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by Dhika Amalia

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MOTIVATION ANALYSIS ON CUSTOMER OF ISLAMIC MICROFINANCE INSTITUTION

(Case Study in BMT La-Tansa Gontor Ponorogo)

Dhika Amalia Kurniawan[(1)], Muhamad Faris Irwanto[(2)]

[(1)] Fakultas Ekonomi dan Manajemen, Universitas Darussalam Gontor Ponorogo

dhika.amalia@unida.gontor.ac.id

[(2)] Fakultas Ekonomi dan Manajemen, Universitas Darussalam Gontor Ponorogo

farisirwanto@unida.gontor.ac.id

ABSTRACT

In Ponorogo, one of microfinance institution developed by Pondok Modern Darussalam Gontor namely Baitul Mal Wat Tamwil La-Tansa Gontor. BMT La-Tansa Gontor has 2462 customers from various regions in Ponorogo. The high demand for financial services for the community, especially in Ponorogo makes the community more selective in choosing the financial institution that will be used, this is evidenced by the high motivation of customers to use the services of BMT La-Tansa Gontor Ponorogo.The purpose of this study is to analyze the customer motivation of using BMT La-Tansa Gontor services. This research used qualitative method with grounded theory. Data collection used observation techniques, interviews, and documentation. Determination of the sample used in this study using a purposive sampling, while data analysis method used is a method of miles and hubberman with internal and external motivation as an instrument. From this research, it can be concluded that the motivation on customer of BMT La-Tansa Gontor is caused by internal motivation; (1) Implement islamic principles; (2) Personal motivation; (3) Honest revenue sharing; and (4) Halal result. The factors from external motivation on BMT La Tansa Gontor customer (1) Service factor;(2) Influence of other; (3) Transparency factor, (4) Promotion factor; and (5) Transaction factor. From the results of this research, it is expected the service quality in BMT La-Tansa Gontor can be improved to build customer satisfaction, trust and loyalty. Researcher hopes to increase the socialization of BMT La-Tansa Gontor to the community to manage property according to Islamic principles.

Keywords: BMT La-Tansa Gontor, Customer, External, Internal, Motivation

A. BACKGROUND OF STUDY

Economic activities in Indonesia is supported by the role of financial institutions both bank and non-bank financial institutions. Law No.10 / 1998 defines that Bank is a business entity that collects funds from the public in the form of deposit and distributes it to the community in the form of credit and or other forms in order to improve the standard of living of many people.

Financial institutions provide great influence in the economic activity of modern society.In Indonesia, there are growing and developing numbers of non-bank financial institutions that conduct

business activities with the aim to empower and help community businesses development, both established by government or community. These institutions are known as microfinance institutions. According to Law No. 1 of 2013 microfinance institutions are financial institutions specifically established to provide business development services and community empowerment, either through loans or financing in micro-scale enterprises to members and communities, the management of deposits, as well as the provision of business development consulting services that are not solely looking for profits.

Currently in Indonesia, microfinance institution are expanding rapidly, as stated by the Chief Executive Officer of the Non-Bank Financial Industry, Financial Services Authority (OJK) Firdaus Jaelani, who estimates that the current number of microfinance institution in Indonesia is about 567 thousand to 600 thousand units.This indicates that the microfinance institution is a financial institution that is needed by small communities, especially to support the community economic growth, especially the poor or low-income people who are not covered by banking services. Microfinance institution that grow in Indonesia are divided into several types such as Balai Kredit Desa (BKD), Lembaga Dana Kredit Pedesaan (LDKP), Badan Kredit Kecamatan (BKK), Lembaga Perkreditan Kecamatan (LPK), Lumbung Pitih Nagari (LPN), Lembaga Perkreditan Desa (LPD), dan Baitul Maal Wat Tamwil (BMT) which is a micro-finance institution based on Islamic principles and based on Islamic teachings.

In East Java, precisely in Ponorogo, there are 873 Cooperation and BMT developed by Department of Cooperation and Small Medium Enterprise East Java. BMT (Baitul Mal Wat Tamwil) La-Tansa Gontor is one of microfinance institution that was developed by Pondok Modern Darussalam Gontor. BMT is an Islamic microfinance institution which refers to productive business development and investment activity, in improving the quality of economic activities of small business by inviting to the community in deposit activity and supporting its economic activity. BMT La-Tansa Gontor was established since May 10, 2009 and located in Bajang, Mlarak, Ponorogo, East Java. BMT La-Tansa Gontor operates with

various services such as Funding Products consisting of *Barakah, Mahir, Mabrur, and Amanah*; and Lending Products in the form of *Murabahah, Mudharabah, and Musyarakah*.Various types of BMT La-Tansa Gontor products attracting the prospective customers attention and interest, so that people around Ponorogo are motivated to use the services of BMT La-Tansa Gontor. Motivation is a factor that exists within a person who moves, directs his behavior to meet certain goals.The motivation of BMT La-Tansa Gontor customers is they come on their own desire or external factor affecting the motivation of customer. This affect to the increasing community interest in using BMT La-Tansa Gontor service.

From BMT La-Tansa Gontor annual report December 2017, BMT La-Tansa Gontor has 2462 customers with different economic and job backgrounds such as teachers, traders, farmers and other entrepreneurs. From the high of demand of financial services for the community, especially in BMT La-Tansa Gontor, researcher is interested to conduct research entitled "Motivation Analysis on Customer of Islamic Microfinance Institutions Service" Case Study on BMT La Tansa Gontor Customer, Ponorogo.

B. THEORETICAL FRAMEWORK

a. Customer Motivation Definition

Motivation in Latin means "*movere*" which means a drive or move. Motivation is important because it is a thing that causes, channels and supports human behavior. Motivation is very important for customer to get the desired goal optimally. According to other experts or opinions quoted by Engel in the American Encyclopedia, motivation is a tendency (a trait that is the subject of conflict) in a person who generates support and action. Motivation is something that exists within a person and does not appear from the outside. Motivation will be visible or will be seen through the behavior of someone who can be seen or observed.

The motivation is a movement coming from within one's heart to do or achieve a goal. A person who has motivation means he has the power to gain success in his life. Motivation is an impetus generated by the pressures arising from an unmet need. Thus, motivation causes encouragement to meet

one's needs. Motivation is the driving force in individuals that encourage them to act. It is defined as any emotional stimulation or desire that operates upon the will of a person and encourages to act. Motivation is also the driving force by which we reach our goal.

Based on the theory that has been proposed researcher above, this research refer to motivation of customer that encourages the community to use the services of Islamic Bank is divided into two, namely internal motivation and external motivation. Internal motivation is determined by:

1. Personal Motivation or own desire.
2. Islamic Principles Implementation such as do not want to take riba, disagreeing riba, and spend money according to the Islamic vision, mission and the Qur'an principles.
3. Halal results such as a halal profit-sharing system according to Islamic principles.
4. Giving Help such as a desire to help small businesses, helping others, contribute to build the economy.
5. Honest Revenue Sharing such like desire to get a fair share of proceeds in accordance with the agreement.

6. Microfinance Institution

a. Microfinance Institutions Definition

A microfinance institution is a form of translation of the word microfinance which is defined as a financial service provider institution for small communities and serves as a poverty eradication development. Microfinance institutions provide small loans to poor communities for private, family or group business capital.

According to UUNo.1 of 2013, it is defined that microfinance institutions are financial institutions specifically established to provide business development services and community empowerment, either through loans or financing in micro business to members and communities, deposits management, business development consultation that is not solely for profit.

Both definitions above illustrate that microfinance institution is an institution with profit and social motive, whose activity is in the form of community empowerment by not ruling out its main role as financial institution. As a financial channeling institution for the community, microfinance institution also carries out funding and lending activities, with

activities not only to provide lending service but are also required to provide funding awareness to communities, especially poor communities.

b. Baitul Maal Wat Tamwil (BMT)

Definition

Baitul Maal Wat Tamwil (BMT) is part of Micro Finance Institution in Indonesia, operating based on Islamic principle. Baitul Maal Wat Tamwil (BMT) is an Islamic Microfinance Institution operated on the profit sharing principle, developing small medium enterprise, lifting the standard of living and supplying the poor needs. Baitul Maal Wat Tamwil (BMT) is developed on the initiative and initial capital of local community leaders with an economic system that upholds justice.

Conceptually, the function of BMT is divided into two: Baitut Tamwil (Bait = House, at Tamwil = Development of Treasure) is a house conducting the development of productive enterprises and investment in improving the economic quality of micro and small entrepreneurs, especially by encouraging deposits activities and supporting financing activities its economy. Baitul Maal (Bait = House, Maal = Treasure) which means house receiving *Zakat, Infak, and Shadaqah* fund deposit and optimize its distribution according to the rules and its mandate.

Baitul Maal Wat Tamwil (BMT) can be considered to have two main functions as a media channeling the use of funds such as *zakat, infak*, alms and *waqaf*, and can also function as an institution engaged in productive investment like a bank.

C. Research Method

Type of Research

This research is a descriptive research with qualitative approach. Qualitative approach is one of the descriptive research procedures. The data obtained in the form of speech or writing and the behavior of people who become the object of research. Qualitative research is a research that prioritizes on process and meaning or perception, which is expected to reveal various qualitative information with thorough and meaningful analysis. In qualitative research, the sampling is done purposively, using the selected respondent based on certain consideration. Respondents in this research are BMT La-Tansa Gontor

customers with different backgrounds of work.

The location of this research was in Baitul Maal Wat Tamwil (BMT) La-Tansa Gontor, which is unit of Kopontren La-Tansa Pondok Modern Darussalam Gontor located in Gontor, Mlarak, Ponorogo, East Java.

Data Collection Technique

In qualitative research, data collection is done under natural conditions. Sources of data derived from primary data obtained through four kinds of data collection techniques, namely observation, interviews, documentation.

1. Observation

   Observation used in this research is passive participation observation. On passive observation the researcher came to the subject area of that observed, without participating in the activity. In this research, the researcher was present at the location of subject activity observed, and then the result of this observation was written on the observation sheet by observer/researcher.

2. Interview

   Interview technique used in this research is semi-structured interview technique. It is interview which its implementation is freer compared to structured interview. Before conducting the interview, the researcher has prepared a number of written questions that will be submitted, and then record all the things put forward by the respondent. Researcher used this semi-structured interview technique to find problems more openly about the customer motivation using financial services in BMT La-Tansa Gontor Ponorogo.

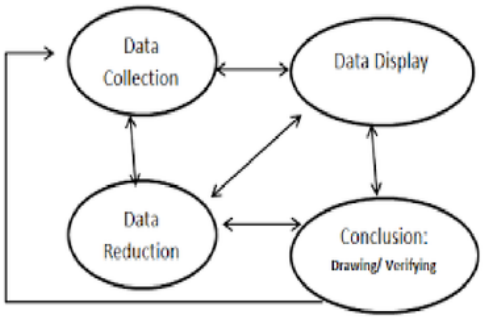
3. Documentation

   Document review is also done by observing data obtained from documents, records, files, and other things that have been documented by researcher. This method is used in research to obtain secondary data which will facilitate the field work in tracking data obtained from first informant to the other informant.

4. Triangulation

   Triangulation used in the research is triangulation technique, source and time. Triangulation

technique is the process of collecting data using various ways on the same source.Then, triangulation technique was done by interview, observation, and documentation. Meanwhile triangulation of source and time was done by interviewing the informant that is customer of BMT La-Tansa Gontor in different time to obtaining data to be more extensive and deep.



Picture 1. Components in data analysis

Source: Sugiyono (2015), Metode Penelitian Manajemen

Data Analysis Technique

Data analysis technique in this study refers to the analysis of Miles and Huberman models. The process of analyzing qualitative data conducted interactively and lasted continuously until the data is considered saturated. The process of data analysis is through several stages including data reduction, data presentation and data verification. The form of data analysis method to be used can be described simply in the following chart:

In qualitative research, data analysis is performed at the time of data collection, and after completion of data collection in certain period. At the time of conducting the interview, the researcher had prepared the written questions attached in appendix.

In the process of reduction, the data obtained from the informants were summarized, and taken important data only, then created categories or grouping based on employment background and customer motivation using financial services BMT La-Tansa Gontor. In this study, the data presented by way of describing the interview results set forth in the form of a

description with the chart in order to easily withdrawn a conclusion.

The fourth component of data analysis in qualitative research is data verification or conclusion. The conclusion is done by taking the essence of a series of categories of research results based on data collection through interviews, observation and documentation.

Object and Subject of The Research

Object of this research is the motivation on customer of Islamic Microfinance Institution services in BMT La-Tansa Gontor. The results of interviews and observations with informants namely BMT La-Tansa Gontor customers, found that there are various motivations that encourage customer to use services provided by BMT La-Tansa Gontor and Research subjects in this study are customers of BMT La-Tansa Gontor with different background occupations.

1. Job Background

Table 1. Number of Informants Based on Job Background

No.	Job	Quantity
1	Housewife	4
2	Teacher	8
3	Government Employee	2
4	Farmer	3
5	Entrepreneur	7
Total		24

Source: The observation result on BMT La-Tansa Gontor customer

2. Gender

Table 2. Number of informants by gender

No.	Gender	Quantity
1	Male	12
2	Female	12
Total		24

Source: The observation result on BMT La-Tansa Gontor customer

3. Service

Table 3. Number of informants by type of services

No.	Service	Quantity
1	Financing	13
2	Funding	9
3	Funding & Financing	2
Jumlah		24

Source: The observation result on BMT La-Tansa Gontor customer

D. RESULT AND DISCUSSION

This research is a grounded research, which is finding the theory based on data obtained in the field or social situation. So, the researcher tries to express the data obtained in the field by presenting it into a chart that is divided into indicators of internal and external customer motivation.

The discussion in this research is divided into 2 stages. The first stage of the research discusses the internal motivation of customers using the services of BMT La-Tansa Gontor and in the second stage discusses the internal motivation of customers using BMT La-Tansa Gontor services. At each stage, researcher analyzed data obtained at location with internal and external motivation indicators.

Internal Motivation

Internal motivation is a motivation that comes from within an individual person. Internal motivation is divided into 5 factors namely personal motivation, running Islamic principles, halal result, helping others, honest revenue sharing.

1. Personal Motivation

Based on the results of interviews conducted by researchers to BMT La-Tansa Gontor customer about the motivation to use the services of BMT La-Tansa Gontor, it idobtained various different answers from each respondent. For example is :

"I save because of my own desire, it is also for my own needs as well ..." (Ulul Fikriyah, 2018)

"I come here because of my own decision, I continue to ask permission of my wife also ..." (Ridho Afyudi, 2018)

"Because of my own decisions, after compared with the other institution, here is cheaper one. If we take funding service in another place the interest will be higher... "(Hazbullah, 2018)

"No ... I'm here because of my own consciousness. InshaAllah here is safe, the first reason is because there is no addition of administrative costs here... "(Soirah, 2018)

2. Islamic Principles Implementation

Implementation of Islamic principles is a motivation from within a person to not take riba, disagreeing riba, running the Islamic vision and mission and spend

the owned money according to the Qur'an principle.

Based on the results of interviews with BMT La-Tansa Gontor customers, researcher found some customers are motivated to use the services of BMT La-Tansa Gontor because of implementing Islamic principles factors. For example is

"... because BMT doesn't give riba too much and even no riba implemented ..." (Ruhana, 2018)

"... if the bank in general, there is the practice of interest and so forth, if here does not need ..." (Tulus, 2018)

"To be sure here is safe, nor is there any practice of usury like that ..." (Masrur, 2018)

"... in BMT, there is no doubt in its Islamic system. If in muamalah to another bank like bank BRI so it may be a little bit doubting, if here, there is no doubt in the Islamic system. That's it ... "(Rida, 2018)

From all of the informants who became the subject of research, there are 12 informants who stated that their motivation to use the services of BMT La-Tansa Gontor is for implementing Islamic principles that is avoiding riba.

3. Halal results

Halal result factor of motivation is the decision of customer using financial services because the results in Islam principles in order to achieve the goal of deposit is by halal methods.

The results obtained in the data collection process found that there were customers who were motivated to use the BMT La-Tansa Gontor service because the profit-sharing system was implemented and also wanted to get a halal and blessing result.

"BMT is a Pondok business unit which has a lot of money that's all halal, no any extra money is all pure blessed. That's it ..." (Ruliah, 2018)

"... near distance, also no riba or load cost. There is a bonus for equal deposit and zakat ... "(Dwi, 2018)

The results of interviews with BMT La-Tansa Gontor customers found that from the total number of informants in the study there were 4 customers who revealed that their motivation to use the services of BMT La-Tansa Gontor because the profit-sharing system is in accordance with the Islamic principles and want to get halal results.

4. Honest Revenue Sharing

Honest revenue sharing is one of the internal customer motivation factors to get

the results honestly and the right to take money according to the agreement, so that nothing is covered or hidden.Customer motivation found in research subjects stated that the motivation of customers using BMT La-Tansa Gontor service because there is no administration cost cut. For example is :

"If we use Bank ATM, it is taken a bit. if here we hold it later, then the cost for cutting is so little, is it for the Zakat? O yea zakat" (Ruhana, 2018)

"*If usually there is administration cost cutting in general bank, while BMT La-Tansa cost is for Gontor so I chose here, indeed need can be taken again. Actually it is more easier in BRI, because it can be found everywhere, but BMT is near from my house ... "*(Fikriyah, 2018)

"...Yes there is no practice of cutting costs, we put aside we take this line is still the same ..." (Daroini, 2018)

The result of interview with BMT La-Tansa Gontor customer about internal motivation of customers found that from all informants interviewed there were 8 informants who revealed that their decision to use BMT La-Tansa Gontor services because of the desire to get halal result.

External Motivation

External motivation is a motivation from outside who influences a person on decisions making. External motivations that influence customers to use banking services or Islamic financial institutions is influence of others, promotion, service, transparency and transaction.

1. Influence of others

Influence of others can be created because of the influence of suggestions or invitations from friends, neighbors, children, family, husband or wife as well as near location factors. Based on interviews and observation about the motivation of BMT La-Tansa Gontor customers, it was found that customers were motivated to use BMT La-Tansa Gontor services because of the influence of friends, family, neighbors and nearby location factors. For example is :

"The financing was the encouragement of the family ..." (Hasanah, 2018)

*"It has been twice, twice already using financing services. The first try is advice from friends, until the first payment is completed I just used it again ... "(*Ruliah, 2018)

"One of them because the BMT is still within the reach of the hut anyway, so it's easier

and nearer and there is interaction ..." (Taufiqurrahman, 2018)

From the results of interviews with BMT La-Tansa Gontor customers, the researcher found that from the total number of informants in the study there were 19 informants who revealed that they are motivated to use the services of BMT La-Tansa Gontor because of the motivation of others. With details of 12 informants who declared their decision to use the services of BMT La-Tansa Gontor because of the suggestions from friends, family and neighbors and 7 other informants because of the location factors are near.

2. Promotion

The motivation of customers using banking services or financial institutions because the promotion can be seen through the dimensions of promotion such as billboards, banners, TV commercials, brochures or leaflets, direct offers from officials, variations of products owned and the name of the institution itself. From the results of interviews with customers who use the services BMT La-Tansa Gontor, researcher found some external motivation of customers using BMT services caused by promotion. For example is :

"Yes first because the price is cheaper, the installment is also not too high ... The price according to the need, the choice there is a regular price according to the market, the price is also has many choices ..." (Ruhana, 2018)

*"Because my own decisions, compared with other institutions BMT La-Tansa Gontor is cheaper. If we take in the dealer the interest is higher ... "(*Huda, 2018)

In various answers of the results of interviews with customers BMT La-Tansa Gontor as an informant, researchers found that there are 7 people informants who are motivated to use services BMT La-Tansa Gontor because of the influence of external motivation promotion.

3. Services

Service is a special attraction that motivates customer to decide using a product or service. Service dimensions that motivate customers to use the services of banks or financial institutions are the factors of service procedures, appointments, communication with employees, and employee safety. Researcher found many informants who revealed that their motivation to use services BMT La-Tansa Gontor is because the good services, friendly, responsive and provide

convenience to its customers. For example is:

"Because here is good, the point here is good so ... the officer is also friendly ..." (Sringah, 2018)

"The staff is friendly, the place is clean. Yeah already ... Good service, but if I've rarely come here ... "(Ruhana, 2018)

" BMT has good service, sometimes the process in BRI is difficult, I know from my friends who deposit there, the process is difficult and takes a long time ... If in BMT I think is good, ustadz greet directly asked questions how to ask well, just so good. Not too hard too not too firm, yes firmly not too hard ... "(Fikriyah, 2018)

All the above informant answers indicate that the service dimension is very motivating customer to use the services of BMT La-Tansa Gontor. From the total number of informants, there are 23 informants who stated the dimensions of service affect their external motivation to use services BMT La-Tansa Gontor with details 13 people stated the procedure of service in BMT La-Tansa Gontor easy, friendly and good and 10 others stated that the service in BMT La-Tansa Gontor is familial and easy on process.

4. Transparency

Transparency is one factor that is highly considered by customer and is able to influence customer motivation in choosing financial institutions that will be used both the Bank and non-bank financial institutions. Transparency in the external motivation of customer can be seen from the customer's awareness of the financial information of the end of the period, transparent financial statements and security in transactions. Based on the results of interviews with BMT La-Tansa Gontor customers, it can be found a number of informants who stated the transparency factor as an external motivation that encourages them to use the services of BMT La-Tansa Gontor. For example is :

"The service is familiar, and has transparency ..." (Tulus, 2018)

"What is clear here is safe, nor is there any practice of riba ..." (Daroini, 2018)

"Because near, trusted, has no doubt in the field of Islamic system ..." (Rida, 2018)

"One reason for the BMT is also trusted system. And also usually do not promise this and that but the result is not there ... "(Taufiqurrahman, 2018)

"... my own decision. InshaAllah here safe, yes firstly it does not cut the administrative costs... "(Soirah, 2018)

Answers from the interview in BMT La-Tansa Gontor found from all the informants that there are 5 informants who use the services BMT La-Tansa Gontor because of the influence of external motivation of transparency.

5. Transaction

Transaction is an affecting factor in the decisions of customers using the services of a bank or other financial institutions such as BMT, Cooperatives, BPR and others. Good transaction processing, fast, and easy, make customers are convenient and become external motivation to meet their needs. The external motivation of the transaction builds from the speed of process on transactions and the justice in service. The results of interviews with BMT La-Tansa Gontor customers found that the external motivation of transactions influenced customer decisions in using BMT La-Tansa Gontor services. For example is :

"I do not want to take far distance, want to near, and the process is easy." (Sringah, 2018)

"... because here in BMT, it is complete and the price is known, easy too, also near ..." (Ruliah, 2018)

"Good, smooth, easy, fast, as you wish ..." (Rosyidah, 2018)

"... Because BMT is near, the process is easy ..." (Fikriyah, 2018)

"Everything is so flexible, not too complicated ..." (Daroini, 2018)

"Because we happen to be near, when we run out of money, it has faster process of taking money ..." (Hasanah, 2018)

From the customer's answer above, the researcher found that from the total number of informants in this research, there were 13 informants stated that their decision to use BMT La-Tansa Gontor service was influenced by external motivation from BMT La-Tansa Gontor which was easy and fast transaction.

To facilitate researchers in the process of data verification,the percentage of internal and external motivation indicators that affect customers.

E. CONCLUSION

Based on research conducted on BMT La-Tansa Gontor customer about motivation that encourage costumer, researcher found that motivation at customer BMT La-Tansa Gontor is divided into two namely internal motivation and external motivation which can be taken conclusion as follows.

a. Internal motivation of customers using the services of BMT La-Tansa Gontor is influenced by personal motivation, Islamic principles implementation, halal result and honest profit sharing. From the data obtained in the subject of research, it is known that the most influential indicator of internal motivation of BMT La-Tansa Gontor customers is (1) Islamic principles implementation; then (2) personal motivation; (3) honest revenue sharing; (4) halal result; while giving help is an indicator that does not affect the motivation of customers using BMT La-Tansa Gontor services.
b. External motivation of customers to use the services of BMT La-Tansa Gontor is influenced by other influence factor, promotion, service, transaction and transparency. From the data obtained from the observation to customer BMT La-Tansa Gontor, it is found that the most influential indicator of external motivation of BMT La Tansa Gontor customer is (1) service factor; then (2) other influence factor; (3) transparency factor; (4) promotion factor; and (5) transaction factor.

Recommendation

Based on the findings in the field and above conclusions, the researcher found some problems raised directly by the customer and the researcher recommends the following suggestions:

a. Increasing socialization to the community regarding the Islamic financial system implemented in BMT La-Tansa Gontor, because only few communities are aware of the importance of the management in Islamic principles according to good property in the form of capital to the storage of the results obtained.
b. Improving the quality of service to customers to increase customer satisfaction, trust and loyalty, thus arising the customer to recommend BMT La-Tansa Gontor to others.
c. Adding facilities that facilitate customers in the transaction process such as queue number and transfer payments, because the process is fast, safe and easy to influence customer motivation.
d. Optimizing operational hours BMT La-Tansa Gontor so that there are no customers who feel less satisfied or disappointed.

e. Extending the reach of BMT La-Tansa Gontor by opening new branches in potential areas in Ponorogo, due to the near distance factors that influence the motivation of BMT La-Tansa Gontor customers.

f. This research only study BMT La-Tansa Gontor in general, then further research should do special research on variable and dimension in BMT La-Tansa Gontor for policy and strategy applied according to customer request.

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