ISLAMIC BANKING ADOPTION MODEL:
SEBUAH MODEL ADOPSI PRODUK DAN JASA PERBANKAN SYARIAH DI INDONESIA

DISERTASI

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Islamic Banking Adoption Model: Sebuah Model Adopsi Produk dan Jasa Perbankan Syariah di Indonesia

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ABSTRAK

Wenda Wahyu Christiyanto, NIM 2105656, *Islamic Bank Adoption Model*: Sebuah Model Adopsi Produk dan Jasa Perbankan Syariah di Indonesia; di bawah bimbingan promotor: Prof. Dr. Vanessa Gaffar, SE., AK., MBA., Ko-Promotor: Dr. Hilda Monoarfa, SE., M.Si., dan Anggota: Denny Andriana, SE., PgDip., MBA., Ph.D., Ak., CMA., CA.

Bank Syariah di Indonesia memiliki potensi pasar yang besar, di mana Indonesia memiliki penduduk mayoritas muslim. Namun, total asset Bank Syariah masih jauh di bawah Bank Konvensional, meskipun prosentase pertumbuhan aset setiap tahunnya melebihi Bank Konvensional. Penelitian ini bertujuan untuk mengembangkan *Islamic Bank Adoption Model*, khususnya di Indonesia, untuk mengetahui perilaku nasabah Bank Syariah di Indonesia. Penelitian ini menggunakan metode *mixed method convergent design*, dengan teknik integrasi *parallel-databases variant*. Penelitian ini melibatkan 403 responden untuk mendapatkan data kuantitatif, serta 22 informan untuk mendapatkan data kualitatif. Penelitian ini menghasilkan beberapa kebaruan, yaitu *extended model* dari teori *Diffusion of Innovation*, di mana *Knowledge* dan *Religiosity* adalah hal mendasar yang menjadi anteseden untuk mengadopsi produk dan jasa Bank Syariah, yang berdampak kepada kepuasan nasabah, sehingga dapat mendorong peningkatan kinerja Bank Syariah di Indonesia, di mana terdapat hal eksternal dan internal yang juga turut mempengaruhi kinerja Bank Syariah. Selain itu, penelitian ini juga mengembangkan pengukuran pada variabel-variabel penelitian yang terlibat dalam model penelitian. Dan yang terakhir, Bank Syariah harus berani masuk ke pangsa pasar rasional, dengan berfokus pada peningkatan *relative advantage* dari produk dan jasanya, sehingga mampu bersaing dengan Bank Konvensional.

Kata kunci: *Islamic Bank Adoption, Islamic Bank Relative Advantage, Prior Knowledge, Holistic Religiosity.*

ABSTRACT

Wenda Wahyu Christiyanto, NIM 2105656, has conducted research on Islamic Bank Adoption Model: An Adoption of Islamic Banking Products and Services Model in Indonesia. The research was supervised by Prof. Dr. Vanessa Gaffar, SE., AK., MBA., with the assistance of Dr. Hilda Monoarfa, SE., M.Si., and Denny Andriana, SE., PgDip., MBA., Ph.D., Ak., CMA., CA.

Islamic Banks in Indonesia have a large market potential, as Indonesia has a Muslim-majority population. However, the total assets of Islamic Banks are still far below Conventional Banks, although the percentage of asset growth each year exceeds Conventional Banks. This study seeks to create an Islamic Bank Adoption Model specifically for Indonesia, with the goal of understanding the behaviour of Islamic Bank customers in the country. This study utilises a mixed method convergent design approach, incorporating a technique that integrates parallel databases variant. This study included 403 participants to gather quantitative data, and 22 informants to gather qualitative data. This study uncovered several new findings. Specifically, it introduced an expanded model of the Diffusion of Innovation theory, highlighting the importance of Knowledge and Religiosity as factors that influence the adoption of Islamic Bank products and services. Furthermore, it revealed that customer satisfaction plays a crucial role in driving the performance of Islamic Banks in Indonesia. Additionally, the study identified various external and internal factors that also impact the performance of Islamic Banks. Furthermore, this study also establishes metrics for the research variables incorporated in the research model. And lastly, Islamic Banks should be bold enough to enter the competitive market and enhance the appeal of their products and services in order to effectively compete with Conventional Banks.

Keywords: *Islamic Bank Adoption, Islamic Bank Relative Advantage, Prior Knowledge, Holistic Religiosity*

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BAB IV HASIL DAN PEMBAHASAN

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