

## ABSTRAK

**Mohammad Zubair Hippy. 921 410 223. 2014. *Analisis Faktor-Faktor Yang Mempengaruhi Minat menabung Di Bank Muamalat Cabang Gorontalo*. Skripsi Program Studi S1 Akuntansi, Jurusan Akuntansi, Fakultas Ekonomi dan Bisnis. Universitas Negeri Gorontalo, dibawah bimbingan Bapak Zulkifli Boku, SE., Ak., M.Si dan Ibu Mahdalena, SE., M.Si.**

Penelitian ini bertujuan untuk menguji pengaruh pelayanan, pengetahuan masyarakat, produk Syariah dan Promosi terhadap minat menabung di Bank Muamalat Cabang Gorontalo. Penelitian ini dilakukan dengan menggunakan data primer yang dikumpulkan dari instrumen kusioner kepada nasabah Bank Muamalat Cabang Gorontalo. Penelitian ini menggunakan empat variabel yaitu variabel bebas (independen) yang terdiri dari pelayanan ( $X_1$ ), pengetahuan masyarakat ( $X_2$ ), produk Syariah ( $X_3$ ), Promosi ( $X_4$ ) dan variabel terikatnya (dependen) adalah minat menabung ( $Y$ ). Data dianalisis dengan menggunakan regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa untuk pelayanan berpengaruh positif namun tidak signifikan terhadap minat menabung. Variabel pengetahuan masyarakat berpengaruh positif dan signifikan terhadap minat menabung. Variabel produk syariah berpengaruh positif dan signifikan terhadap minat menabung. Variabel promosi berpengaruh positif dan signifikan terhadap minat menabung. Secara simultan pelayanan, pengetahuan, produk Syariah dan promosi berpengaruh signifikan terhadap minat menabung serta kemampuan variabel-variabel bebas dalam menjelaskan variabel terikat cukup baik.

Kata Kunci: **Pelayanan, Pengetahuan Masyarakat, Produk Syariah, Promosi, Minat Menabung.**

## ABSTRACT

**Mohammad Zubair Hippy. 921 410 223. 2014.** *The Analysis of factors Which Affects the Interest in Saving in Muamalat Bank Branch Office of Gorontalo. Skripsi. Study Program of S1 Accounting, department of Accounting, Faculty of Economics and Business, Universitas negeri gorontalo. It was supervised by Zulkifli Boku, SE., Ak., M.Sias principal supervisor and Mahdalena, SE., M.Si as the co-supervisor.*

*The research aimed to test the influence of service, society's knowledge, Syariah product, and promotion toward the interest in saving in Muamalat Bank branch office of Gorontalo. The research was conducted through the primary data obtained from questionnaeri that had been fulfilled by customers of Muamalat Bank branch office of Gorontalo. The research used independent variables, which consisted of service as variable X1, society's knowledge as variable X2, Syariah product as X3 variable, promotion as variable X4, while the dependent variable was the interest in saving as variable Y. Then, the data were analyzed by using multiple linear regressions.*

*The result showed that service had influenced positively but not significantly toward the interest in saving. Society's knowledge had influenced positively and significantly toward the interest in saving. Syariah product had influenced positively and significantly toward the interest in saving. Promotion had influenced positively and significantly toward the interest in saving. Simustaneously, service, society's knowledge, Syariah product, and promotion had influenced significantly toward the interest in saving. The ability of independent variables in explaining the dependent variable was good.*

**Keyword: Service, Society's Knowledge, Syariah Product, Promotion, The Interest in Saving.**

