

ABSTRAK

Neng Siti Fauziah. 2023. Pengaruh Word Of Mouth (WOM) dan Fasilitas Terhadap Minat Santri Menabung di Bank Syariah Dengan Literasi Sebagai Variabel Intervening (Studi Kasus Santri Pondok Pesantren Nurul A'laa Tasikmalaya): Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.

Saat ini bank syariah sedang mengalami kemajuan ditandai dengan banyaknya pembukaan cabang baru. Namun minat masyarakat untuk menabung di bank syariah masih kurang. Bank syariah harus bisa meningkatkan strategi pemasaran supaya bank syariah lebih cepat dikenal masyarakat. Berdasarkan studi pendahuluan santri yang sudah menggunakan bank syariah mengetahui keberadaan bank syariah dari temannya. *Word of mouth* sangat berpengaruh terhadap cepatnya penyebaran informasi suatu produk. Seseorang yang merasa puas akan kualitas atau pelayanan suatu produk di bank syariah akan merekomendasikannya kepada orang-orang disekitarnya. Adapun tujuan penelitian ini yaitu untuk mengetahui bagaimana pengaruh *word of mouth* (WOM) dan fasilitas terhadap minat menabung melalui literasi pada santri Pondok Pesantren Nurul A'laa Tasikmalaya.

Metode yang digunakan dalam penelitian ini adalah metode analisis *Structural Equation Modeling-Partial Least Square* (SEM-PLS) menggunakan SmartPLS 3.0. Teknik pengumpulan data melalui kuesioner. Populasi dan sampel dalam penelitian ini adalah santri Pondok Pesantren Nurul A'laa sebanyak 101 responden. Analisis data dan uji hipotesis yang digunakan yaitu *outer model* dan *inner model*.

Hasil penelitian ini menunjukkan bahwa *word of mouth* (WOM) dan fasilitas berpengaruh secara positif dan signifikan terhadap literasi, *word of mouth* (WOM) dan fasilitas berpengaruh secara positif dan signifikan terhadap minat menabung, literasi berpengaruh secara positif dan signifikan terhadap minat menabung, *word of mouth* (WOM) dan fasilitas berpengaruh secara positif dan signifikan terhadap minat menabung melalui literasi. Hal tersebut dapat dilihat dari nilai R-Square variabel literasi sebesar 51,6% dan pada nilai R-Square kedua yaitu variabel *word of mouth* dan fasilitas memiliki pengaruh terhadap minat menabung sebesar 70,9%. Maka dapat disimpulkan bahwa nilai tersebut moderat karena lebih dari 0.50.

Kata kunci: *Word of Mouth*, Fasilitas, Literasi, Minat Menabung.

ABSTRACT

Neng Siti Fauziah. 2023. The Influence of Word Of Mouth (WOM) and Facilities on Students' Interest in Saving in Islamic Banks with Literacy as an Intervening Variable (Case Study of Student Nurul A'laa Islamic Boarding School Tasikmalaya): Islamic Economics Department, Islamic Faculty, Siliwangi University.

Currently Islamic banks are experiencing progress marked by the opening of many new branches. However, public interest in saving in Islamic banks is still lacking. Islamic banks must be able to improve marketing strategies so that Islamic banks are recognized by the public more quickly. Based on the preliminary study of students who have used Islamic banks, they know the existence of Islamic banks from their friends. Word of mouth is very influential on the rapid dissemination of information on a product. Someone who is satisfied with the quality or service of a product in an Islamic bank will recommend it to the people around him. The purpose of this research is to find out how word of mouth (WOM) and facilities influence the interest in saving through literacy among Islamic boarding school students Nurul A'laa Tasikmalaya.

The method used in this study is the Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis method using SmartPLS 3.0. Data collection techniques through questionnaires. The population and sample in this study were Nurul A'laa Islamic Boarding School students with 101 respondents. Data analysis and hypothesis testing used are the outer model and the inner model.

The results of this study indicate that word of mouth (WOM) and facilities have a positive and significant effect on literacy, word of mouth (WOM) and facilities have a positive and significant effect on the intention to save, literacy has a positive and significant effect on the intention to save, word of mouth (WOM) and facilities have a positive and significant effect on the intention to save through literacy. This can be seen from the R-Square value of the literacy variable of 51.6% and the second R-Square value, namely word of mouth and facilities variables, has an influence on the intention to save by 70.9%. So it can be concluded that the value is moderate because it is more than 0.50.

Keywords: *Word of Mouth, Facilities, Literacy, Interest in Saving.*