ABSTRAK

ANALISIS MINAT INVESTASI CICIL EMAS: STUDI KASUS NASABAH PT. BANK SYARIAH INDONESIA Tbk. KANTOR CABANG PEMBANTU TASIKMALAYA UNIVERSITAS SILIWANGI

Oleh:

Ilham Hidayat
NPM 223404176

Pembimbing I : Agi Rosyadi, S.E., M.M

Pembimbing II : Dede Arif Rahmani, S.Pd., M.M

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi minat nasabah terhadap produk Cicil Emas sebagai instrumen investasi di PT. Bank Syariah Indonesia Tbk. Kantor Cabang Pembantu Tasikmalaya Universitas Siliwangi. Penelitian ini juga mengevaluasi kendala yang dihadapi nasabah dalam mengikuti program serta memberikan solusi strategis guna meningkatkan partisipasi investasi Cicil Emas di lingkungan bank syariah. Metode yang digunakan adalah pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui observasi partisipatif, wawancara mendalam terhadap nasabah, dan dokumentasi. Hasil penelitian menunjukkan bahwa minat nasabah dipengaruhi oleh tiga faktor utama, yaitu faktor Kebudayaan, sosial, dan pribadi. Informasi dan promosi dari pihak bank berperan penting dalam membentuk persepsi positif nasabah. Namun demikian, masih terdapat beberapa kendala seperti keterbatasan anggaran, kurangnya pemahaman di awal, dan kekhawatiran terhadap fluktuasi harga emas. Solusi yang ditawarkan untuk mengatasi hambatan tersebut meliputi edukasi berkelanjutan melalui seminar, penyampaian testimoni dari nasabah yang telah sukses berinvestasi, serta komunikasi yang transparan dari pihak bank terkait manfaat dan risiko program Cicil Emas. Penelitian ini merekomendasikan agar Bank Syariah Indonesia meningkatkan intensitas edukasi digital, merespons umpan balik nasabah secara aktif, dan mengadaptasi strategi pemasaran sesuai tren investasi masa kini. Dengan pendekatan tersebut, diharapkan partisipasi dan kepercayaan nasabah terhadap investasi Cicil Emas dapat terus meningkat dan menjadi bagian dari perencanaan keuangan jangka panjang yang lebih stabil.

Kata Kunci: Minat Nasabah, Cicil Emas, Investasi Syariah, Bank Syariah Indonesia, Strategi Pemasaran

ABSTRACT

ANALYSIS OF GOLD INSTALLMENT INVESTMENT INTEREST: CASE STUDY OF CUSTOMERS OF PT. BANK SYARIAH INDONESIA Tbk. TASIKMALAYA BRANCH OFFICE OF SILIWANGI UNIVERSITY

By:

Ilham Hidayat
NPM 223404176

Advisor I : Agi Rosyadi, S.E., M.M
Advisor II : Dede Arif Rahmani, S.Pd., M.M

This study aims to analyze the factors that influence customer interest in the gold installments product as an investment instrument at PT. Indonesian Islamic Bank Tbk. Tasikmalaya Branch Office, Siliwangi University. This study also evaluates the obstacles faced by customers in participating in the program and provides strategic solutions to increase participation in gold installments investment in the Islamic banking environment. The method used is a descriptive qualitative approach with data collection techniques through participatory observation, in-depth interviews with customers, and documentation. The results of the study show that customer interest is influenced by three main factors, namely cultural, social, and personal factors. Information and promotions from the bank play an important role in shaping positive customer perceptions. However, there are still several obstacles such as budget constraints, lack of understanding at the beginning, and concerns about gold price fluctuations. The solutions offered to overcome these obstacles include ongoing education through seminars, delivering testimonials from customers who have successfully invested, and transparent communication from the bank regarding the benefits and risks of the gold installments program. This study recommends that Indonesian Islamic Bank increase the intensity of digital education, actively respond to customer feedback, and adapt marketing strategies according to current investment trends. With this approach, it is hoped that customer participation and trust in gold investment can continue to increase and become part of a more stable long-term financial planning.

Keywords: Customer Interest, Gold Installments, Sharia Investment, Indonesian Islamic Bank, Marketing Strategy