



**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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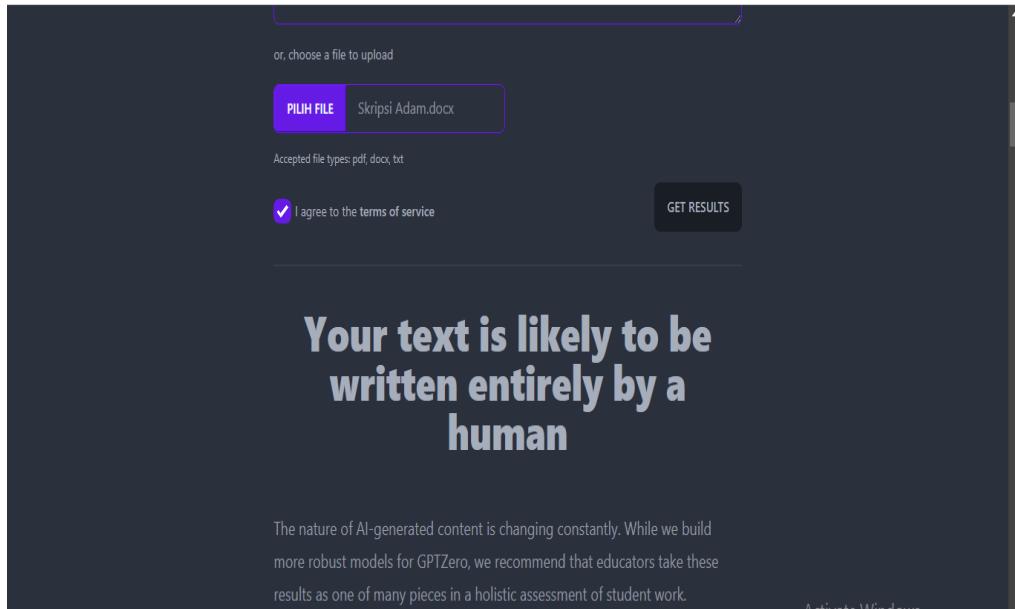
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**ABSTRACT**

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*