

ABSTRAK

Salsabila. 2026. Preferensi Nasabah Memilih Produk Tabungan di Bank Syariah Indonesia KCP Banjarbaru Landasan Ulin (Analisis Perbandingan Antara Nasabah Tabungan *Wadi'ah* dan Nasabah Tabungan *Mudharabah*) Skripsi, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing: Dra. Hj. Faridah, M.H.I, dan H. Badrian, S.Ag, M.Ag.

Kata Kunci: Preferensi, Tabungan, *Wadi'ah*, *Mudharabah*.

Penelitian ini dilatarbelakangi oleh fenomena banyaknya nasabah yang memilih Tabungan *Wadi'ah* meskipun Tabungan *Mudharabah* menawarkan potensi bagi hasil yang lebih menguntungkan. Penelitian ini bertujuan untuk mengetahui pengaruh promosi, pengetahuan produk, keuntungan, serta keamanan dan risiko terhadap preferensi nasabah Tabungan *Wadi'ah* dan Tabungan *Mudharabah*, serta mengetahui perbedaan preferensi antara kedua kelompok nasabah tersebut.

Penelitian menggunakan pendekatan kuantitatif dengan metode penelitian lapangan di Bank Syariah Indonesia KCP Banjarbaru Landasan Ulin. Sampel penelitian berjumlah 60 responden yang terdiri dari 30 nasabah Tabungan *Wadi'ah* dan 30 nasabah Tabungan *Mudharabah*. Analisis data dilakukan menggunakan regresi linear berganda dan *Independent Samples T-Test*.

Hasil penelitian menunjukkan bahwa pada Tabungan *Wadi'ah*, pengetahuan produk ($t = 3,137$; sig. = 0,004) dan keamanan serta risiko ($t = 2,797$; sig. = 0,010) berpengaruh signifikan terhadap preferensi nasabah. Pada Tabungan *Mudharabah*, pengetahuan produk ($t = 2,941$; sig. = 0,007) dan keuntungan atau bagi hasil ($t = 3,186$; sig. = 0,004) berpengaruh signifikan. Hasil *Independent Samples T-Test* menunjukkan nilai signifikansi 0,047 ($< 0,05$), sehingga terdapat perbedaan preferensi yang signifikan. Nilai rata-rata preferensi nasabah Tabungan *Wadi'ah* sebesar 76,47 dan Tabungan *Mudharabah* sebesar 83,23, sehingga preferensi nasabah Tabungan *Mudharabah* lebih tinggi.

ABSTRACT

Salsabila. 2026. *Customer Preferences in Choosing Savings Products at Bank Syariah Indonesia KCP Banjarbaru Landasan Ulin (A Comparative Analysis between Wadi'ah Savings Customers and Mudharabah Savings Customers)*. Thesis, Islamic Banking Study Program, Faculty of Islamic Economics and Business. Advisors: Dra. Hj. Faridah, M.H.I. and H. Badrian, S.Ag., M.Ag.

Keywords: Preference, Savings, *Wadi'ah*, Mudharabah.

This study was motivated by the phenomenon that many customers prefer *Wadi'ah* Savings accounts despite the profit-sharing benefits offered by Mudharabah Savings accounts. The study aimed to analyze the influence of promotion, product knowledge, profit, and security and risk on customer preferences for *Wadi'ah* and Mudharabah Savings accounts, as well as to identify differences in preferences between the two groups.

This research employed a quantitative approach with a field research method conducted at Bank Syariah Indonesia KCP Banjarbaru Landasan Ulin. The sample consisted of 60 respondents, including 30 *Wadi'ah* Savings customers and 30 Mudharabah Savings customers. Data were analyzed using multiple linear regression and the Independent Samples T-Test.

The results showed that, among *Wadi'ah* Savings customers, product knowledge ($t = 3.137$; $\text{sig.} = 0.004$) and security and risk ($t = 2.797$; $\text{sig.} = 0.010$) significantly influenced customer preferences. Among Mudharabah Savings customers, product knowledge ($t = 2.941$; $\text{sig.} = 0.007$) and profit-sharing benefits ($t = 3.186$; $\text{sig.} = 0.004$) had a significant effect. The Independent Samples T-Test produced a significance value of 0.047 (< 0.05), indicating a significant difference between the two groups. The mean preference score of Mudharabah Savings customers (83.23) was higher than that of *Wadi'ah* Savings customers (76.47).