

# Analisis faktor penentu keputusan penggunaan produk Sharia Restricted Intermediary Account (SRIA) pada Bank Syariah: Pendekatan Theory of Planned Behaviour = Analysis of determinants of decision on the use of Sharia Restricted Intermediary Account (SRIA) Products in Islamic Banks: Theory of Planned Behavior Approach

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## Abstrak

Fenomena bonus demografi yang sedang terjadi di Indonesia membuat pemerintah diharapkan mampu untuk memanfaatkan peluang tersebut dengan mendorong pembangunan ekonomi, yang salah satunya dapat dilakukan dengan menyusun kebijakan ekonomi yang mendukung peningkatan akses tabungan dan investasi nasional. Salah satu industri yang perlu menjadi perhatian pemerintah dalam hal tersebut adalah industri perbankan syariah, yang saat ini antara pemerintah dengan industri sedang bersama-sama mengembangkan produk Sharia Restricted Intermediary Account (SRIA). Dalam hal pengembangannya, pemerintah dan industri perlu mengetahui faktor apa saja yang dianggap berpengaruh terhadap minat masyarakat terhadap penggunaan produk SRIA itu sendiri. Berdasarkan theory of planned behaviour, penelitian ini bertujuan untuk mengetahui faktor psikologis apa saja yang dianggap berpengaruh terhadap attitude, subjective norms, perceived behavioral control, serta intention (minat) seseorang dalam hal penggunaan produk SRIA. Metode non-probability sampling digunakan dalam penelitian ini dengan sebanyak 280 responden dan dianalisis menggunakan pemodelan Partial Least Squares-Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa faktor compatibility dan relative advantage dianggap berpengaruh secara positif terhadap attitude seseorang terhadap produk SRIA, sedangkan uncertainty menunjukkan hubungan yang negatif. Lalu faktor spirituality dan normative belief dianggap berpengaruh secara positif terhadap subjective norms, kemudian faktor selfefficacy dan facilitation condition dianggap berpengaruh secara positif terhadap perceived behavioral control. Kemudian, attitude, subjective norms, dan perceived behavioral control seseorang menjadi faktor yang dianggap berpengaruh secara positif terhadap intention atau minat seseorang dalam hal penggunaan produk SRIA.

.....The phenomenon of demographic bonus that is happening in Indonesia makes the government expected to be able to take advantage of these opportunities by encouraging economic development, one of which can be done by developing economic policies that can support the development of savings and national investment. One industry that needs the government attention in this regard is the Islamic banking industry, which is one of the programs between the government and the industry is the development of Sharia Restricted Intermediary Account (SRIA) product. In terms of development, the government and industry need to know what factors are considered influential on public interest in using SRIA. Based on the theory of planned behavior, this study aims to determine what psychological factors are considered to influence the attitude, subjective norms, perceived behavioral control, and intention of a person to use SRIA.

Nonprobability sampling method was used in this study with 280 respondents and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) modeling. The results showed that compatibility and relative advantage were considered positively influence one's attitude towards SRIA products, while uncertainty showed a negative relationship. Spirituality and normative belief factors were considered to

positively influence subjective norms, also self-efficacy and facilitation condition factors were considered to positively affect perceived behavioral control. Lastly, attitude, subjective norms, and perceived behavioral control shown as the factors that are considered positively influential on one's intention in using SRIA.</i>