

Intensi nasabah Bank Syariah untuk menggunakan pembiayaan rumah syariah (studi kasus pada Bank Syariah Mandiri Jakarta Pusat) = Islamic bank customer intention to using sharia home financing (a case study of Bank Syariah Mandiri Jakarta Pusat)

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh variabel sikap, pengaruh sosial, agama, harga, dan dukungan pemerintah terhadap intensi nasabah bank syariah untuk menggunakan pembiayaan rumah syariah. Penelitian ini menggunakan TRA (Theory of Reasoned Action) oleh Ajzen serta menambah 3 variabel lainnya agama, harga, dan dukungan pemerintah. Sampel terdiri dari 140 nasabah Bank Syariah Mandiri, Jakarta Pusat. Data primer diperoleh melalui survei dengan cara penyebaran kuisioner. Analisis data menggunakan metode regresi linear berganda.

Hasil penelitian menyatakan bahwa sikap dan pengaruh sosial tidak berpengaruh secara signifikan secara parsial terhadap intensi nasabah bank syariah untuk menggunakan pembiayaan rumah syariah. Variabel agama, harga, dan dukungan pemerintah berpengaruh secara signifikan terhadap intensi nasabah bank syariah untuk menggunakan pembiayaan rumah syariah. Hasil penelitian juga menunjukkan nilai adjusted R Square sebesar 49,2%, berarti variabel sikap, pengaruh sosial, kewajiban agama, harga, dan dukungan pemerintah bersama-sama dapat menjelaskan variasi Intensi nasabah Bank Syariah untuk menggunakan pembiayaan syariah sebesar 49,2% dan sisanya 50,8% dijelaskan variabel lain yang tidak diperhitungkan dalam model penelitian ini.

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ABSTRACT

The purpose of this research is to examine the effects of the following factors: attitude, social influence, religious obligation, pricing, and government support on the Islamic bank customers intention to use Islamic home financing. This research uses the TRA (Theory of Reasoned Action) model by Ajzen and add 3 others variables religious obligation, pricing, and government support. The sample comprised of 140 customers of Bank Syariah Mandiri, Jakarta Pusat. Data were obtained through survey using questionnaire. Methodology of this research uses multiple linear regression analysis.

This research found attitudes and social influence to be insignificant in influencing the intention to use Islamic home financing. Religious obligation, pricing, and government support were found to be significant predictors. The results also show the adjusted R square of 49,2 %, meaning the variable attitudes, social influence, religious obligation, pricing, and government support can explain the variation of Islamic bank customers intention to use Islamic home financing at 49,2% and the remaining 50,8% is explained by other variables are not taken in this research model.;The purpose of this research is to examine the effects of the following factors: attitude, social influence, religious obligation, pricing, and government support on the Islamic bank customers intention to use Islamic home financing. This research uses the TRA (Theory of Reasoned Action) model by Ajzen and add 3 others variables religious obligation, pricing, and government support. The sample comprised of 140 customers of Bank Syariah Mandiri, Jakarta Pusat. Data were

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