

ABSTRACT

This research examines the determinant of intention to use Syariah banking among Gen Z in Indonesia, incorporating additional variables beyond the Theory of Planned Behaviour (TPB), focusing on subjective norms, attitude, perceived behavioural control, religiosity, reputation, and awareness. The approach used in this research is quantitative. The data was collected from a sample of Gen Z, totalling 284 respondents. Respondents were selected based on specific criteria such as age, religion and banking behaviour. A questionnaire was used to gather data, which was subsequently analysed using Structural Equation Modelling (SEM) techniques with the help of the SmartPLS software. The findings reveal severing key insights: (1) Subjective norms, attitude, perceived behaviour and religiosity significantly influence intention to use Syariah banking; (2) Attitude acts as a partial mediator between religiosity and intention to use while fully mediating awareness and reputation. Further research may include expanding geographic representation, increasing sample size, and refining measurement techniques. Overall, this study contributes to understanding factors influencing the intention to use Syariah banking among Gen Z in Indonesia, providing insights for Syariah banking institutions and policymakers aiming to promote Islamic finance and financial inclusion.

Keywords: Syariah banking, Gen Z, Indonesia, Theory of Planned Behaviour, religiosity, reputation, awareness

INTISARI

Penelitian ini menguji determinan niat menggunakan perbankan syariah di kalangan Gen Z di Indonesia, dengan memasukkan variabel tambahan di luar Theory of Planned Behavior (TPB), dengan fokus pada norma subjektif, sikap, kontrol perilaku yang dirasakan, religiusitas, reputasi, dan kesadaran. Pendekatan yang digunakan dalam penelitian ini adalah kuantitatif. Data dikumpulkan dari sampel Gen Z yang berjumlah 284 responden. Responden dipilih berdasarkan kriteria tertentu seperti usia, agama dan perilaku perbankan. Alat pengumpulan data digunakan kuesioner, yang selanjutnya dianalisis menggunakan teknik Structural Equation Modeling (SEM) dengan bantuan software SmartPLS. Temuan ini mengungkapkan beberapa hal penting: (1) Norma subjektif, sikap, persepsi perilaku, dan religiusitas berpengaruh signifikan terhadap niat menggunakan perbankan syariah; (2) Sikap bertindak sebagai mediator parsial antara religiusitas dan niat menggunakan, sekaligus memediasi kesadaran dan reputasi secara penuh. Penelitian lebih lanjut mungkin mencakup perluasan representasi geografis, peningkatan ukuran sampel, dan penyempurnaan teknik pengukuran. Secara keseluruhan, penelitian ini berkontribusi untuk memahami faktor-faktor yang mempengaruhi niat menggunakan perbankan syariah di kalangan Gen Z di Indonesia, memberikan wawasan bagi lembaga perbankan syariah dan pembuat kebijakan yang bertujuan untuk mempromosikan keuangan Islam dan inklusi keuangan.

Kata Kunci: Perbankan syariah, Gen Z, Indonesia, Theory of Planned Behavior, religiusitas, reputasi, kesadaran



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