

ABSTRAK

Skripsi dengan judul “Pengaruh Pengetahuan Mahasiswa, Lokasi, Dan Fasilitas Perbankan Syariah Terhadap Minat Menabung Di Bank Syariah” ini ditulis oleh Yuni Alwiyah, NIM 17401163194, Pembimbing Dr. H. Mashudi, M. Pd.I.

Penelitian ini dilatar belakangi oleh pesatnya perkembangan lembaga keuangan sehingga banyak strategi dan inovasi lembaga keuangan untuk menarik minat konsumen. Mahasiswa merupakan sasaran yang tepat bagi perbankan syariah guna memperbesar pertumbuhan tabungan atau dana pihak ketiga sehingga mahasiswa dapat menambah jumlah nasabah seiring bertambahnya jumlah mahasiswa terutama mahasiswa jurusan perbankan syariah.

Rumusan masalah dalam penelitian ini adalah (1) Apakah pengetahuan mahasiswa perbankan syariah berpengaruh positif signifikan terhadap minat mahasiswa menabung di bank syariah studi pada mahasiswa S1 IAIN Tulungagung jurusan perbankan syariah? (2) Apakah lokasi perbankan syariah berpengaruh positif signifikan terhadap minat mahasiswa menabung di bank syariah studi pada mahasiswa S1 IAIN Tulungagung jurusan perbankan syariah? (3) Apakah fasilitas perbankan syariah berpengaruh positif signifikan terhadap minat mahasiswa menabung di bank syariah studi pada mahasiswa S1 IAIN Tulungagung jurusan perbankan syariah? (4) Apakah pengetahuan, lokasi dan fasilitas bank syariah secara bersama-sama berpengaruh positif signifikan terhadap minat mahasiswa menabung di bank syariah studi pada mahasiswa S1 IAIN Tulungagung jurusan perbankan syariah?.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi dalam penelitian ini adalah mahasiswa jurusan perbankan syariah angkatan tahun 2016 dengan jumlah sampel sebanyak 41 mahasiswa. Pengambilan sampel dengan teknik non-probability. Dalam penelitian ini data yang digunakan adalah data primer. Metode analisis dalam penelitian ini adalah uji validitas, uji reliabilitas, uji asumsi klasik, uji normalitas, uji multikolinieritas, uji heteroskedastisitas, uji regresi linier berganda, serta uji koefisien determinasi dan uji hipotesis.

Hasil penelitian ini menunjukkan bahwa (1) Pengetahuan berpengaruh signifikan terhadap minat menabung di Bank Syariah (2) Lokasi berpengaruh signifikan terhadap minat menabung di Bank Syariah (3) Fasilitas berpengaruh signifikan terhadap minat menabung di Bank Syariah (4) Pengetahuan, Lokasi, dan Fasilitas berpengaruh signifikan terhadap minat menabung di Bank Syariah.

Kata kunci : *fasilitas, lokasi, minat mahasiswa, dan pengetahuan.*

ABSTRACT

This thesis with the title "The Influence of Student Knowledge, Location, and Islamic Banking Facilities on Interest in Saving in Sharia Banks" was written by Yuni Alwiyah, NIM 1740116394, Advisor Dr. H. Mashudi, M. Pd.I.

This research is motivated by the rapid development of financial institutions so that there are many strategies and innovations of financial institutions to attract consumers. Students are the right target for Islamic banking to increase the growth of savings or third party funds so that students can increase the number of customers along with the increasing number of students, especially students majoring in Islamic banking.

The formulation of the problem in this study is (1) Does the knowledge of Islamic banking students have a significant positive effect on students' interest in saving in Islamic banks in the study of undergraduate students of IAIN Tulungagung majoring in Islamic banking? (2) Does the location of Islamic banking have a significant positive effect on students' interest in saving in Islamic banks in the study of IAIN Tulungagung undergraduate students majoring in Islamic banking? (3) Does the Islamic banking facility have a significant positive effect on students' interest in saving in Islamic banks in the study of IAIN Tulungagung undergraduate students majoring in Islamic banking? (4) Do the knowledge, location and facilities of Islamic banks together have a significant positive effect on students' interest in saving in Islamic banks in the study of IAIN Tulungagung undergraduate students majoring in Islamic banking ?.

This research uses a quantitative approach with associative research type. The population in this study were students majoring in Islamic banking in 2016 with a total sample of 41 students. Sampling using non-probability techniques. In this study the data used are primary data. The method of analysis in this study is the validity test, reliability test, classic assumption test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression test, as well as the coefficient of determination and hypothesis testing.

The results of this study indicate that (1) Knowledge has a significant effect on the interest in saving in Islamic Banks (2) Location has a significant effect on the interest in saving in Islamic Banks (3) Facilities have a significant effect on the interest in saving in Islamic Banks (4) Knowledge, Location, and Facilities has a significant effect on the interest in saving in Islamic Bank.

Keywords: *facilities, location, student interest, and knowledge.*