

## **ABSTRAK**

Penelitian dengan judul “Pengaruh Pengetahuan, Pendapatan dan Lokasi Terhadap Minat Menabung di Bank Syariah Pada Masyarakat Desa Mandesan Kecamatan Selopuro Kabupaten Blitar di Masa Pandemi Covid-19” ini ditulis oleh Adelia Dian Ayu Pratiwi, NIM. 12401173351. Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung. Dosen Pembimbing: Dr. Sutopo, M.Pd.

Bank Syariah merupakan lembaga yang operasionalnya menggunakan prinsip-prinsip syariah sesuai dengan Al-Quran dan hadist. Saat ini masih banyak dari masyarakat yang belum memahami sepenuhnya tentang bank syariah. Persepsi mereka terhadap kesyariahan bank syariah, riba, bunga dan bagi hasil masih beragam, kebanyakan dari mereka masih belum paham dan belum tahu istilah-istilah tersebut. Minat merupakan suatu rasa ketertarikan pada suatu hal atau suatu aktivitas tanpa ada yang menyuruh. Di dalam dunia perbankan sendiri minat masyarakat untuk menabung juga sangat penting. Maka dari itu, penulis melakukan penelitian dengan judul pengaruh pengetahuan, pendapatan dan lokasi terhadap minat menabung di bank syariah.

Tujuan penelitian dalam skripsi ini adalah: (1) untuk mengetahui pengaruh pengetahuan terhadap minat menabung di bank syariah pada Masyarakat Desa Mandesan Kecamatan Selopuro Kabupaten Blitar di Masa Pandemi Covid-19. (2) mengetahui pengaruh pendapatan terhadap minat menabung di bank syariah pada Masyarakat Desa Mandesan Kecamatan Selopuro Kabupaten Blitar di Masa Pandemi Covid-19. (3) untuk mengetahui pengaruh lokasi terhadap minat menabung di bank syariah pada Masyarakat Desa Mandesan Kecamatan Selopuro Kabupaten Blitar di Masa Pandemi Covid-19. (4) untuk mengetahui pengaruh pengetahuan, pendapatan dan lokasi manakah yang paling dominan terhadap minat menabung di bank syariah pada masyarakat desa mandesan di masa pandemi covid-19.

Penelitian ini menggunakan penelitian kuantitatif. Sumber data adalah primer. Teknik pengumpulan data melalui penyebaran kuisioner atau angket. Penelitian ini menggunakan teknik simple random sampling. Pengolahan data menggunakan SPSS 25. Analisis data yang digunakan antara lain Uji Validitas, Uji Reliabilitas, Uji Normalitas, Uji Asumsi Klasik. Uji Regresi Linier Berganda, Uji Hipotesis dan Uji Koefisien Determinasi.

Hasil penelitian menunjukkan bahwa (1) variabel pengetahuan berpengaruh positif dan signifikan terhadap minat menabung di bank syariah pada masyarakat desa mandesan di masa pandemi covid-19. (2) variabel pendapatan berpengaruh positif dan signifikan terhadap minat menabung di bank syariah pada masyarakat desa mandesan di masa pandemi covid-19. (3) variabel lokasi berpengaruh positif dan signifikan terhadap minat menabung di bank syariah pada masyarakat desa mandesan di masa pandemi covid-19.

**Kata kunci: Lokasi, Pendapatan, Pengetahuan.**

## ***ABSTRACT***

The research entitled "The Influence of Knowledge, Income and Location on Interest in Savings at Islamic Banks in the Mandesan Village Community, Selopuro District, Blitar Regency during the Covid-19 Pandemic" was written by Adelia Dian Ayu Pratiwi, NIM. 12401173351. Department of Islamic Banking, Faculty of Economics and Islamic Business, UIN Sayyid Ali Rahmatullah Tulungagung. Supervisor: Dr. Sutopo, M.Pd.

Islamic banks are institutions whose operations use sharia principles in accordance with the Koran and hadith. Currently, there are still many people who do not fully understand Islamic banking. Their perceptions of sharia banking, usury, interest and profit sharing are still diverse, most of them still do not understand and do not know these terms. Interest is a feeling of interest in a thing or an activity without anyone telling. In the banking world itself, people's interest in saving is also very important. Therefore, the authors conducted a study entitled the effect of knowledge, income and location on interest in saving in Islamic banks.

The research objective in his thesis are: (1) determine the effect of knowledge on interest in saving in Islamic banks in the Mandesan Village Community, Selopuro District, Blitar Regency during the Covid-19 Pandemic Period. (2) determine the effect of income on interest in saving at Islamic banks in the Mandesan Village Community, Selopuro District, Blitar Regency during the Covid-19 Pandemic. (3) to determine the effect of location on ineterest in saving at Islamic banks in the Mandesan Village Community, Selopuro District, Blitar Regency during the Pandemic Period Covid-19. (4) to find out which influence of knowladge, income and location is the most dominant on interest in saving at Islamic banks in the Mandesan Village Communiy during the Covid-19 Pandemic.

This research uses quantitative research. The data source is primary. Data collection techniques through the distribution of questionnaires or questionnaires. This study used a simple random sampling technique. Data processing uses SPSS 25. Data analysis used includes Validity Test, Reliability Test, Normality Test, Classical Assumption Test. Multiple Linear Regression Test, Hypothesis Testing and Coefficient of Determination Test.

The results showed that this study (1) the knowledge variable had a positie and significant effect on the public's interest in saving in Islamic banks Mandesan Village during the Covid-19 Pandemic. (2) the income variable has a positive significant effect on the interest in saving at Islamic banks in the Mandesan Vilage Community during the Covid-19Pandemic.(3) the location variable has a positive sand significant effect on the interest in saving at the Islamic bank in the Mandesan Village Community during the Covid-19 Pandemic.

***Keywords: Location, Income, Knowlege.***