

Pengaruh Literasi Finansial Terhadap Intensi Penggunaan Bank Syariah di Indonesia = The Effect of Financial Literacy on the Intention to Use Islamic Banks in Indonesia

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Abstrak

Islamic financial literacy adalah sejauh mana seseorang memiliki seperangkat pengetahuan dan keterampilan untuk memahami pentingnya layanan keuangan syariah yang mempengaruhi sikap mereka mengenai niat untuk menggunakan pembiayaan syariah. Penelitian ini menguji pengaruh dimensi brand awareness of Islamic Banks, Cost and benefit of Islamic Bank's product, reputation of islamic bank dan Islamic financial literacy terhadap intention to use Islamic banks baik secara langsung dan juga menggunakan peran mediasi attitude towards Islamic banks. Data diperoleh melalui kuesioner disebarkan secara online kepada masyarakat di Indonesia yang belum menggunakan layanan Syariah dan diperoleh 214 kuesioner yang dapat diolah. Metode pengolahan data menggunakan structural equation modelling untuk mengevaluasi antara hubungan laten. Analisis model menggunakan software SmartPLS 3 menunjukkan bahwa tidak adanya hubungan positif dan signifikan dari brand awareness of Islamic Banks, Cost and benefit of Islamic Bank's product, reputation of islamic bank dan Islamic financial literacy secara langsung terhadap intention to use Islamic Banks. Namun saat variabel mediasi attitude towards Islamic banks, terjadi efek indirect-only mediation yang berarti tidak terdapat pengaruh langsung dari variabel independen, namun terdapat pengaruh dengan efek mediasi.

.....Islamic financial literacy is the extent to which a person has a set of knowledge and skills to understand the importance of Islamic financial services that affect their attitude regarding the intention to use Islamic finance. This study examines the effect of the dimensions of brand awareness of Islamic Banks, Cost and benefit of Islamic Bank's product, reputation of Islamic bank and Islamic financial literacy on the intention to use Islamic banks both directly and also using the mediating role of attitude towards Islamic banks. Data obtained through questionnaires distributed online to people in Indonesia who have not used Sharia services and obtained 214 questionnaires that can be processed. The data processing method uses structural equation modeling to evaluate the latent relationships. Model analysis using SmartPLS 3 software shows that there is no positive and significant relationship between brand awareness of Islamic Banks, Cost and benefit of Islamic Bank's product, reputation of Islamic bank and Islamic financial literacy directly on intention to use Islamic Banks. However, when the mediation variable is attitude towards Islamic banks, there is an indirect-only mediation effect, which means that there is no direct influence from the independent variable, but there is an influence with a mediating effect.