

**THE EFFECT OF RELIGIUSITY, TRUST AND SERVICE OF
COOPERATIVE EMPLOYEES ON COMMUNITY SAVING INTEREST IN
KSPPS MAWAR SIMO SUNGELEBAK
LAMONGAN**

ABSTRACT

This research to determine the effect of religiosity, trust and service of cooperative employees on people's saving interest in KSPPS Mawar Simo Sungelebak Karanggeneg Lamongan either partially or simultaneously. This study uses a quantitative approach, with a sample of 100 respondents. The technique used in sampling is purposive sampling. The analytical methods used in this research are validity test, reliability test, multiple linear regression test, coefficient of determination test (R^2), classical assumption test, and hypothesis testing. From the analysis results obtained partial t test results, the variable quality of religiosity t count = 4.281 > t table = 1.660 it is stated that religiosity partially has a positive and significant effect on saving interest. Trust variable t count = 4.397 > t table = 1.660 it can be stated that trust partially has a positive and significant effect on people's saving interest. Service variable t count = 8.369 > t table = 1.660 it can be stated that the service partially has a positive and significant effect on people's saving interest. Based on the simultaneous F test, it can be seen that F count = 43,552 > F table = 2,696 it can be stated that simultaneously the quality of Religiosity (X_1), Trust (X_2), and Service (X_3) has a positive and significant effect on Saving Interest (Y), while the most influential variable is the service variable (X_3)

Keywords: Religiosity, Trust, Service and Interest in Savings

**PENGARUH RELIGIUSITAS, KEPERCAYAAN DAN PELAYANAN
PEGAWAI KOPERASI TERHADAP MINAT MENABUNG MASYARAKAT
DI KSPPS MAWAR SIMO SUNGELEBAK
KARANGGENEG LAMONGAN**

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Religiusitas, Kepercayaan dan Pelayanan Pegawai Koperasi terhadap Minat menabung masyarakat di KSPPS Mawar Simo Sungelebak Karanggeneg Lamongan baik secara parsial maupun simultan. Penelitian ini menggunakan pendekatan kauntitatif, dengan sampel sebanyak 100 responden, Teknik yang digunakan dalam pengambilan sampel yakni *purposive sampling*. Metode analisis yang

digunakan pada penelitian ini yakni uji validitas, uji reliabilitas, uji regresi linier berganda, uji koefisien determinasi (R^2), uji asumsi klasik, dan uji hipotesis. Dari hasil analisis yang didapat hasil uji t parsial, variabel kualitas Religiusitas $t_{hitung} = 4.281 > t_{tabel} = 1.660$ dinyatakan bahwa Religiusitas secara parsial berpengaruh positif dan signifikan terhadap Minat menabung. Variabel Kepercayaan $t_{hitung} = 4.397 > t_{tabel} = 1.660$ dapat dinyatakan bahwa Kepercayaan secara parsial berpengaruh positif dan signifikan terhadap Minat menabung masyarakat.

Variabel Pelayanan $t_{hitung} = 8.369 > t_{tabel} = 1.660$ dapat dinyatakan bahwa Pelayanan secara parsial berpengaruh positif dan signifikan terhadap Minat menabung masyarakat. Berdasarkan Uji F simultan, terlihat bahwa $F_{hitung} = 43,552 > F_{tabel} = 2.696$ dapat dinyatakan bahwa, secara simultan kualitas Religiusitas (X1), Kepercayaan (X2), dan Pelayanan (X3) berpengaruh positif dan signifikan terhadap Minat Menabung (Y), Sedangkan variabel yang paling berpengaruh adalah variabel Pelayanan (X3)

Kata Kunci : Religiusitas,Kepercayaan ,Pelayanan dan Minat Menabung