

## ABSTRACT

Furda, Wally Nurhusadha. *Supporting Factors for Customers to Save Their Money in Sharia Bank, Studies on BTN Syariah Branch Malang. Thesis.*  
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The role development of the Islamic banking in Indonesia is inseparable from the Indonesian banking system in general. Sharia banking is known as Islamic banking. The word Islamic was originally developed as a response from economic and practitioners groups. Islamic banks tried to accommodate various parties who demand for financial transaction services in line with moral values and Islamic principles, particularly with regard to the prohibition of bank interest. Sharia banks increases rapidly in Indonesia. In less than 15 years many conventional banks open sharia branches.

The purpose of this research is to find out factors encouraging customers to save their money in BTN Syariah Malang and the dominant factor encouraging customers to save their money to BTN Syariah Malang.

The research is a descriptive qualitative by collecting field data on the sharia bank (BTN Syariah Malang), particularly on the products and financing it offers to the customers. In addition, it also direct interview clients of BTN Syariah Malang. Data collection employs the methods of observation, interview and documentation.

Based on the analysis of the data, the result shows that: the researcher obtained three reasons from many interviewed customers to save their money in BTN Syariah Malang, First, customers who want to benefit financially as well as emotional benefits. They are known as rational customer. Second, customers who only see the system without considering financial benefit. Third, customers who only want to know further about the Islamic banking system. The dominant factor for customers in saving their money to BTN Syariah Malang is rasional factor