

Pengaruh literasi keuangan syariah terhadap preferensi penggunaan jasa keuangan syariah = The effect of Islamic financial literacy toward the preferences of using the Islamic financial services

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Abstrak

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Tujuan penelitian ini adalah untuk mengetahui apakah literasi keuangan syariah dan indikatornya yaitu pengetahuan, kemampuan dan keyakinan diri berpengaruh signifikan secara bersama-sama dan secara parsial terhadap preferensi penggunaan jasa keuangan syariah. Dengan demikian, berdasarkan literasi keuangan dapat diketahui preferensi konsumen dalam menggunakan jasa keuangan syariah. Tipe penelitian yang digunakan adalah penelitian deskriptif sedangkan metode analisis yang digunakan dalam penelitian ini adalah metode analisis regresi binary logistik. Data yang digunakan adalah data primer dengan metode penyebaran kuesioner kepada pengguna dan non pengguna jasa keuangan syariah yang tersebar di Jakarta dengan periode April hingga Mei 2014. Hasil penelitian ini menunjukkan bahwa literasi keuangan syariah berpengaruh signifikan terhadap preferensi penggunaan jasa keuangan syariah. Dalam pengujian lebih lanjut, indikator pengetahuan berpengaruh secara parsial signifikan terhadap preferensi penggunaan jasa keuangan syariah, adapun indikator kemampuan dan keyakinan diri tidak mempengaruhi preferensi penggunaan jasa keuangan syariah.

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ABSTRACT

The purpose of this study was to determine whether the Islamic financial literacy and the indicator as the knowledge, ability or skills and the confidence have a significant effect together and partially to the preferences of using the Islamic financial services. Thus, financial literacy can be determined by consumer preferences in using the services of Islamic financial institutions. This type of research is descriptive research, while the method of analysis used in this study is the method of binary logistic regression analysis. The data used is primary data by the method of distributing questionnaires to users and non-users of Islamic financial services in Jakarta spread to the period April to May 2014. The results of this study indicate that Islamic financial literacy significantly influence preference use Islamic financial services. In further testing, the knowledge indicator is partially significant toward the preferences of the use of Islamic financial services, as for indicators of ability and confidence does not affect the preferences of the use of Islamic financial services.

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