

ABSTRACT

ANALYSIS VARIABLES AFFECTING CUSTOMER SAVING IN ISLAMIC BANKING IN BANDAR LAMPUNG.

By

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The purpose of this study was to determine the effect of variable motivation, learning, perception and the rate of profit ratio (profit sharing) and business calculations on customer decisions in saving in Islamic banking in Bandar Lampung. The data used is primary data. Hypothesis testing is performed by factor analysis and testing approach to the classic assumption test using SPSS 16.0.

Based on the results of hypothesis testing (t test) between the independent variables, namely motivation (X1), the variables studied (X2), perception (X3), and the ratio of the rate of profit and business calculations (X4) with the dependent variable is the customer's decision to save money in the bank sharia in Bandar Lampung (Y), can be known only motivating factor and the perception of these factors have a significant relationship to the customer's decision to save money in Islamic banks in Bandar Lampung. While the factors studied and their factors profitability and business calculations does not significantly affect the customers in saving in Islamic banking in Bandar Lampung. Through this study

suggested that Islamic banks in Bandar Lampung promo concerned about its products, always leading in the technology used, and the last is the problem of the distribution of the ratio (for results).

Keywords : Motivation, Learning, Perception, The Profit Ratio Calculation
And Business And Customer Decision In Savings In Islamic
Banking In Bandar Lampung.