

ABSTRAK

Skripsi dengan judul “Pengaruh *Financial Knowledge*, *Financial Management Behavior*, Dan *Internal Locus Of Control* Terhadap Pengambilan Keputusan Menjadi Nasabah Bank Syariah Pada Masyarakat Desa Pandanarum” ini ditulis oleh Ayu Candra Nur Haida, NIM. 12401173008, pembimbing Dedi Suselo, SE., M.M.

Penelitian ini dilatarbelakangi oleh kurangnya edukasi masyarakat tentang pengetahuan keuangan, perilaku pengelolaan keuangan yang kurang bertanggung jawab dan kurangnya kesadaran masyarakat akan adanya perbankan syariah serta produk-produk unggulan yang ada di dalamnya, sehingga mempengaruhi minat masyarakat untuk mengambil keputusan menjadi nasabah di bank syariah.

Tujuan dari penelitian ini yaitu: 1) menguji pengaruh *financial knowledge* terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum, 2) menguji pengaruh *financial management behavior* terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum, 3) menguji *internal locus of control* terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum, 4) menguji dan mengetahui keterkaitan antara *financial knowledge*, *financial management behavior*, dan *internal locus of control* terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum.

Penelitian ini merupakan penelitian kuantitatif dengan jenis asosiatif karena mencari hubungan antara dua variabel. Teknik pengumpulan data dalam penelitian ini diperoleh dari penyebaran angket pada masyarakat yang memiliki rekening bank syariah dan masih bertransaksi di bank syariah. Teknik sampling dalam penelitian ini adalah *nonprobability sampling* dengan metode *incidental sampling*. Instrument penelitian yang digunakan adalah angket, observasi lapangan, dan dokumentasi.

Hasil penelitian ini menunjukkan bahwa: 1) *financial knowledge* berpengaruh positif dan signifikan terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum, 2) *financial management behavior* berpengaruh positif dan signifikan terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum, 3) *internal locus of control* berpengaruh positif dan signifikan terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum, 4) *financial knowledge*, *financial management behavior*, dan *internal locus of control* secara bersama-sama memiliki pengaruh positif dan signifikan terhadap pengambilan keputusan menjadi nasabah bank syariah pada masyarakat desa Pandanarum.

Kata Kunci: Financial Knowledge, Financial Management Behavior, Internal Locus Of Control dan Pengambilan Keputusan

ABSTRACT

This thesis with the title "The Influence of *Financial Knowledge*, *Financial Management Behavior*, and *Internal Locus Of Control* on Decision Making to Become a Sharia Bank Customer in the Pandanarum Village Community" was written by Ayu Candra Nur Haida, NIM. 12401173008, advisor Dedi Suselo, SE., M.M.

This research is motivated by the lack of public education about *financial knowledge*, irresponsible *financial management behavior* and the lack of public awareness of the existence of Islamic banking and the superior products in it, thus influencing public interest in making decisions to become customers in Islamic banks.

The objectives of this study are: 1) to examine the effect of *financial knowledge* on decision making to become a customer of Islamic bank in Pandanarum village community, 2) examine the effect of *financial management behavior* on decision making to become a customer of Islamic bank in Pandanarum village community, 3) examine *internal locus of control* on the decision making to become a customer of a sharia bank in the Pandanarum village community, 4) examine and determine the relationship between *financial knowledge*, *financial management behavior*, and *internal locus of control* on the decision making to become a customer of a sharia bank in the Pandanarum village community.

This research is a quantitative research with associative type because it looks for the relationship between two variables. Data collection techniques in this study were obtained from distributing questionnaires to people who have Islamic bank accounts and still transact at Islamic banks. The sampling technique in this research is *non-probability* sampling with *incidental sampling* method. The research instruments used were questionnaires, field observations, and documentation.

The results of this study indicate that: 1) *financial knowledge* has a positive and significant effect on decision making to become a sharia bank customer in the Pandanarum village community, 2) *financial management behavior* has a positive and significant effect on decision making to become a sharia bank customer in the Pandanarum village community, 3) *internal locus of control* has a positive and significant effect on decision making to become a customer of a sharia bank in the Pandanarum village community, 4) *financial knowledge*, *financial management behavior*, and *internal locus of control* together have a positive and significant influence on decision making to become a customer of a sharia bank in Pandanarum village community.

Keywords: Financial Knowledge, Financial Management Behavior, Internal Locus Of Control and Decision Making