**DAFTAR ISI**

| Halaman Sampul Depan                          | ................................................................. | i |
| Halaman Sampul Dalam                          | .......................................................................... | ii |
| Halaman Persetujuan                           | .......................................................................... | iii |
| Halaman Pengesahan                            | .......................................................................... | iv |
| Pernyataan Keaslian                           | .......................................................................... | v |
| Motto                                         | .......................................................................... | vi |
| Halaman Persembahan                           | .......................................................................... | vii |
| Kata Pengantar                                | .......................................................................... | viii |
| Daftar Isi                                     | .......................................................................... | x |
| Daftar Tabel                                   | .......................................................................... | xiii |
| Daftar Gambar                                  | .......................................................................... | xiv |
| Daftar Lampiran                                | .......................................................................... | xv |
| Abstrak                                       | .......................................................................... | xvi |

**BAB I PENDAHULUAN ................................................................. 1**

A. Latar Belakang ................................................................. 1  
B. Identifikasi dan Batasan Masalah................................. 8  
C. Rumusan Masalah ............................................................ 10  
D. Tujuan Masalah ............................................................... 10  
E. Kegunaan Penelitian ....................................................... 11  
F. Penegasan Istilah ........................................................... 12  
G. Sistematika Penulisan .................................................... 14  

**BAB II LANDASAN TEORI ............................................................ 17**

A. Landasan Teori ................................................................. 17  
   1. Motivasi ......................................................................... 17  
      a. Pengertian Motivasi .................................................. 17  
      b. Pandangan tentang Motivasi .................................... 18  
      c. Sumber Motivasi ..................................................... 19  
      d. Teori Motivasi ....................................................... 21  
      e. Jenis-Jenis Motivasi .............................................. 29
f. Manfaat Motivasi

2. Kepercayaan Nasabah
   a. Pengertian Nasabah
   b. Jenis-Jenis Kepercayaan
   c. Faktor-Faktor Terbentuknya Kepercayaan
   d. Dimensi Kunci Kepercayaan
   e. Elemen Kepercayaan

3. Pendapatan Nasabah
   a. Pengertian Pendapatan Nasabah
   b. Sumber-Sumber Pendapatan

4. Kualitas Pelayanan
   a. Pengertian Kualitas
   b. Pengertian Kualitas Pelayanan
   c. Pelayanan Dalam Pandangan Islam
   d. Ciri-Ciri Pelayanan yang Baik
   e. Dimensi Kualitas Pelayanan

5. Nisbah Bagi Hasil Tabungan
   a. Pengertian Bagi Hasil
   b. Nisbah Bagi Hasil
   c. Penetapan Nisbah Bagi Hasil
   d. Sistem Bagi Hasil
   e. Pengertian Tabungan
   f. Dasar Hukum Tabungan
   g. Jenis-Jenis Tabungan

6. Minat Nasabah Menabung
   a. Pengertian Minat Menabung
   b. Indikator Minat
   c. Faktor yang Mempengaruhi Minat
   d. Macam-Macam Minat

B. Kajian Penelitian Terdahulu

C. Kerangka Penelitian
D. Hipotesis Penelitian .................................................................................................................. 82

BAB III METODE PENELITIAN ................................................................................................. 83
A. Pendekatan dan Jenis Penelitian ............................................................................................... 83
B. Populasi dan Sampel .................................................................................................................. 83
C. Teknik Pengambilan Sampel .................................................................................................... 87
D. Data, Sumber Data, Variabel dan Skala Pengukuran .............................................................. 88
E. Teknik Pengumpulan Data ........................................................................................................ 90
F. Kisi-Kisi Instrumen .................................................................................................................. 91
G. Teknik Analisis Data ................................................................................................................ 92

BAB IV HASIL PENELITIAN ............................................................................................................ 98
A. Gambaran Umum Obyek Penelitian ...................................................................................... 98
B. Karakteristik Responden .......................................................................................................... 101
C. Analisis Data ............................................................................................................................ 109

BAB V PEMBAHASAN ..................................................................................................................... 128
A. Pengaruh Kepercayaan Nasabah terhadap Minat Nasabah Menabung ......................... 128
B. Pengaruh Pendapatan Nasabah terhadap Minat Nasabah Menabung .............................. 130
C. Pengaruh Kualitas Pelayanan terhadap Minat Nasabah Menabung ................................. 131
D. Pengaruh Nisbah Bagi Hasil Tabungan terhadap Minat Nasabah Menabung ................. 133
E. Pengaruh Kepercayaan Nasabah, Pendapatan Nasabah, Kualitas Pelayanan dan Nisbah Bagi Hasil Tabungan terhadap Minat Nasabah Menabung ....................... 135

BAB VI PENUTUP .......................................................................................................................... 136
A. Kesimpulan .............................................................................................................................. 136
B. Saran .......................................................................................................................................... 137

DAFTAR PUSTAKA ......................................................................................................................... 139