

# ***The Effect of Knowledge, Trust, and Promotion on Students Interest Saving in Sharia Commercial Banks***

**By Hanan Laily**

## ***Abstract***

*The existence of Islamic commercial banks in Indonesia is currently very developed, but the national banking market share is still controlled by conventional commercial banks. This indicates that there is still little preference for saving in Islamic commercial banks. Therefore, the purpose of this study was to analyze the effect of knowledge, trust, and promotion on student interest in saving at Islamic commercial banks. Quantitative methods were used as research methods, with a sample of 200 students. Collecting data using a questionnaire via google form. Data were analyzed by multiple linear regression method. Hypothesis test using T test, F test, and coefficient of determination test. The results showed that the variables of knowledge, trust, and promotion had a simultaneous effect on interest in saving. Partially, the variables of knowledge, trust, and promotion show a positive and significant effect on interest in saving. From the results of the coefficient of determination test shows that the three independent variables affect the variable of interest in saving by 52%, the rest is influenced by other independent variables not examined. Based on the findings obtained in this study, Islamic commercial banks must continue to know what factors can influence student interest in saving at Islamic commercial banks apart from the three independent variables of this study.*

***Keywords:*** *interest in saving, islamic bank, knowledge, promotion, trust*

# **Pengaruh Pengetahuan, Kepercayaan, dan Promosi Terhadap Minat Menabung Mahasiswa di Bank Umum Syariah**

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## **Abstrak**

Keberadaan bank umum syariah di Indonesia saat ini sangat berkembang, tetapi *market share* perbankan nasional masih dikuasai oleh bank umum konvensional. Hal tersebut mengindikasikan bahwa preferensi untuk menabung di bank umum syariah masih sedikit. Oleh karena itu, tujuan dari penelitian ini untuk menganalisis pengaruh pengetahuan, kepercayaan, dan promosi terhadap minat menabung mahasiswa di bank umum syariah. Metode kuantitatif dipakai sebagai metode penelitian, dengan sampel sejumlah 200 mahasiswa. Pengumpulan data menggunakan kuesioner melalui *google form*. Data dianalisis dengan metode regresi linier berganda. Uji hipotesis menggunakan uji T, uji F, dan uji koefisien determinasi. Hasil penelitian menunjukkan variabel pengetahuan, kepercayaan, dan promosi berpengaruh secara simultan terhadap minat menabung. Secara parsial, variabel pengetahuan, kepercayaan, dan promosi menunjukkan pengaruh positif dan signifikan terhadap minat menabung. Dari hasil uji koefisien determinasi menunjukkan bahwa ketiga variabel *independent* mempengaruhi variabel minat menabung sebesar 52%, sisanya dipengaruhi oleh variabel *independent* lain yang tidak diteliti. Berdasarkan temuan yang sudah didapat dalam kajian ini, maka bank umum syariah harus tetap mengetahui faktor apa saja yang bisa mempengaruhi minat mahasiswa untuk menabung di bank umum syariah selain dari ketiga variabel *independent* kajian ini.

**Kata kunci:** bank syariah, kepercayaan, minat menabung, pengetahuan, promosi