

## ABSTRAK

Skripsi dengan judul "Pengaruh Pengetahuan, Religiusitas, Dan Iklan Terhadap Minat Menabung Mahasiswa Di Bank Syariah (Studi Kasus Pada Mahasiswa Jurusan Perbankan Syariah Angkatan 2016 FEBI IAIN Tulungagung)" ditulis oleh Lailatul Husna, NIM. 17401163322, Pembimbing Nurul Fitri Ismayanti M.E.I.

Penelitian ini dilatarbelakangi oleh bagaimana perbankan syariah dapat menarik nasabah khususnya mahasiswa agar tertarik menggunakan jasa perbankan syariah. Karena tingkat persaingan yang sangat tinggi antara lembaga keuangan syariah dan non syariah maka strategi perbankan syariah yang harus digunakan adalah dengan melihat faktor yang mempengaruhi perilaku konsumen.

Rumusan masalah dalam skripsi ini adalah: (1) Apakah pengetahuan berpengaruh signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah? (2) Apakah religiusitas berpengaruh signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah? (3) Apakah iklan berpengaruh signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah? (4) Apakah pengetahuan, religiusitas dan iklan berpengaruh secara simultan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah?

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Dalam penelitian ini data yang digunakan adalah data primer yang diperoleh dari kuesioner yang disebar pada responden mahasiswa Perbankan syariah. Data kuesioner dianalisis menggunakan SPSS 16.0 dengan melakukan beberapa tahap uji analisis data, uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, uji regresi linear berganda, uji hipotesis (uji t dan f) dan koefisien determinasi.

Hasil penelitian ini menunjukkan bahwa (1) variabel pengetahuan berpengaruh positif dan signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah (2) variabel religiusitas berpengaruh positif dan signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah (3) variabel iklan berpengaruh positif dan signifikan terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah (4) variabel pengetahuan, religiusitas, dan iklan berpengaruh positif dan signifikan secara bersama-sama terhadap minat menabung mahasiswa IAIN Tulungagung di Bank Syariah.

Kata Kunci : Iklan, Minat, Pengetahuan, Religiusitas.

## ABSTRACT

*The thesis with the title "The Influence of Knowledge, Religiosity, and Advertising of Students' Interest in Saving on Sharia Banking (Case Study of Students of Islamic Banking Department class of 2016 the Faculty of Economics and Islamic Business, State Islamic Institute of Tulungagung)" written by Lailatul Husna, Register Number. 17401163324, Advisor: Dr. Nurul Fitri Ismayanti M.E.I*

*This research is motivated by how Islamic banking can attract customers, especially students to be interested in using Islamic banking services. Because of the very high level of competition between sharia and non-sharia financial institutions, the sharia banking strategy that must be used is to look at factors that influence consumer behavior.*

*The formulation of the problem in this research are: (1) Does knowledge have a significant effect towards students' interest in State Islamic Institute of Tulungagung saving on Islamic Banking? (2) Does religiosity have a significant effect towards students' interest in State Islamic Institute of Tulungagung saving on Islamic Banking? (3) Does advertising have a significant effect towards students' interest in State Islamic Institute of Tulungagung saving on Islamic Banking? (4) Does knowledge, religiosity, and advertising simultaneously influence towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking?*

*This research uses a quantitative approach to the type of associative research. In this study the data used are primary data obtained from questionnaires distributed to Islamic Banking student respondents. Questionnaire data were analyzed using SPSS 16.0 by conducting several stages of data analysis test, validity test, reliability test, normality test, classic assumption test, multiple linear regression test, hypothesis test (t and F test) and coefficient of determination.*

*The results of this research indicate that (1) the knowledge variable has a positive and significant effect towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking (2) the religiosity variables have a positive and significant effect towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking (3) the advertising variable has a positive and significant effect towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking (4) the variables of knowledge, religiosity, and advertising have a positive and significant effect together towards students' interest of State Islamic Institute of Tulungagung saving on Islamic Banking.*

*Keywords: Advertising, Interest, Knowledge, Religiosity.*