

**ADOPTION OF ISLAMIC BANKING SERVICES AMONG
HIGHER EDUCATION STUDENTS IN INDONESIA**

TESIS

Diajukan untuk Memenuhi Sebagai Syarat
Memperoleh Gelar Magister dalam Program Studi Ekonomi Syariah



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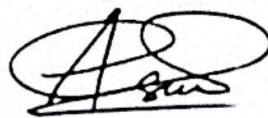
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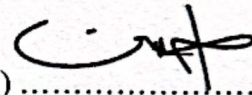
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ABSTRAK

Penelitian ini mengkaji faktor-faktor yang mempengaruhi adopsi layanan perbankan syariah di kalangan mahasiswa di Indonesia, dengan fokus pada Pengetahuan tentang Maqasid Syariah (KMS), Sikap (ATT), dan Niat (INT). Meskipun Indonesia memiliki populasi Muslim yang besar, perbankan syariah masih menjadi pilihan minoritas dibandingkan dengan perbankan konvensional. Memahami faktor-faktor pendorong adopsi sangat penting untuk meningkatkan penetrasi pasar, terutama di kalangan konsumen muda dan berpendidikan. Desain penelitian kuantitatif digunakan, dengan menyurvei 300 mahasiswa dari universitas negeri di Indonesia. Data dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) untuk mengeksplorasi hubungan antara KMS, Sikap, dan Niat. Studi ini menguji efek langsung dan tidak langsung, dengan fokus pada bagaimana Sikap memediasi hubungan antara KMS dan Niat. Hasil penelitian menunjukkan bahwa KMS memiliki pengaruh positif terhadap Sikap, dan Sikap secara signifikan mempengaruhi Niat. Persepsi Kemudahan Penggunaan (PEU) dan Persepsi Kegunaan (PU) juga memiliki pengaruh positif terhadap Sikap, sementara Norma Subjektif (SN) dan Persepsi Kontrol Perilaku (PBC) secara langsung mempengaruhi Niat. KMS tidak memiliki pengaruh langsung terhadap Niat, menunjukkan peran mediasi yang krusial dari Sikap. Selain itu, Keadilan Harga (PF) ditemukan tidak memiliki dampak signifikan terhadap Sikap maupun Niat. Temuan ini menyarankan bahwa meningkatkan literasi keuangan Islam dan menekankan manfaat serta kemudahan penggunaan layanan perbankan Islam dapat meningkatkan adopsi, terutama di kalangan mahasiswa. Penelitian ini memberikan wawasan berharga bagi sektor perbankan Islam untuk mengembangkan strategi pemasaran yang lebih efektif dan inklusif.

Kata Kunci: Adopsi Perbankan Syariah, Pengetahuan Maqashid Sharia, Keadilan Harga, TPB, TAM

ABSTRACT

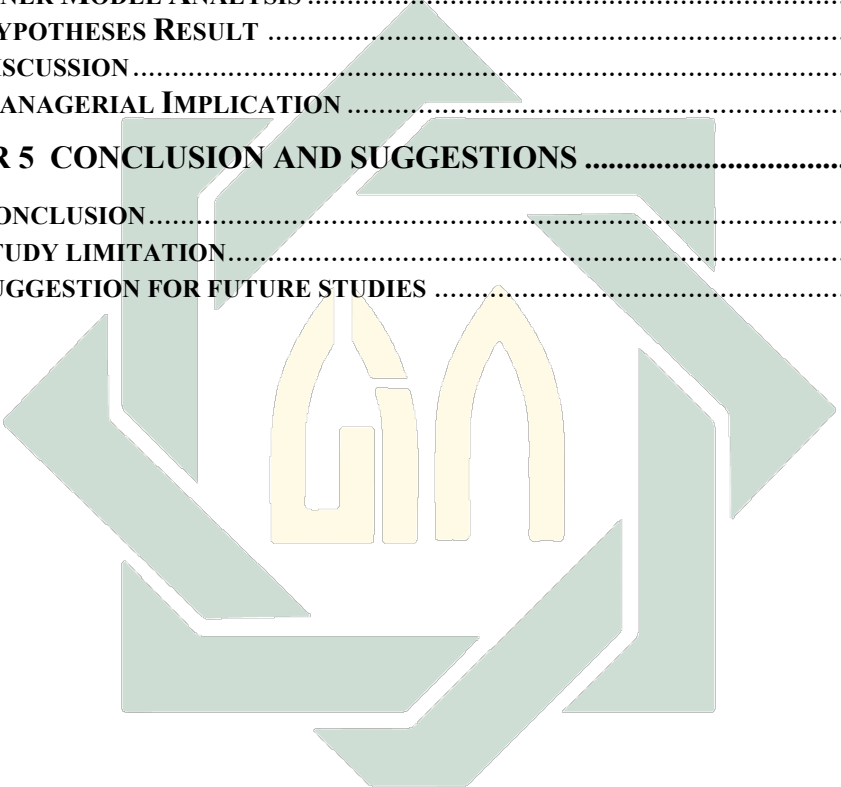
This study explores the factors influencing the adoption of Islamic banking services among students in Indonesia, focusing on Knowledge of Maqasid Sharia (KMS), Attitude (ATT), and Intention (INT). Despite Indonesia's large Muslim population, Islamic banking remains a minority choice compared to conventional banking. Understanding the drivers of adoption is essential to improving market penetration, especially among young, educated consumers. A quantitative research design was employed, surveying 300 students from public universities in Indonesia. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the relationships between KMS, Attitude, and Intention. The study tested both direct and indirect effects, focusing on how Attitude mediates the relationship between KMS and Intention. The results show that KMS positively influences Attitude, and Attitude significantly affects Intention. Perceived Ease of Use (PEU) and Perceived Usefulness (PU) also positively influence Attitude, while Subjective Norms (SN) and Perceived Behavioral Control (PBC) directly affect Intention. KMS had no direct effect on Intention, indicating the crucial mediating role of Attitude. Additionally, Price Fairness (PF) was found to have no significant impact on either Attitude or Intention. These findings suggest that improving Islamic financial literacy and emphasizing the benefits and ease of use of Islamic banking services can increase adoption, particularly among students. This research offers valuable insights for the Islamic banking sector to develop more effective and inclusive marketing strategies.

Keywords: Islamic Banking Adoption, Knowledge of Maqasid Sharia, Price Fairness, TPB, TAM

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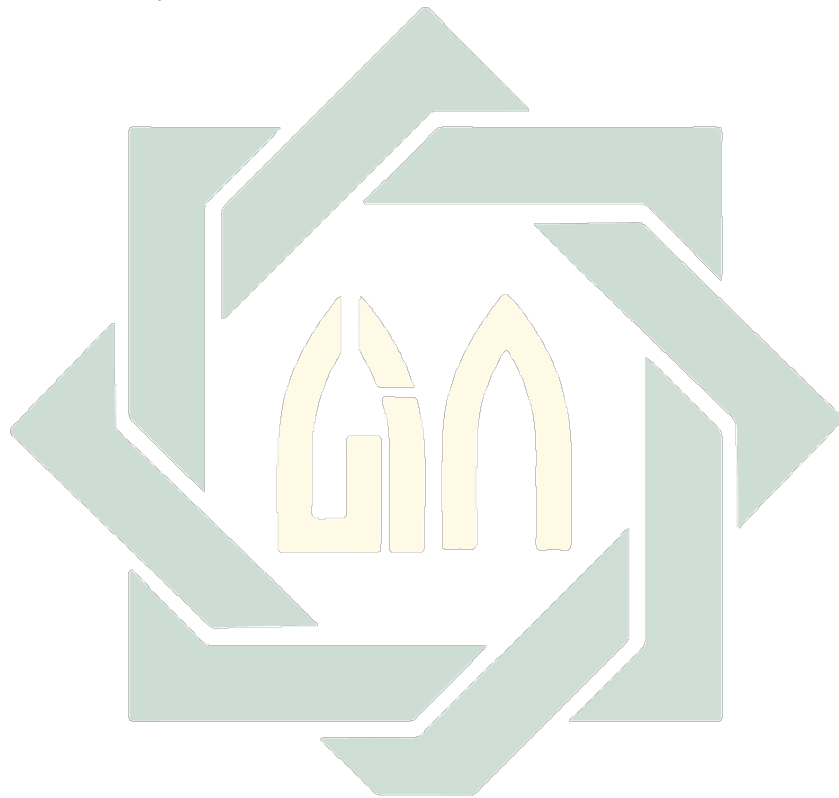
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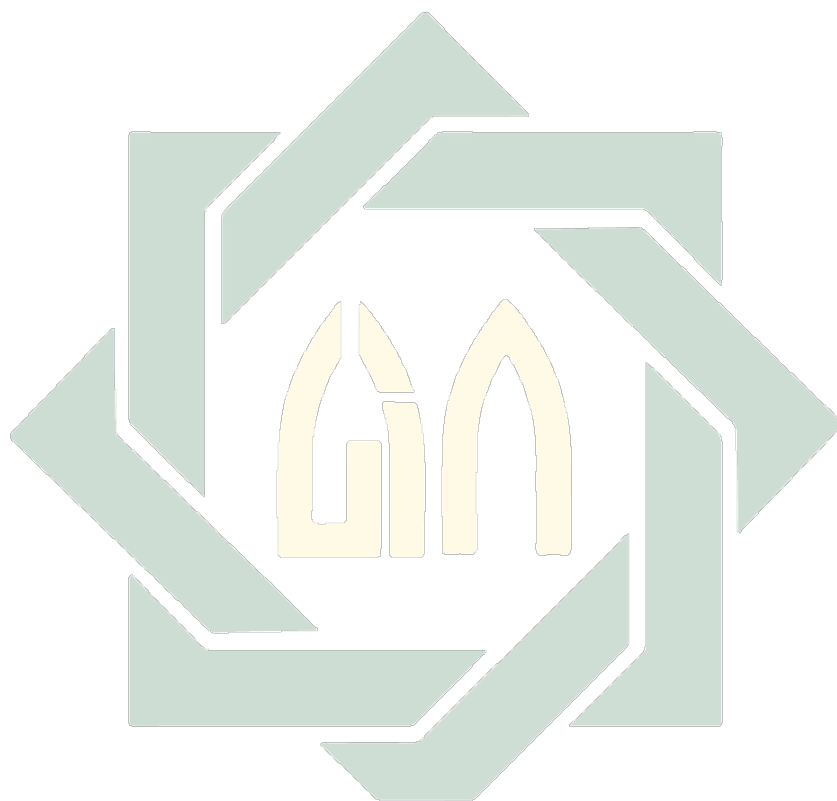
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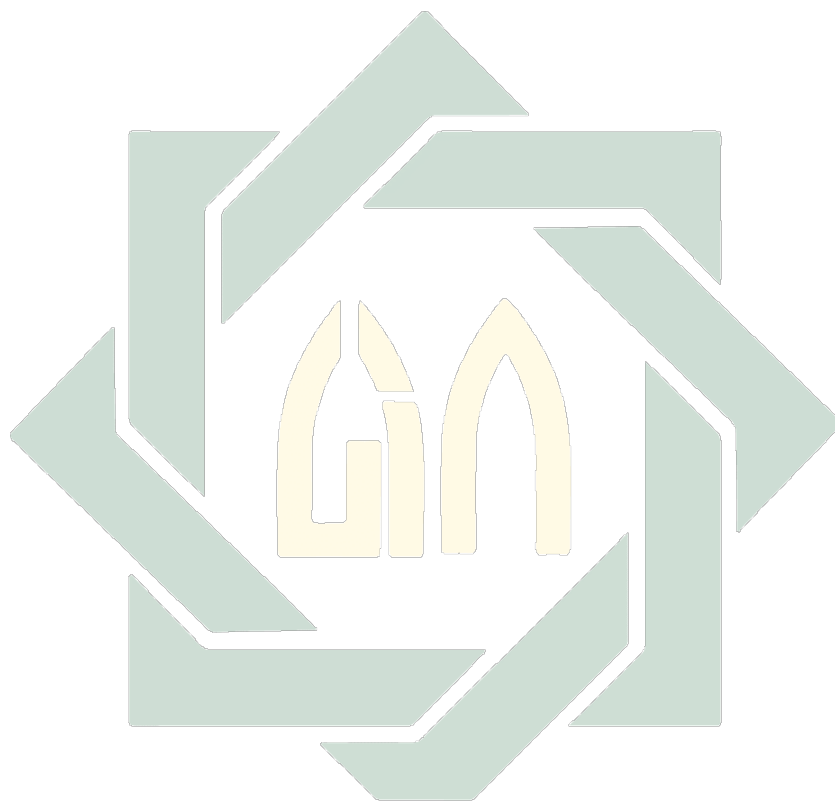
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