

ABSTRACT

THE FACTORS THAT INFLUENCE THE INTEREST OF MOSLEM SOCIETY IN JOGOKARYAN YOGYAKARTA TO SAVE IN SYARIAH BANK

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The research aimed at finding out what influences the interest of moslem society in Jogokaryan Yogyakarta to save in syariah bank. It used descriptive with quantitative approach using primary and secondary data obtained through interview and questionnaire. The respondents involved were 100 people. The sampling technique used was Random Sampling. The analysis method was conducted with Double Regression analysis.

The result showed that all variables influenced the interest of moslem society of Jogokaryan to save in syariah bank, but only two variables that influenced significantly towards the interest to save in syariah bank, i.e. variables of location and promotion. It could be seen from the test result of double regression that in t- test the two variables were under alpha value of 0.05. The significant value of the location was 0.02 while for the promotion, the significant value was 0.01. It could be concluded that the two variables influence the decision making to save in syariah bank. Meanwhile, the two variables of service and religiosity also influence, but they were not significant seen from the t- test result that the significant value of the two variables had the alpha value of 0.05. The result was moslem society in Jogokaryan seldom did transaction with bank so that the service did not influence significantly. For the religiosity, because they had high religiosity level, they had self- awareness to choose syariah bank and the most important thing was to avoid riba.

Keywords: Religiosity, Location, Promotion, Service, and Interest