

ABSTRAK

Skripsi dengan judul **“Pengaruh Motivasi dan Kepercayaan terhadap Keputusan Mahasiswa Perbankan Syariah Semester 7 IAIN Tulungagung Menjadi Nasabah Bank Umum Syariah”** ini ditulis oleh Yean Nanda Rosiyani, NIM 17401163351, pembimbing Jusuf Bachtiar, S.S.,M.Pd.

Penelitian ini dilatarbelakangi oleh masih sangat sedikitnya mahasiswa Perbankan Syariah IAIN Tulungagung khususnya semester akhir yaitu semester 7 yang belum menggunakan bank syariah. Mahasiswa semester 7 yang berjumlah 446 hanya 93 yang memiliki rekening bank syariah. Seorang mahasiswa Perbankan Syariah semester akhir memiliki motivasi untuk menggunakan bank syariah dan memiliki kepercayaan terhadap bank syariah. Hal ini bertolakbelakang dengan fakta yang ada di lapangan.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data yang digunakan dalam penelitian ini adalah data primer dari responden mahasiswa Perbankan Syariah Semester 7 IAIN Tulungagung dengan pengambilan sampel cara *purposive sampling*. Pengukuran datanya menggunakan skala likert. Pengolahan data dengan melakukan beberapa uji yaitu uji validitas, uji reliabilitas, uji multikolinieritas dan regresi linier berganda untuk membuktikan hipotesis penelitian.

Berdasarkan hasil penelitian dapat diambil beberapa kesimpulan, antara lain: 1) motivasi berpengaruh positif dan signifikan terhadap keputusan mahasiswa Perbankan Syariah semester 7 IAIN Tulungagung menjadi nasabah bank syariah, 2) kepercayaan berpengaruh positif dan signifikan terhadap keputusan mahasiswa Perbankan Syariah semester 7 IAIN Tulungagung menjadi nasabah bank syariah, 3) motivasi dan kepercayaan secara simultan berpengaruh positif dan signifikan terhadap keputusan mahasiswa Perbankan Syariah semester 7 IAIN Tulungagung menjadi nasabah bank syariah

Kata kunci : Motivasi, Kepercayaan dan Keputusan menjadi nasabah bank umum syariah.

ABSTRACT

This thesis with the title "The Influence of Knowledge, Motivation and Belief in the Decision of the 7th Semester Islamic Banking Students of IAIN Tulungagung to Become a Customer of Islamic Commercial Banks" was written by Yean Nanda Rosiyani, NIM 17401163351, author Jusuf Bachtiar, S.S., M.Pd.

This research was motivated by the very small number of Islamic Banking students at IAIN Tulungagung, especially in the final semester, namely semester 7, who had not used Islamic banks. There are only 93 7th semester students who have Islamic bank accounts. As a final semester Sharia Banking student who has more knowledge will foster motivation to use Islamic banks and have confidence in Islamic banks. This is contrary to the facts on the ground.

This research uses a quantitative approach with associative research type. Sources of data used in this study were primary data from the 7th Semester Islamic Banking student respondents at IAIN Tulungagung with purposive sampling method. Measurement data using a Likert scale. Processing data by doing several tests namely validity test, reliability test, multicollinearity test and multiple linear regression to prove the research hypothesis.

Based on the research results, several conclusions can be drawn, including: 1) knowledge has a positive and significant effect on the decision of the 7th semester IAIN Tulungagung Islamic Banking students to become customers of Islamic banks, 2) motivation has a positive and significant effect on the decision of the 7th semester IAIN Tulungagung Islamic Banking students to become customers of Islamic banks, 3) trust has a positive and significant effect on the decision of the 7th semester IAIN Tulungagung Islamic Banking students to become customers of Islamic banks, 4) knowledge, motivation and trust simultaneously have a positive and significant effect on the decisions of 7th semester Islamic Banking students of IAIN Tulungagung to become customers of Islamic banks.

This research was motivated by the very small number of Islamic Banking students at IAIN Tulungagung, especially in the final semester, namely semester 7, who had not used Islamic banks. there are only 93 students who have Islamic bank accounts out of a total of 446 students. As a final semester Sharia Banking student who has more knowledge will foster motivation to use Islamic banks and have confidence in Islamic banks. This is contrary to the facts on the ground.

Keyword: Motivation, Belief and Decision to become customer of Islamic Banks.

