

Analisis kepatuhan syariah terhadap customer intimacy pada teknologi finansial perbankan syariah di Indonesia = Analysis of sharia compliance toward customer intimacy of financial technology sharia banking in Indonesia / Lailani Angrum Sari Heryadi

Lailani Angrum Sari Heryadi, author

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Abstrak

Teknologi digital sudah semakin berkembang, termasuk dalam bidang finansial yang dikenal dengan fintech. Bank syariah tidak ketinggalan dalam pemanfaatan teknologi, yaitu dengan menyediakan fasilitas e-banking. Namun, dalam pemanfaatan teknologi, bank syariah tetap harus memperhatikan aturan syariah yang harus dipenuhi kepatuhan syariah. Dengan senantiasa menaati kepatuhan syariah ini, diharapkan bank syariah dapat menjalin hubungan jangka panjang dengan nasabahnya karena aspek utama dalam bisnis adalah penggunanya. Oleh karena itu, penelitian ini ingin membahas pengaruh kepatuhan syariah terhadap customer intimacy fintech perbankan syariah di Indonesia. Penelitian ini merupakan penelitian kuantitatif dengan menguji hipotesis menggunakan data hasil survei dan metode statistik. Metode pengambilan sampel digunakan dengan teknik non-probability sampling dengan metode purposive sample. Untuk mengidentifikasi hubungan antar variabel digunakan teknik SEM Structural Equation Modeling Partial Lease Square. Hasil penelitian menunjukkan variabel pengetahuan dan religiusitas memiliki pengaruh signifikan langsung terhadap kepatuhan syariah dan signifikan tidak langsung terhadap customer intimacy. Selanjutnya variabel kepatuhan syariah, perceived usefulness, perceived ease of use memiliki pengaruh signifikan langsung terhadap customer intimacy.

.....Digital technology has been growing, including in the financial field known as fintech. Sharia banks do not miss utilizing this technology by providing e banking facilities. However in the utilization of this technology, sharia banks also still have to pay attention to islamic rules sharia compliance. By continuing to comply with sharia compliance, it is expected that sharia bank can establish long term relationship with its customers because the main aspect in business is its users. Therefore, this research will discuss the effect of sharia compliance to customer intimacy fintech sharia banking in Indonesia. This research is a quantitative research by testing the hypothesis using survey data and statistical methods. Sampling method is non probability sampling technique with purposive sample method. To identify the relationship between variables, this research use SEM Structural Equation Modeling technique Partial Lease Square Method. The results showed that the variables of knowledge and religiosity have a direct and significant influence toward sharia compliance and indirect and significant toward customer intimacy. Furthermore, the variable of Shariah compliance, perceived usefulness, perceived ease of use has a direct and significant influence on customer intimacy.