

ABSTRAK

Islamic banks are banks that apply islamic values in carrying out their economic activities. The development of islamic banking in Indonesia has increased every year. This study aim to determine the effect of attitude (X₁), subjective norm (X₂), perceived behavioral control (X₃), level of religiosity (X₄), and service quality (X₅) on interest in saving (Y) in Islamic banking in the city of Semarang.

Data collection method is done through a questionnaire. The population in this study are customers of Islamic banking in the city of Semarang. The required sample of 100 respondents using purposive sampling. This study uses multiple linear regression analysis techniques and data testing using the SPSS Statistics 16 program.

The results of this study indicate that attitude, perceived behavioral control, and service quality has a positive and significant effect on interest in saving. Meanwhile, the variable subjective norms and the level of religiosity did not affect the interest in saving in Islamic banking in the people of Semarang. The effect of the five variables on interest in saving is 45.1%, while the remaining 54.9% is influenced by other variables outside the research model.

Keywords: interest in saving, attitude, subjective norm, perceived behavioral control, service quality