

## **ABSTRAK**

Skripsi dengan judul “Pengaruh Persepsi, Lokasi, Promosi dan Pengetahuan Produk Terhadap Minat Menabung Mahasiswa di Bank Syariah (Studi Kasus pada Mahasiswa Strata Satu Jurusan Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Tulungagung)” ditulis oleh Ilma Nurul Fitriyah, NIM. 17401163324, Pembimbing Dr.Sutopo M.Pd.

Penelitian ini dilatarbelakangi oleh bagaimana perbankan syariah dapat menarik nasabah khususnya mahasiswa agar tertarik menggunakan jasa perbankan syariah. Karena tingkat persaingan yang sangat tinggi antara lembaga keuangan syariah dan non syariah maka strategi perbankan syariah yang harus digunakan adalah dengan melihat faktor yang mempengaruhi perilaku konsumen

Rumusan masalah dalam skripsi ini adalah: (1) Apakah persepsi berpengaruh signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah? (2) Apakah Lokasi berpengaruh signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah? (3) Apakah promosi berpengaruh signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah? (4) Apakah pengetahuan produk berpengaruh signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah? (5) Apakah persepsi, lokasi, promosi, dan pengetahuan produk berpengaruh secara simultan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah?

Penelitian ini menggunakan pendekatan Kuantitatif dengan jenis penelitian asosiatif. Dalam penelitian ini data yang digunakan adalah data primer yang diperoleh dari kuesioner yang disebar pada responden mahasiswa Perbankan Syariah. Data kuesioner dianalisis menggunakan SPSS 16.0 dengan melakukan beberapa tahap uji analisis data, uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, uji regresi linier berganda, uji hipotesis (uji t dan F) dan koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa (1) variabel persepsi berpengaruh positif dan signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah (2) variabel lokasi berpengaruh positif dan signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah (3) variabel promosi berpengaruh positif dan signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah (4) variabel pengetahuan produk berpengaruh positif dan signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah (5) variabel persepsi, lokasi, promosi dan pengetahuan produk berpengaruh positif dan signifikan secara bersama-sama terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah

Kata kunci : Persepsi, Lokasi, Promosi, Pengetahuan Produk dan Minat Menabung di Bank Syariah.

## **ABSTRACT**

*The thesis with the title "The Influence of Perception, Location, Promotion and Product Knowledge of Students' Interest in Saving on Sharia Banking (Case Study of Undergraduate Students of Islamic Banking Department of the Faculty of Economics and Islamic Business, State Islamic Institute of Tulungagung)" written by Ilma Nurul Fitriyah, Register Number. 17401163324, Advisor: Dr. Sutopo, M.Pd*

*This research is motivated by how Islamic banking can attract customers, especially students to be interested in using Islamic banking services. Because of the very high level of competition between sharia and non-sharia financial institutions, the sharia banking strategy that must be used is to look at factors that influence consumer behavior*

*The formulation of the problem in this research are: (1) Does perception have a significant effect towards students' interest in State Islamic Institute of Tulungagung saving on Islamic Banking? (2) Does Location have a significant effect towards students' interest in State Islamic Institute of Tulungagung saving on Islamic Banking? (3) Does promotion have a significant effect towards students' interest in State Islamic Institute of Tulungagung saving on Islamic Banking? (4) Does product knowledge have a significant effect towards students' interest in State Islamic Institute of Tulungagung saving on Islamic Banking? (5) Does perception, location, promotion, and product knowledge simultaneously influence towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking?*

*This research uses a quantitative approach to the type of associative research. In this study the data used are primary data obtained from questionnaires distributed to Islamic Banking student respondents. Questionnaire data were analyzed using SPSS 16.0 by conducting several stages of data analysis test, validity test, reliability test, normality test, classic assumption test, multiple linear regression test, hypothesis test (t and F test) and coefficient of determination.*

*The results of this research indicate that (1) the perception variable has a positive and significant effect towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking (2) location variables have a positive and significant effect towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking (3) the promotion variable has a positive and significant effect towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking (4) the variable of product knowledge has a positive and significant effect towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking (5) the variables of perception, location, promotion and product knowledge have a positive and significant effect together towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking.*

*Keywords: Perception, Location, Promotion, Product Knowledge and Savings Interest in Islamic Banks.*

