

# Pengaruh Financial Well-being terhadap intensi memakai produk keuangan Islam = The Influence of Financial Well-being on intention to use Islamic financial product

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## Abstrak

Perkembangan industri ekonomi syariah cenderung meningkat secara nominal, namun tak mampu mengungguli produk keuangan di konvensional. market share keuangan syariah masih berada di bawah belasan persen (10,16%). Dengan melihat rendahnya market share produk keuangan Islam dapat dimungkinkan akibat kesejahteraan finansial yang rendah maupun belum merata. Kesejahteraan Indonesia tahun 2021 mengalami penurunan yang cukup anjlok. Hal ini sejalan dengan penduduk miskin pada tahun 2021 yang mengalami kenaikan sebesar 1,12 juta jiwa. Kesejahteraan secara finansial dapat tercermin melalui pertumbuhan ekonomi dan pemberian upah minimum. Tercatat pertumbuhan ekonomi Indonesia mengalami penurunan signifikan pada pertengahan 2021, begitupun dengan upah minimum yang tidak mengalami kenaikan seperti tahun-tahun sebelumnya. Oleh karena itu, Penelitian ini bertujuan untuk menganalisis Determinan financial well-being berupa subjective financial knowledge, financial attitude, locus of control, dan Islamic gratitude dan juga mengetahui pengaruh financial well-being terhadap intensi memakai produk keuangan Islam di perbankan dan pasar modal syariah. Pengumpulan data dilakukan dengan metode online survei dan memperoleh 662 responden dimana unit analisis yang dijadikan sampel pada penelitian ini merupakan seorang muslim dewasa di Indonesia yang sudah memiliki pekerjaan. Data diolah dengan memakai metode Partial Least Square Structural Equation Modelling (PLS-SEM). Hasil penelitian menunjukkan subjective financial knowledge, locus of control dan Islamic gratitude memiliki pengaruh positif yang signifikan terhadap financial well-being, sedangkan financial attitude justru memiliki pengaruh yang negatif signifikan, namun financial attitude dapat mempengaruhi positif signifikan terhadap financial well-being jika dimediasi oleh financial behavior. Kemudian, penelitian ini juga menunjukkan bahwa terdapat pengaruh secara positif signifikan oleh financial well-being terhadap intensi memakai produk keuangan Islam dalam menabung di perbankan maupun berinvestasi di pasar modal syariah. Hasil ini mengindikasikan bahwa pentingnya edukasi terkait financial knowledge, financial attitude, dan penyuluhan terkait rasa syukur terhadap pekerja muslim di Indonesia yang diharapkan dapat meningkatkan financial well-being dan pada akhirnya bermuara pada naiknya intensi dalam memakai produk keuangan Islam.

.....The development of the Islamic economic industry tends to increase nominally, but is unable to outperform conventional financial products. Islamic finance market share is still below a dozen percent (10.16%). By looking at the low market share of Islamic financial products, it can be possible due to low or uneven financial welfare. Indonesia's welfare in 2021 will experience a significant decline. This is in line with the poor population in 2021 which will increase by 1.12 million people. Financial prosperity can be reflected through economic growth and the provision of minimum wages. It was noted that Indonesia's economic growth experienced a significant decline in mid-2021, as well as the minimum wage which did not increase as in previous years. Therefore, this study aims to analyze the determinants of financial well-being in the form of subjective financial knowledge, financial attitude, locus of control, and Islamic gratitude and also to determine the effect of financial well-being on the intention to use Islamic financial

products in Islamic banking and capital markets. Data collection was carried out using an online survey method and obtained 662 respondents where the unit of analysis used as a sample in this study was an adult Muslim in Indonesia who already had a job. The data was processed using the Partial Least Square Structural Equation Modeling (PLS-SEM) method. The results show that subjective financial knowledge, locus of control and Islamic gratitude have a significant positive effect on financial well-being, while financial attitude actually has a significant negative effect, but financial attitude can have a significant positive effect on financial well-being if mediated by financial behavior. Then, this study also shows that there is a significant positive effect of financial well-being on the intention to use Islamic financial products in saving in banking and investing in the Islamic capital market. These results indicate that the importance of education related to financial knowledge, financial attitude, and counseling related to gratitude for Muslim workers in Indonesia is expected to increase financial well-being and ultimately lead to increased intention to use Islamic financial products.