

ABSTRACT

Salwa. 2023. The Influence of Knowledge, Location and Facilities on Saving Decisions at Sharia Banks (Study of Ibnu Mas'ud Puteri Kandangan Islamic Boarding School Teachers). Thesis, Sharia Banking Study Program, Faculty of Islamic Economics and Business. Supervisor: Dr. H. Sukarni, M.Ag

Keywords: Knowledge, Location, Facilities, Saving Decisions

This research is motivated by factors that influence the decision to save at a sharia bank. Researchers want to test how knowledge, location and facilities partially and simultaneously influence teachers' decisions to save at sharia banks.

The type of research used is field research using a quantitative approach. The population in this research were teachers at the Ibnu Mas'ud Puteri Islamic Boarding School with a sample size of 70 people. The sampling technique used in this research is non-probability sampling and the technique for determining the number of samples is a saturated sampling technique. The analysis technique used is multiple linear analysis with the help of the SPSS program.

The research results show that the knowledge variable (X1) has a partially significant effect on teachers' decisions to save in sharia banks because the tcount value is $2,915 > t_{table} 1,996$ and the sig value is $0.005 < 0.05$. The location variable (X2) has no partial effect because tcount is $-0.063 < t_{table} 1.996$ and the significant value is $0.950 > 0.05$. The facility variable (X3) has a partially significant effect because the t value is $3,163 > t_{table} 1,996$ and the significant value is $0.002 < 0.05$. The variables of knowledge, location and facilities simultaneously have a significant effect on the teachers' decision to save at a sharia bank with a sig value of $0.000 < 0.05$ and a calculated F value of $16,102 > 2.74$.