

## ABSTRAK

Skripsi dengan judul “Pengaruh Pengetahuan Konsumen, Promosi, Fasilitas, *Disposable Income*, dan Pelayanan Perbankan terhadap Minat Menabung Nasabah di Bank Syariah (Studi Kasus Mahasiswa Jurusan Perbankan Syariah IAIN Tulungagung)” ditulis oleh Ulfatul Khusna, Jurusan Perbankan Syariah, NIM. 17401163156, Pembimbing Elok Fitriani Rafikasari, M.Si.

Penelitian ini dilatarbelakangi oleh perkembangan perbankan di Indonesia yang begitu pesat baik perbankan konvensional maupun syariah. Saat ini perkembangan bank syariah sudah meningkat cukup baik. Namun konsep bank konvensional sudah melekat pada masyarakat maupun mahasiswa, bahkan masih banyak dari mahasiswa perbankan syariah FEBI IAIN Tulungagung yang belum mempunyai rekening bank syariah. Sehingga menjadikan bank syariah harus meningkatkan upaya promosi, pelayanan, fasilitas maupun hal lain yang dapat mendorong minat para nasabah khususnya mahasiswa agar tertarik untuk menggunakan jasa perbankan syariah.

Tujuan penelitian ini untuk mengetahui pengaruh pengetahuan konsumen, promosi, fasilitas, *disposable income*, dan pelayanan perbankan terhadap minat menabung nasabah di bank syariah secara parsial dan simultan. Sampel yang diambil dalam penelitian ini sebanyak 100 mahasiswa jurusan perbankan syariah IAIN Tulungagung tahun akademik 2019/2020. Teknik sampling yang digunakan adalah *accidental sampling*. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif dan metode analisis menggunakan analisis regresi linier berganda.

Hasil penelitian menunjukkan secara parsial, variabel yang mempengaruhi minat menabung nasabah di bank syariah adalah fasilitas, *disposable income* dan pelayanan perbankan. Sedangkan variabel pengetahuan konsumen dan promosi tidak mempengaruhi minat menabung mahasiswa PS FEBI IAIN Tulungagung di bank syariah. Penelitian yang dilakukan secara simultan memberikan hasil bahwa pengetahuan konsumen, promosi, fasilitas, *disposable income*, dan pelayanan perbankan berpengaruh terhadap minat menabung di bank syariah dengan total pengaruh sebesar 51,9%.

**Kata kunci:** Pengetahuan, Promosi, Fasilitas, *Disposable Income*, Pelayanan dan Minat Menabung.

## ABSTRACT

Thesis entitled “The Influence of Consumer Knowledge, Promotion, Facility, Disposable Income, and Banking Services on Customers’ Interest in Saving in Sharia Banking (Case Study of Sharia Banking Students at IAIN Tulungagung)” was written by Ulfatul Khusna, Department of Sharia Banking, NIM. 17401163156, Advisor: Elok Fitriani Rafikasari, M.Si.

This research is motivated by the fast development of banking in Indonesia, both conventional and Sharia banking. Currently, the development of Sharia banking has improved quite well. However, the concept of conventional banking has been inherent in the community and students, even there are still many Sharia banking students at FEBI IAIN Tulungagung who do not have Sharia bank accounts. So that it makes Sharia banking have to increase their promotional efforts, services, facilities and other things that can encourage the interest of customers, especially students to be interested in using Sharia banking services.

The purpose of this study was to determine the effect of consumer knowledge, promotion, facility, *disposable income*, and banking services on customers’ interest in saving at Sharia banking partially and simultaneously. The samples taken in this study were 100 students majoring in Sharia banking at IAIN Tulungagung in academic year 2019/2020. The sampling technique was used *accidental sampling*. This research used a quantitative approach with associative research type and the method of analysis used multiple linier regression analysis.

The results showed that partially, the variables that influence customers’ interest in saving in Sharia banking were facilities, *disposable income* and banking services. Meanwhile, the variables of consumer knowledge and promotion did not affect the interest in saving of PS FEBI IAIN Tulungagung students in Sharia banking. The research conducted simultaneously gave the result that consumer knowledge, promotion, facility, *disposable income*, and banking services influenced the interest in saving in Sharia banking with a total effect of 51.9%.

**Keywords:** *Knowledge, Promotion, Facility, Disposable Income, Services and Interest in Saving.*