

## ABSTRAK

Skripsi dengan judul “Pengaruh Persepsi, Lokasi, dan Promosi terhadap Minat Masyarakat Menabung di Bank Syariah (Studi pada Masyarakat Desa Gendingan Kecamatan Kedungwaru Kabupaten Tulungagung)” ditulis oleh Tegar Zein Basrowi, NIM. 12401173478, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Satu Tulungagung, Dosen Pembimbing: Ahmad Syaichoni, M. Sy.

Penelitian ini dilatarbelakangi oleh masalah utama yang dihadapi lembaga keuangan syariah ini, perusahaan menarik pelanggan dan mempertahankannya agar perusahaan dapat bertahan dan berkembang. Untuk mewujudkan tujuan tersebut maka diperlukan strategi pemasaran yang tepat. Pemasaran merupakan hal yang sangat penting dalam setiap kegiatan yang berhubungan langsung dengan kebutuhan konsumen. Agar pemasaran sesuai sasaran maka pengelola lembaga keuangan harus memperhatikan beberapa hal seperti persepsi, promosi, lokasi yang berpengaruh baik langsung maupun tidak langsung terhadap minat masyarakat..

Rumusan masalah penelitian ini terdiri dari (1) Apakah persepsi berpengaruh terhadap minat menabung masyarakat Desa Gendingan Kecamatan Kedungwaru Kabupaten Tulungagung di Bank Syariah? (2) Apakah lokasi berpengaruh terhadap minat menabung masyarakat Desa Gendingan Kecamatan Kedungwaru Kabupaten Tulungagung di Bank Syariah? (3) Apakah promosi berpengaruh terhadap minat menabung masyarakat Desa Gendingan Kecamatan Kedungwaru Kabupaten Tulungagung di Bank Syariah? (4) Apakah persepsi, lokasi, dan promosi berpengaruh secara simultan terhadap minat menabung masyarakat Desa Gendingan Kecamatan Kedungwaru Kabupaten 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 sebanyak 100 orang. Data kuesioner dianalisis menggunakan SPSS 21.0 dengan melakukan beberapa tahap uji analisis data, uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, uji regresi linier berganda, uji hipotesis dengan uji t dan F.

Hasil penelitian menunjukkan bahwa (1) Berdasarkan hasil analisis regresi linier berganda diperoleh nilai signifikansi  $0,000 < 0,05$ . Berarti persepsi terhadap minat masyarakat menabung di Bank Syariah berpengaruh signifikan. (2) Berdasarkan hasil analisis regresi linier berganda diperoleh nilai signifikansi diperoleh nilai signifikansi sebesar  $0,002 < 0,05$  berarti lokasi terhadap minat masyarakat menabung di Bank Syariah berpengaruh signifikan. (3) Berdasarkan hasil analisis regresi linier berganda diperoleh nilai signifikansi sebesar ( $0,000 < 0,05$ ) yang berarti promosi terhadap minat masyarakat menabung di Bank Syariah berpengaruh signifikan. (4) Berdasarkan hasil penelitian ini menunjukkan bahwa secara simultan antara variabel persepsi, promosi, lokasi berpengaruh positif dan signifikan terhadap minat masyarakat.

**Kata Kunci:** *persepsi, lokasi, promosi, minat masyarakat, bank syariah*

## ABSTRACT

The thesis entitled "The Influence of Perception, Location, and Promotion towards Public Interest on Savings in Islamic Banks (Study on the Society of Gendingan Village, Kedungwaru, Tulungagung)" written by Tegar Zein Basrowi, Register Number. 12401173478, Department of Islamic Banking, Faculty of Economics and Islamic Business, UIN Satu Tulungagung, Advisor: Ahmad Syaichoni, M. Sy.

This research is motivated by the main problem of Islamic financial institution, like the company attracts customers and retains them so that the company can survive and develop. To achieve this goal, an appropriate marketing strategy is needed because marketing is very important in every activity that is directly related to consumer needs. In order for marketing to be on target, financial institution managers must pay attention to several things such as perceptions, promotions, locations that have a direct or indirect effect on public interest.

The formulations of the research problem were (1) how is the influence of perception towards the saving interest of the people of Gendingan Village, Kedungwaru, Tulungagung in Islamic Banks? (2) how is the influence of location towards the saving interest of the people of Gendingan Village, Kedungwaru, Tulungagung at Islamic Banks? (3) how is the influence of promotion towards the saving interest of the people of Gendingan Village, Kedungwaru, Tulungagung at Islamic Banks? (4) how is the influence of perception, location, and promotion have a simultaneous influence towards the saving interest of the people of Gendingan Village, Kedungwaru, Tulungagung at Islamic Banks?

This research used a quantitative approach with the type of associative research. In this research, the data used were primary data obtained from questionnaires distributed to 100 respondents. The questionnaire data was analyzed using SPSS 21.0 by performing several stages of data analysis test, validity test, reliability test, normality test, classical assumption test, multiple linear regression test, hypothesis testing with t and F tests.

The results showed that (1) Based on the results of multiple linear regression analysis obtained a significance value of  $0.000 < 0.05$ . This means that the perception of people's interest in saving in Islamic banks has a significant effect. (2) Based on the results of multiple linear regression analysis, the significance value obtained is a significance value of  $0.002 < 0.05$ , meaning that the location of the public's interest in saving in Islamic banks has a significant effect. (3) Based on the results of multiple linear regression analysis, a significance value of  $0.000 < 0.05$  was obtained, which means that promotion of public interest in saving in Islamic banks has a significant effect. (4) Based on the results of this study indicate that the variables perception, promotion, location simultaneously have a positive and significant effect on public interest.

**Keywords:** *perception, location, promotion, public interest, Islamic bank*