotion factor, public interest, syariah banking service.