

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh fluktuasi harga emas, promosi, dan digitalisasi terhadap minat nasabah pada produk Cicil Emas di PT Bank Syariah Indonesia Tbk KCP Palembang Simpang Patal. Penelitian ini menggunakan metode kuantitatif dengan jumlah populasi sebanyak 22.115 nasabah. Sampel yang digunakan sebanyak 100 responden, ditentukan melalui rumus Slovin dengan teknik insidental sampling. Data dikumpulkan melalui kuesioner dan wawancara, kemudian dianalisis menggunakan software SPSS versi 26. Teknik analisis yang digunakan meliputi uji validitas, reliabilitas, uji asumsi klasik, regresi linier berganda, uji t, uji F, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa secara parsial, fluktuasi harga emas, promosi, dan digitalisasi berpengaruh dan signifikan terhadap minat nasabah. Secara simultan, ketiga variabel tersebut juga memberikan pengaruh yang signifikan dengan kontribusi sebesar 29,9 persen, sementara sisanya sebesar 70,1 persen dipengaruhi oleh faktor lain di luar model penelitian ini. Dari ketiga variabel, digitalisasi memiliki pengaruh paling dominan terhadap minat nasabah. Temuan ini menegaskan bahwa optimalisasi fitur layanan digital dan strategi promosi yang tepat sangat penting dalam meningkatkan minat masyarakat terhadap investasi berbasis syariah, khususnya produk cicil emas.

Kata Kunci: Digitalisasi, Emas, Fluktuasi, Minat, Promosi.

ABSTRACT

This study aimed to analyze the influence of gold price fluctuations, promotion, and digitalization on customer interest in the Cicil Emas product at PT Bank Syariah Indonesia Tbk, KCP Palembang Simpang Patal. The research employed a quantitative method with a population of 22,115 customers. The sample consisted of 100 respondents, determined using the Slovin formula with incidental sampling technique. Data were collected through questionnaires and interviews, and then analyzed using SPSS version 26. The analytical techniques included validity test, reliability test, classical assumption tests, multiple linear regression analysis, t-test, F-test, and coefficient of determination. The results showed that partially, gold price fluctuations, promotion, and digitalization had a positive and significant influence on customer interest. Simultaneously, these three variables also had a significant effect with a contribution of 29.9 percent, while the remaining 70.1 percent was influenced by other factors outside this research model. Among the three variables, digitalization had the most dominant influence on customer interest. These findings emphasized that optimizing digital service features and implementing appropriate promotional strategies were essential in increasing public interest in sharia-based investments, particularly in the Cicil Emas product.

Keywords: Digitalization, Fluctuation, Gold, Interest, Promotion.