

ABSTRAK

Sitigamaria Kamaruddin, 2022. Faktor-Faktor Yang Mempengaruhi Minat Masyarakat Menabung Di Bank Mandiri Buli Kecamatan Maba Kabupaten Halmahera Timur. Ketua Komisi : Abdul Hadi Sirat, anggota komisi : Muhsin N Bailusy.

Tujuan Penelitian : (1) Untuk mengetahui dan menganalisis pengaruh pelayanan terhadap minat menabung. (2) Untuk mengetahui dan menganalisis pengaruh pekerjaan terhadap minat menabung. (3) Untuk mengetahui dan menganalisis pengaruh pendapatan terhadap minat menabung. (4) Untuk mengetahui dan menganalisis pengaruh pengetahuan produk terhadap minat menabung. Jumlah sampel penelitian adalah sebanyak 95 orang nasabah bank mandiri buli Kecamatan maba kabupaten Halmahera timur. Alat uji yang digunakan adalah analisis regresi linear berganda (multiple regression) dengan menggunakan statistical package for social scientists (SPSS) sebagai alat uji statistik. Hasil Penelitian : (1) Pelayanan berpengaruh positif dan signifikan secara parsial terhadap minat menabung. (2) Pekerjaan berpengaruh positif dan signifikan secara parsial terhadap minat menabung. (3) Pendapatan berpengaruh positif dan signifikan secara parsial terhadap minat menabung. (4) Pengetahuan Produk berpengaruh positif dan signifikan secara parsial terhadap minat menabung, (5) Variabel pelayanan, pekerjaan, pendapatan dan pengetahuan produk secara simultan berpengaruh positif dan signifikan terhadap minat masyarakat menabung di bank mandiri buli kecamatan maba kabupaten Halmahera timur.

Kata Kunci: Pelayanan, Pekerjaan, Pendapatan, Pengetahuan Produk, dan Minat Menabung

ABSTRACT

Sitigamaria Kamaruddin, 2022. *Factors that influence people's interest in saving at Bank Mandiri buli, Maba District, East Halmahera Regency. Chairman of the commission: Abdul Hadi Sirat, member of the commission: Muhsin N Bailusy.*

Research Objectives: (1) To determine and analyze the effect of service on interest in saving. (2) To find out and analyze the effect of work on interest in saving. (3) To find out and analyze the effect of income on interest in saving. (4) To find out and analyze the effect of product knowledge on interest in saving. The number of research samples was 95 customers of Bank Mandiri Buli, Maba Subdistrict, East Halmahera Regency. The test tool used is multiple linear regression analysis (multiple regression) using the statistical package for social scientists (SPSS) as a statistical test tool. Research Results: (1) Service has a positive and significant partial effect on interest in saving. (2) Work has a positive and significant effect partially on interest in saving. (3) Income has a positive and significant effect partially on interest in saving. (4) Product knowledge has a positive and significant effect partially on interest in saving, (5) Variables of service, occupation, income and product knowledge simultaneously have a positive and significant effect on people's interest in saving at bank Mandiri Buli, Maba sub-district, East Halmahera district.

Keywords: Service, Employment, Income, Product Knowledge, and Interest in Savings