

## **ABSTRAK**

Skripsi dengan judul “Analisis Faktor-Faktor Yang Mempengaruhi Minat Menabung Di Bank Syariah (Studi Kasus Pada Remaja Masjid Al-Munawwar Kabupaten Tulungagung) ini ditulis oleh Syarifah Muna Nur Afifah, NIM 17401163487, pembimbing Dr.H.Mashudi, M.Pd.I.

Penelitian ini dilatarbelakangi oleh masalah yang dihadapi masyarakat Tulungagung khususnya remaja masjid Al-Munawwar dalam mengarahkan minatnya memilih bank syariah yang masih rendah. Salah satunya dengan melihat variabel yang mempengaruhi minat menabung di bank syariah yaitu religiusitas, promosi, dan informasi produk bank syariah.

Tujuan penelitian ini adalah (1) Untuk menguji pengaruh religiusitas terhadap minat remaja masjid Al-Munawwar Kabupaten Tulungagung menabung di bank syariah (2) Untuk menguji pengaruh promosi terhadap minat remaja masjid Al-Munawwar Kabupaten Tulungagung menabung di bank syariah (3) Untuk menguji pengaruh informasi produk bank syariah terhadap minat menabung Remaja Masjid Al-Munawwar Kabupaten Tulungagung (4) Untuk menguji pengaruh religiusitas, promosi, dan informasi produk bank syariah terhadap minat remaja masjid Al-Munawwar Kabupaten Tulungagung menabung di bank syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan sumber data primer kuesioner dengan pengambilan sampel 40 responden, yaitu anggota remaja masjid Al-Munawwar yang sudah memiliki rekening bank syariah. Teknik analisis data menggunakan uji validitas, uji reabilitas, uji normalitas, uji asumsi klasik yaitu uji multikolinearitas dan uji heteroskedastisitas, uji regresi berganda, uji hipotesis, dan uji koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa secara parsial (1) Religiusitas berpengaruh negatif dan signifikan terhadap minat menabung Remaja Masjid Al-Munawwar di bank syariah (2) Promosi berpengaruh negatif dan signifikan terhadap minat menabung Remaja Masjid Al-Munawwar di bank syariah (3) Informasi produk bank syariah berpengaruh positif dan signifikan terhadap minat menabung Remaja Masjid Almunawwar di bank syariah (4) Religiusitas, promosi, dan informasi produk bank syariah tidak berpengaruh secara simultan terhadap minat menabung Remaja Masjid Al-Munawwar Kabupaten Tulungagung di bank syariah.

Kata kunci: Religiusitas, promosi, informasi produk bank syariah, minat menabung

## **ABSTRACT**

*This thesis with the title "Analysis of The Factors That Affect The Interest In Saving In Islamic Banking (Case study on The Teenagers of The Al-Munawwar Mosque Tulungagung District) was written by Syarifah Muna Nur Afifah, NIM 17401163487, supervisor Dr.H. Mashudi, M.Pd.I.*

*This research is motivated by problems faced by the Tulungagung community, especially the Al-Munawwar mosque youth in directing their interest in choosing Islamic banks which are still low. One of them is by looking at variables that affect the interest in saving in Islamic banks, namely religiosity, promotion, and product information of Islamic banks.*

*The purpose of this study was (1) To examine the effect of religiosity on the interest of adolescents in the Al-Munawwar mosque in Tulungagung Regency to save at Islamic banks (2) To examine the effect of promotion on the interest of adolescents in the Al-Munawwar mosque in Tulungagung Regency to save at Islamic banks (3) To examine the effect of product information of Islamic banks on the interest of adolescents in the Al-Munawwar mosque in Tulungagung regency to save at Islamic banks (4) To examine the effect religiosity, promotion, and product information of Islamic banks on the interest of adolescents in the Al-Munawwar mosque in Tulungagung regency to save at Islamic banks.*

*This study uses a quantitative approach by using a primary data source questionnaire with a sample of 40 respondents, namely members of the Al-Munawwar mosque teenager who already have a Islamic banks account. The data analysis technique uses validity test, reability test, noemality test, classic assumption test, namely multicollinearity test and heteroscedasticity test, multiple regression test, hypothesis test and determination coefficient test.*

*The results of this study indicate that partially (1) Religiosity has a negative and significant effect on adolescents' interest in the al-Munawwar mosque to save at Islamic banks (2) Promotion has a negative and significant effect on adolescents' interest in the al-Munawwar mosque to save at Islamic banks (3) Product information of Islamic banks has a positive and significant effect on adolescents' interest in the al-Munawwar mosque to save at Islamic banks (4) Religiosity, promotion, and product information of Islamic banks do not simultaneously influence the interest in saving the youth of the Al-Munawwar musque in Tulungagung district in Islamic banks.*

*Keywords: Religiosity, promotion, Islamic bank product information, interest in saving.*