

ABSTRACT

THE EFFECT OF SELF-CONTROL, REFERENCE GROUP, AND SERVICES ON CUSTOMER SAVINGS BEHAVIOR IN BRI SHARIAH BANK

By:

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Savings behavior has not become a habit for most people in Indonesia. The level of awareness of saving among the people is still low. In a speech by the President of the Republic of Indonesia published in an independent daily newspaper on October 31, 2018, the ratio of saving portion to gross domestic product (GDP) per capita was still very low. It is around 20 percent. It is still far from the ideal average of 32 percent. The purpose of this study was to determine the effect of self-control, reference groups, and services on saving behavior. The research method used associative. The research sample was taken using purposive sampling. The data collection techniques used questionnaires in BRI Shariah bank customers, Tanjung Karang, Bandar Lampung. The data analysis techniques used multiple linear regression analysis. The result of this study showed that self-control, reference groups, and services had a significant effect on savings behavior of BRI Shariah bank customers in Tanjung Karang, Bandar Lampung.

Keywords: Self Control, Reference Group, Services, Savings Behavior of Bandar Lampung Sharia Banking Management

