

ABSTRACT

Saving is an activity that has existed since ancient times. Saving can be done by anyone, from children, teenagers, adults to the elderly. Saving is an action that is recommended in Islam, because by saving a Muslim can prepare himself for the implementation of a plan in the future as well as to face things that are not desirable.

Indonesia is one of the countries with the largest Muslim population in the world, therefore the number of Islamic banking in Indonesia is also quite large. This can be seen from the many offices of Islamic financial institutions that can be found not only in urban areas, but also growing rapidly in the regions.

This study aims to analyze the influence of attitudes, subjective norms, perceived behavioral control, service and location proximity to the decision to save in Islamic banks.

The population in this study is that people have accounts at Indonesian Islamic banks. This research is a quantitative research with data collection through distributing questionnaires to 105 respondents. The data obtained in this study is using the multiple linear regression analysis method with the SPSS version 17 application.

The results of data analysis show that the factors of attitude, subjective norms and perceived behavioral control have a significant positive effect on the decision to save in Islamic banks. The service factor and location proximity do not have a significant positive effect on the decision to save in Islamic banks.

Keywords: attitude, subjective norm, perceived behavioral control, service, location proximity, SPSS.