

ABSTRAK

Skripsi dengan judul “Faktor-Faktor yang Mempengaruhi Intensi Menabung Mahasiswa di Bank Syariah (Studi Kasus Mahasiswa Jurusan Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Tulungagung)” ini di tulis oleh Khilmia Cindra Dewi, 17401163349, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung, pembimbing Muhammad Aqim Adlan, M.E.I.

Penelitian ini dilatar belakangi oleh tantangannya menghadapi perkembangan tersebut, bank syariah terus bertahan dan memiliki potensi yang besar untuk berkembang. Hal ini menunjukkan bahwa lembaga keuangan syariah memiliki posisi tersendiri di mata mahasiswa.

Penelitian ini menggunakan pendekatan penelitian kuantitatif dengan jenis penelitian *asosiatif*. Menggunakan data primer yang diperoleh dari hasil kuesioner yang disebar ke mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung. Dengan menggunakan metode analisis uji validitas yang digunakan untuk mengukur sah atau tidaknya kuesioner.

Hasil penelitian pada mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung. Hasil pengujian hipotesis dapat disimpulkan bahwa, (1) Diantara salah satu variabel Sikap, Norma Subyektif, Perceived Behavior Control, Religiusitas, Pengetahuan, Lingkungan Sosial dan Pendidikan berpengaruh dan signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung). (2) Sikap tidak berpengaruh secara signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung). (3) Norma subyektif berpengaruh positif dan signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung). (4) Perceived behavior control tidak berpengaruh signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung). (5) Religiusitas berpengaruh signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung). (6) Pengetahuan berpengaruh positif dan signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung). (7) Lingkungan sosial tidak berpengaruh secara signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung). (8) Pendidikan tidak berpengaruh secara signifikan terhadap intensi menabung mahasiswa di bank syariah (Studi kasus mahasiswa jurusan perbankan syariah fakultas ekonomi dan bisnis islam IAIN Tulungagung).

Kata kunci : Lingkungan Sosial, Norma Subyektif, Pendidikan, Perceived Behavior Control, Pengetahuan, Religiusitas, dan Sikap.

ABSTRACT

Thesis with the title "Factors Affecting Student's Saving Intention in Islamic Banking (Case Study of Students of Islamic Banking Department, Faculty of Economics and Islamic Business IAIN Tulungagung)" was written by Khilmia Cindra Dewi, 17401163349, Department of Islamic Banking, Faculty of Economics and Islamic Business, Tulungagung State Islamic Institute, mentor Muhammad Aqim Adlan, M.E.I.

The research in this thesis is motivated by the challenges facing these developments, Islamic banks continue to survive and have great potential to develop. This shows that Islamic financial institutions have their own position in the eyes of students

This study uses a quantitative research approach with associative research type. Using primary data obtained from the results of a questionnaire distributed to students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung. By using the validity test analysis method used to measure the validity of the questionnaire.

The results of the students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung. The results of hypothesis testing can be concluded that, (1) Among the variables of Attitude, Subjective Norms, Perceived Behavior Control, Religiosity, Knowledge, Social Environment and Education have a significant and significant effect on student saving intentions in Islamic banks (Case study of students majoring in Islamic banking, faculty of economics and Islamic business at IAIN Tulungagung). (2) Attitudes do not significantly influence student saving intentions in Islamic banks (Case study of students majoring in Islamic banking, Faculty of Economics and Islamic Business IAIN Tulungagung). (3) Subjective norms have a positive and significant effect on students' saving intentions in Islamic banks (Case study of students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung). (4) Perceived behavior control has no significant effect on student saving intentions in Islamic banks (Case study of students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung). (5) Religiosity has a significant effect on students' saving intentions in Islamic banks (Case study of students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung). (6) Knowledge has a positive and significant effect on students' saving intentions in Islamic banks (Case study of students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung). (7) The social environment does not significantly influence student saving intentions in Islamic banks (Case study of students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung). (8) Education does not significantly influence student saving intentions in Islamic banks (Case study of students majoring in Islamic banking, Faculty of Economics and Islamic Business, IAIN Tulungagung).

Keywords: Attitudes, Educational Environment, Knowledge, Perceived Behavior Control, Religiosity, Social and Subjective Norms.