

## Analisis Intensi Masyarakat Muslim di Indonesia dalam Menggunakan Bank Syariah: Integrasi Model = Analysis of Indonesian Muslim Intention to Use Islamic Banking: Integrated Model

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### Abstrak

Penelitian ini dilakukan untuk menganalisa intensi masyarakat muslim di Indonesia dalam menggunakan bank syariah. Penelitian disusun menggunakan pendekatan integratif, dimana Technology Acceptance Model (TAM) dan Theory of Planned Behavior (TPB) diintegrasikan dengan menambahkan variabel religiusitas untuk melihat pengaruhnya terhadap intensi masyarakat muslim di Indonesia dalam menggunakan Bank Syariah. Variabel yang digunakan dalam penelitian ini meliputi perceived ease of use (persepsi kemudahan penggunaan), perceived usefulness (persepsi akan manfaat), attitude (sikap), subjective norm (norma subjektif), perceived behavioral control (kontrol atas perilaku), dan Religiosity (religiusitas). Data penelitian yang digunakan adalah data primer yang dikumpulkan dengan menggunakan kuesioner pada periode Maret – Juli 2021. Responden terdiri dari masyarakat muslim Indonesia yang merupakan nasabah bank syariah dengan jumlah 500 responden yang tersebar di 34 Provinsi di seluruh Indonesia. Selanjutnya, analisis data dilakukan dengan menggunakan metode Partial Least Square Structural Equation Modelling (PLS-SEM). Hasil penelitian menunjukkan bahwa perceived ease of use dan perceived usefulness berpengaruh positif dan signifikan terhadap attitude. Kemudian, attitude, subjective norms, perceived behavioral control, dan religiosity berpengaruh positif dan signifikan terhadap intensi. Hal ini berarti bahwa intensi masyarakat muslim di Indonesia dapat dipengaruhi oleh variabel penelitian yang diajukan. Hasil penelitian ini diharapkan bisa memberikan masukan kepada pelaku industri dan regulator untuk meningkatkan pertumbuhan dan pangsa pasar perbankan syariah.

.....This study was conducted to analyze the intentions of the Muslim community regarding to their using of the Islamic (Sharia) banks in Indonesia. The study was structured by an integrative approach, where the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) were integrated by adding the religiosity variable to see its effect on the intentions of the Muslim community in Indonesia to use Islamic banks. The variables used in this study include perceived ease of use, perception of benefits, attitude, subjective norms, control over behavior, and religiosity. The research data used is primary data collected using a questionnaire in the period of March – July 2021. The respondents consist of the Indonesian Muslim community who are also sharia bank customers with a total of 500 respondents spread across 34 provinces throughout Indonesia. Furthermore, data analysis was performed using the Partial Least Square Structural Equation Modeling (PLS-SEM) method. The results showed that perceived ease of use and perceived usefulness had a positive and significant effect on attitude. Then, attitude, subjective norms, perceived behavioral control, and religiosity have a positive and significant effect on intentions. This means that the intentions of the Muslim community in Indonesia can be influenced by the proposed research variables. The results of this study are expected to provide input to industry players and regulators to increase the growth and market share of Islamic banking.