

ABSTRACT

Wahab, Abraham. 2012. "The Effect of Psychological and Rational customer decision to save at *Baitul Maal wat Tamwil* (BMT) Al Hijrah of Koperasi Agro Niaga (KAN) Jabung Malang"

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The development of syariah finance institution whether in the form of banking institution, cooperative, or Baitul Maal wat Tamwil (BMT), rapidly take the attention of people, the trust of people on the syariah finance institution is very positive which showed by the rapid increasing of number of customers. As the phenomena happened with society in Jabung district of Malang regency where the majority of people are muslim with the understanding that the BMT is only for muslim. They also have very limited knowledge about the BMT product offered. As a new syariah institution, BMT Al Hijrah KAN Jabung must understand the factors that influence the decision making of customer in saving. The aim of this research is to recognize the psychological and rational influence on the customer to save at BMT Al Hijrah KAN Jabung. It also intends to know the dominant influence variable to the saving decision.

This study is an explanatory research which explain the causal relation and hypothesis examination. The approach used in this research is quantitative approach. The process is started with the theory and followed by the hypothesis created with the deductive logic that equipped with the measurement and concept operation. This step is accomplished by empirical generalisation which based on statistic. The analytical technique used are; validity and reliability test, double regression test, F test, and T test.

The result of study shows that the psychological and rational factors that consist of motivation (X_1), learning (X_2), attitude (X_3), perception (X_4) and rates of return (X_5) have strong relation and significant influence on the customer's decision to save at BMT Al Hijrah KAN Jabung (Y). Variables that have a dominant influence on purchasing decisions in a variable rate of return (X_5).