

## **ABSTRAK**

Skripsi dengan judul “Pengaruh Pemahaman Prinsip Tabungan Syariah, Kepercayaan, Efisien, Religuisitas, Dan Persepsi Tentang Bank Syariah Terhadap Minat Menabung Di Bank Syariah (Studi Kasus Masyarakat Desa Ngadi Kecamatan Mojo Kabupaten Kediri)” ditulis oleh Ayudin Dwiningtyas, NIM. 17401163292, Pembimbing Nurul Fitri Ismayanti, M.E.I

Penelitian ini dilatarbelakangi oleh bagaimana pemahaman masyarakat tentang prinsip tabungan syariah serta kepercayaan, efisien, religuisistas dan persepsi masyarakat terhadap bank syariah. Karena setiap orang memiliki pandangan yang berbeda tentang bank syariah.

Tujuan dari penelitian ini adalah untuk mengetahui seberapa besar pengaruh pemahaman prinsip tabungan syariah, kepercayaan, efisien, religuisitas dan persepsi tentang bang syariah terhadap minat masyarakat desa ngadi menabung di bank syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Dalam penelitian ini data yang digunakan data primer yang diperoleh dari kuesioner yang disebar pada masyarakat desa ngadi. Data kuesioner dianalisis menggunakan SPSS 16.0 dengan melakukan beberapa 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 pemahaman prinsip tabungan syariah berpengaruh positif dan signifikan terhadap minat masyarakat desa ngadi menabung di bank syariah (2) variabel kepercayaan berpengaruh positif dan signifikan terhadap minat masyarakat desa ngadi menabung di bank syariah (3) variabel efisien berpengaruh positif dan signifikan terhadap minat masyarakat desa ngadi menabung di bank syariah (4) variabel religuisitas berpengaruh positif dan signifikan terhadap minat masyarakat desa ngadi menabung di bank syariah (5) variabel persepsi berpengaruh positif dan signifikan terhadap minat masyarakat desa ngadi menabung di bank syariah (6) variabel pemahaman prinsip tabungan syariah, kepercayaan, efisien, religuisitas dan persepsi berpengaruh positif dan signifikan secara bersama-sama terhadap minat menabung masyarakat desa ngadi di bank syariah.

Kata Kunci : Pemahaman Prinsip Tabungan Syariah, Kepercayaan, Efisien, Religuisistas, Persepsi Dan Minat Menabung Di Bank Syariah

## **ABSTRACT**

*The thesis with title "The Influence of Understanding the Principles of Sharia Savings, Trust, Efficiency, Religion, and Perceptions of Sharia Banks on Interest in Saving in Sharia Banks (Case Study of the Ngadi Village Society, Mojo District, Kediri Regency)" was written by Ayudin Dwiningtyas, ID Student Number 17401163292, guided by Nurul Fitri Ismayanti, M.E.I*

*This research is motivated by how the majors understanding of the principles of Islamic savings and trust, efficiency, religions and public perceptions of Islamic banks. Because everyone has a different view about Islamic banking.*

*The purpose of this research is to find out how much influence the understanding of the principles of sharia savings, trust, efficiency, religiosity and perceptions of syariah principles on the interest of the people of Ngadi Village to save in Islamic banks.*

*This research used a quantitative research as the type of associative research. In this research, the data used are primary data obtained from questionnaires distributed to the people of Ngadi Village. Questionnaire data were analyzed using SPSS 16.0 version by performing several data analysis tests, validity tests, reliability tests, normality tests, classical assumption tests, multiple linear regression tests, hypothesis testing (*t* tests and *f* tests) and also the coefficient of determination.*

*The results of this research indicate that (1) the variable understanding of the principle of Islamic savings has a positive and significant effect on the interest of the Ngadi Village community to save in Islamic banks (2) the variable of trust has a positive and significant effect on the interest of the people of Ngadi Village to save in Islamic banks (3) the efficient variable has an effect positive and significant towards the interest of the Ngadi Village community to save in Islamic banks (4) the religion variable has a positive and significant effect on the interest of the Ngadi Village community to save in Islamic banks (5) the perception variable has a positive and significant impact on the interest of the Ngadi Village community to save in a bank syariah (6) the variable understanding of the principles of syariah savings, trust, efficiency, religion and perception have a positive and significant effect simultaneously on the interest of saving in Ngadi Village society in Islamic banks.*

**Keywords:** *Understanding the Principles of Sharia Savings, Trust, Efficiency, Religion, Perception and Interest in Saving in Islamic Banks*