

## ABSTRAK

Skripsi dengan Judul “Analisis Faktor-Faktor Yang Berpengaruh Terhadap Keputusan Masyarakat Desa Gebang Menabung Di Bank Syariah (Studi Kasus Pelaku Usaha Di Desa Gebang)” yang ditulis oleh Irvan Meidanata, NIM. 12401183229, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah. Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Pembimbing .

Penelitian dalam skripsi ini dilatarbelakangi karena adanya permasalahan yang dihadapi oleh suatu lembaga keuangan syariah yaitu bagaimana perusahaan mampu menarik serta mempertahankan nasabahnya. Saat ini sebagian besar nasabah hanya melihat bahwa nilai tambah bank syariah adalah berlabel halal dan bebas riba selain itu nasabah menganggap bahwa bank konvensional dianggap lebih familiar karena dikenal sejak lama. Semakin ketatnya persaingan diantara lembaga keuangan syariah maka setiap lembaga keuangan memiliki strategi dan beberapa faktor yang dapat mempengaruhi keputusan nasabah untuk menabung seperti pelayanan, pendapatan, promosi, religiusitas dan keamanan. Dengan meningkatnya beberapa faktor tersebut akan dapat mempengaruhi keputusan nasabah menabung di bank syariah.

Tujuan penelitian ini untuk menguji pengaruh pelayanan, pendapatan, promosi, religiusitas dan keamanan secara parsial maupun simultan terhadap Keputusan nasabah menabung. Pendekatan yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data yang digunakan dalam penelitian ini adalah data primer dari responden masyarakat Desa Gebang dengan pengambilan sampel secara purposive sampling. Pengukuran data menggunakan skala likert. Pengolahan data dengan melakukan beberapa uji yaitu uji validitas, uji reliabilitas, Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy (MSA), Variabel ilah faktor dan pembentukan faktor.

Hasil penelitian ini menunjukkan bahwa 1) variabel Pelayanan berpengaruh positif signifikan terhadap Keputusan nasabah menabung. 2) variabel Pendapatan berpengaruh positif signifikan terhadap Keputusan nasabah menabung. 3) variabel Promosi berpengaruh positif signifikan terhadap Keputusan nasabah menabung. 4) variabel Religiusitas berpengaruh positif signifikan terhadap Keputusan nasabah menabung. 5.) variabel Keamanan berpengaruh positif signifikan terhadap Keputusan nasabah menabung 6.) pelayanan, pendapatan, promosi, religiusitas dan keamanan secara simultan berpengaruh positif dan signifikan terhadap Minat nasabah menabung.

**Kata kunci : Pelayanan, Pendapatan, Promosi, Religiusitas, Keamanan, dan Keputusan Masyarakat Desa Gebang memilih menabung di Bank Syariah**

## ABSTRACT

Thesis with the Title "Analysis of Factors Influencing the Decision of the Gebang Village Community to Save in Islamic Banks (Case Study of Business Actors in Gebang Village)" written by Irvan Meidanata, NIM. 12401183229, Faculty of Islamic Economics and Business, Department of Islamic Banking. Sayyid Ali Rahmatullah Tulungagung State Islamic University, Advisor.

The research in this thesis is motivated by the existence of problems faced by an Islamic financial institution, namely how companies are able to attract and retain their customers. At present, most customers only see that the added value of Islamic banks is that they are labeled halal and riba-free, besides that customers think that conventional banks are considered more familiar because they have been known for a long time. The more intense competition among Islamic financial institutions, each financial institution has a strategy and several factors that can influence customers' decisions to save, such as service, income, promotion, religiosity and security. With the increase in several of these factors, it will be able to influence the customer's decision to save in Islamic banks.

The purpose of this study was to examine the effect of service, income, promotion, religiosity and security partially or simultaneously on customers' saving decisions. The approach used in this study is a quantitative approach to the type of associative research. The source of data used in this research is primary data from respondents from the Gebang Village community with purposive sampling. Data measurement using a Likert scale. Data processing by conducting several tests namely validity test, reliability test, Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy (MSA), Variables are factors and factor formation.

The results of this study indicate that 1) the service variable has a significant positive effect on the customer's decision to save. 2) the income variable has a significant positive effect on the customer's decision to save. 3) the promotion variable has a significant positive effect on the customer's decision to save. 4) the variable Religiosity has a significant positive effect on the customer's decision to save. 5.) the security variable has a significant positive effect on the customer's decision to save 6.) service, income, promotion, religiosity and security simultaneously have a positive and significant effect on the customer's interest in saving.

**Keywords: Service, Income, Promotion, Religiosity, Security, and the Decision of the Gebang Village Community to save in Islamic Banks**