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

UIN SUNAN AMPEL
S U R A B A Y A

Oleh:

ABDULLAH MUHAMMAD AL-KAMAL

NIM. 02250323009

PASCASARJANA

UNIVERSITAS ISLAM NEGERI SUNAN AMPEL

SURABAYA

2025

PERNYATAAN KEASLIAN

Yang bertanda tangan di bawah ini, saya:

Nama	: Abdullah Muhammad Al-Kamal
NIM	: 02250323009
Fakultas/ Prodi	: Pascasarjana/ Magister Ekonomi Syariah
Judul Tesis	: Adoption of Islamic Banking Services Among Higher Education Students in Indonesia

Dengan sungguh-sungguh menyatakan bahwa Tesis ini secara keseluruhan adalah hasil dari penelitian atau karya saya sendiri, kecuali pada bagian-bagian yang dirujuk sumbernya.

Surabaya, 09 Januari 2026

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METERAI ELEKTRONIK 10000

Abdullah Muhammad Al-Kamal
NIM. 02250323009

PERSETUJUAN PEMBIMBING

Tesis dengan judul "*Adoption of Islamic Banking Services Among Higher Education Students in Indonesia*", yang ditulis oleh Abdullah Muhammad Al-Kamal ini telah disetujui pada tanggal 09 Januari 2026.

Oleh:

PEMBIMBING I

<u>Dr. Andriani Samsuri, M.M</u>

NIP. 197311171998031003

PEMBIMBING I

<u>Dr. Muhamad Abrar bin Bahaman</u>

NIP. 3890

THESIS EXAMINATION APPROVAL

The thesis with the title "Adoption of Islamic Banking Services Among Higher Education Students in Indonesia", written by Abdullah Muhammad Al-Kamal, was examined on 07 January, 2026.

Examination Board:

1. Dr. Andriani Samsuri, M.M (Chief Examiner) ....
   NIP. 197311171998031003

2. Dr. Muhamad Abrar bin Bahaman (Secretary) ....
   NIP. 3890

3. Dr. Ir. Muhamad Ahsan, M.M., CHRMP (Examiner 1) ....
   NIP. 196806212007011030

4. Prof. H. Nur Kholis, M.Ed.Admin., Ph.D. (Examiner 2) ....
   NIP. 196703111992031003

Surabaya, 09 January 2026

Dean,

KEMENTERIAN AGAMA REPUBLIK INDONESIA
FAKULTAS EKONOMI DAN BISNIS ISLAM UIN SUNAN AMPEL SURABAYA

Dr. Sirajul Arifin, S.Ag., S.S., M.E.I
NIP. 197005142000031001

KEMENTERIAN AGAMA
UNIVERSITAS ISLAM NEGERI SUNAN AMPEL SURABAYA
PERPUSTAKAAN
Jl. Jend. A. Yani 117 Surabaya 60237 Telp. 031-8431972 Fax.031-8413300
E-Mail: perpus@uinsby.ac.id

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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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