



**THE INFLUENCE OF CUSTOMER'S PERCEPTION
REGARDING THE IDIC AND DEPOSIT INTEREST
RATE ON THE CUSTOMER INTEREST IN SAVING
AT DIGITAL BANK PT.NEO COMMERCE BANK
TBK. PERIOD 2021-2022**

UNDERGRADUATE THESIS

**Submitted as one of the requirements to obtain
Sarjana Manajemen**

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**FACULTY OF ECONOMICS AND BUSINESS
MANAGEMENT STUDY PROGRAM**

CIKARANG

15 June 2023

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I'd like to express my heartfelt thanks to President University, my parents, my lecturers, and my friends. I'm very glad to study at President University, I would like to thank President University for giving me the opportunity to achieve and obtain my bachelor's degree. A thesis titled **“THE INFLUENCE OF CUSTOMERS PERCEPTION REGARDING THE IDIC AND DEPOSIT INTEREST RATE ON THE CUSTOMER INTEREST IN SAVING AT DIGITAL BANK PT.NEO COMMERCE BANK TBK PERIOD 2021-2022”** is written as one of the requirements for the researcher's Bachelor's Degree.

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ABSTRACT

This research aims to determine the influence of customer perceptions of IDIC (1) and interest rates (2) on the intention to save at the Neo Commerce digital bank in 2021-2022. This study is part of casual comparative research, part of ex post facto with a quantitative approach. Researchers used digital neo-commerce bank customers as their population. Because the number of samples was unknown, the researcher used the Lemeshow theory approach to take a fixed sample of 100. A questionnaire was used to collect data. Variable and reliability tests, Classical assumption tests (Normality test, Linearity test, Multicollinearity test, and Heterocedacity test), Multiple linear regression test, T-test, F test, and Coefficient of determination test were among the testing conducted by the researchers. The results of the hypotheses that have been tested are: The IDIC has a significant influence on the interest in saving at digital Neo Commerce Bank 2021-2022 (1), The Interest Rate has no significant influence on the interest in saving at digital Neo Commerce Bank 2021-2022 in partial test (2), IDIC and Interest Rate have significant influence to the interest in saving at digital Neo Commerce Bank 2021-2022 in simultaneously test (3).

Keywords: *Indonesia Deposit Insurance Corporation, Interest Rate, Saving, and Digital Bank*