

ABSTRACT

Many factors influence Muslim furniture entrepreneurs to use banking services to finance their business, through conventional and Islamic banks. This study aims to analyze the influence of perception, religiosity, knowledge, income, promotion, and product factors on the preferences of Muslim furniture entrepreneurs in Jepara Regency in the use of banking loan services.

This study uses 100 samples from 371 population of Muslim furniture entrepreneurs in Jepara Regency who have used and are currently using banking loan services. Data was collected using primary data by distributing questionnaires. The data analysis was carried out through analysis using logistic regression model.

The results of this study indicate that the variables of perception and religiosity have an influence on the preferences of entrepreneurs in using banking loan services. Meanwhile, knowledge, income, promotions, and products, on the other hand, have no effect on the preferences of entrepreneurs in using banking loan services. However, all of these variables simultaneously have a significant influence on the preferences of entrepreneurs in using banking loan services.

Keywords: Banking Loan Services, Perception, Religiosity, Knowledge, Income, Promotion, Product, Muslim Entrepreneur.

