

ABSTRAK

Skripsi dengan judul “Pengaruh Religiusitas, Pendapatan, Dan Pengetahuan Terhadap Minat Masyarakat Desa Banjarsari Dalam Menabung Di Perbankan Syariah” ini ditulis oleh Naila Risa Umami, NIM. 12401173361, pembimbing Dr. Sutopo, M.Pd.

Penelitian ini bertujuan untuk mengetahui pengaruh religiusitas, pendapatan dan pengetahuan terhadap minat menabung masyarakat Desa Banjarsari di Perbankan syariah. Rumusan masalah dalam penelitian ini: (1) Apakah ada pengaruh religiusitas terhadap minat menabung masyarakat Desa Banjarsari di perbankan syariah? (2) Apakah ada pengaruh pendapatan terhadap minat menabung masyarakat Desa Banjarsari di perbankan syariah? (3) Apakah ada pengaruh tingkat pengetahuan mempengaruhi minat masyarakat Desa Banjarsari untuk menabung di perbankan syariah? (4) Apakah ada pengaruh salah satu variabel religiusitas, pendapatan dan pengetahuan terhadap minat menabung masyarakat Desa Banjarsari di perbankan syariah?

Penelitian yang digunakan adalah asosiatif kuantitatif, sumber data dengan data primer yang diperoleh secara langsung dari pengisian kuesioner yang dilakukan oleh responden yaitu masyarakat Desa Banjarsari. Metode analisis data dalam penelitian ini menggunakan analisis regresi linier berganda, sebelumnya dilakukan pengujian asumsi klasik meliputi uji normalitas, uji heteroskedastisitas, uji multikolinieritas dan uji autokorelasi. Pengujian hipotesis menggunakan uji-t, uji-F, dan uji R^2 .

Hasil penelitian menunjukkan bahwa secara parsial (1) Religiusitas memiliki pengaruh positif dan signifikan terhadap minat menabung masyarakat Desa Banjarsari di Perbankan Syariah. (2) Pendapatan memiliki pengaruh negatif dan tidak signifikan terhadap minat menabung masyarakat Desa Banjarsari di Perbankan Syariah. (3) Pengetahuan memiliki pengaruh positif dan signifikan terhadap minat menabung masyarakat Desa Banjarsari di Perbankan Syariah. (4) Secara simultan, ada pengaruh salah satu variabel religiusitas, pendapatan dan pengetahuan terhadap minat menabung masyarakat Desa Banjarsari di Perbankan Syariah. Nilai koefisien determinan (R^2) dalam model regresi ini sebesar 0,295 atau 29,5%. Hal ini menunjukkan bahwa variabel-variabel independen (religiusitas, pendapatan, dan pengetahuan) mampu menjelaskan variabel dependen sebesar 29,5%. Sedangkan sisanya ($100\% - 29,5\% = 70,5\%$) ditentukan atau dijelaskan oleh variabel lain yang tidak diteliti dalam penelitian ini.

Kata Kunci: Religiusitas, Pendapatan, Pengetahuan, Minat Menabung

ABSTRACT

Thesis with the title "The Effect of Religiosity, Income, and Knowledge on the Interest of the Banjarsari Village Community in Savings in Islamic Banking" was written by Naila Risa Umami, NIM. 12401173361, advisor Dr. Sutopo, M.Pd.

This study aims to determine the effect of religiosity, income and knowledge on interest in saving the people of Banjarsari Village in Islamic Banking. The formulation of the problem in this study: (1) Is there any influence of religiosity on the interest in saving the people of Banjarsari Village in Islamic banking? (2) Is there any influence of income on the interest in saving the people of Banjarsari Village in Islamic banking? (3) Does the level of knowledge affect the interest of the people of Banjarsari Village to save in Islamic banking? (4) Is there an effect of one of the variables of religiosity, income and knowledge on the interest in saving the people of Banjarsari Village in Islamic banking?

The research used is quantitative associative, data sources with primary data obtained directly from filling out questionnaires conducted by respondents, namely the people of Banjarsari Village. The data analysis method in this study used multiple linear regression analysis, previously tested the classical assumptions including normality test, heteroscedasticity test, multicollinearity test and autocorrelation test. Hypothesis testing using t-test, F-test, and R_2 test.

The results showed that partially (1) Religiosity had a positive and significant influence on the interest in saving the people of Banjarsari Village in Islamic Banking. (2) Income has a negative and insignificant effect on the interest in saving the people of Banjarsari Village in Islamic Banking. (3) Knowledge has a positive and significant influence on the interest in saving the people of Banjarsari Village in Islamic Banking. (4) There is an effect of one of the variables of religiosity, income and knowledge on the interest in saving the people of Banjarsari Village in Islamic Banking. The value of the determinant coefficient (R_2) in this regression model is 0.295 or 29.5%. This shows that the independent variables (religiosity, income, and knowledge) are able to explain the dependent variable by 29.5%. While the rest ($100\% - 29.5\% = 70.5\%$) is determined or explained by other variables not examined in this study.

Keywords: Religiosity, Income, Knowledge, Interest in Saving