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**PENGARUH *RELIGIOSITY* TERHADAP SIKAP DAN
IMPLIKASINYA PADA *PURCHASE INTENTION*
ISLAMIC FINANCIAL TECHNOLOGY JENIS *PEER TO PEER*
LENDING SYARIAH
(Survei terhadap Anggota Forum Silaturahmi Studi Ekonomi Islam)**

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Diajukan untuk Memenuhi Salah Satu Syarat
Menempuh Ujian Sidang Sarjana Pendidikan
Program Studi Pendidikan Bisnis



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**FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS
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2020**

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***PENGARUH RELIGIOSITY TERHADAP SIKAP DAN IMPLIKASINYA PADA PURCHASE INTENTION ISLAMIC
FINANCIAL TECHNOLOGY JENIS PEER TO PEER LENDING SYARIAH (SURVEI TERHADAP ANGGOTA
FORUM SILATURAHIM STUDI EKONOMI ISLAM)***

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JENIS *PEER TO PEER LENDING SYARIAH*
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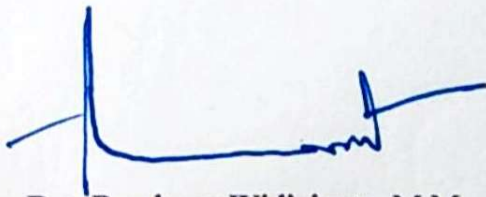
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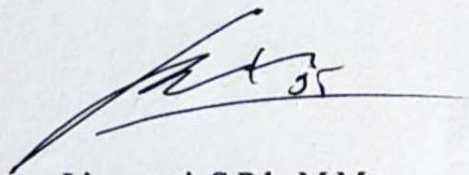
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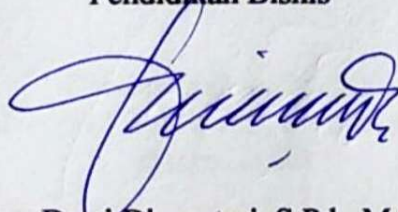
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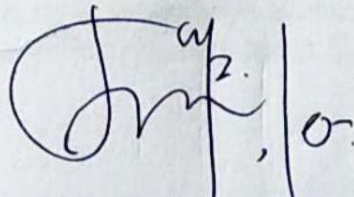
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ABSTRAK

Encep Bahaudin (1504149), “Pengaruh *Religiosity* terhadap Sikap dan Implikasinya pada *Purchase Intention Islamic Financial Technology* Jenis *Peer to Peer Lending* Syariah (Survei terhadap Anggota Forum Silaturahmi Studi Ekonomi Islam)”. Di bawah bimbingan Drs. Bambang Widjajanta, M.M., dan Lisnawati, S.Pd., M.M., .

Penelitian ini bertujuan untuk mengetahui gambaran *religiosity*, sikap dan *purchase intention* pada *peer to peer lending* syariah. Desain penelitian ini adalah *cross sectional* dengan menggunakan pendekatan eksplanatif melalui metode *explanatory survei*. Unit analisis dalam penelitian ini adalah anggota FoSSEI sebanyak 176 responden. Sebuah angket digunakan sebagai instrumen penelitian untuk mengumpulkan data dari responden. Teknik analisis yang digunakan adalah teknik eksplanatif dengan menggunakan distribusi frekuensi dan PLS-SEM. Berdasarkan hasil penelitian menggunakan PLS-SEM didapatkan hasil bahwa hubungan pengaruh antara *religiosity*, sikap, dan *purchase intention* pada layanan *peer to peer lending* syariah berpengaruh secara signifikan. Hasil temuan menunjukkan pengaruh *religiosity* terhadap sikap anggota FoSSEI yang signifikan pada *peer to peer lending* syariah serta memiliki nilai prediktif mendekati medium. Pengaruh secara langsung dan tidak langsung *religiosity* pada *purchase intention* signifikan namun memiliki nilai prediktif yang lemah. Pengaruh sikap terhadap *purchase intention* anggota FoSSEI pada *peer to peer lending* syariah signifikan dan memiliki nilai prediktif yang besar.

Kata Kunci: *religiosity*; sikap dan *purchase intention*

ABSTRACT

Encep Bahaudin (1504149), "***The Effect of Religiosity on Attitudes and Its Implications on the Purchase Intention of Islamic Financial Technology Types of Peer to Peer Lending Sharia (Case Study: Members of Forum Silaturahmi Studi Ekonomi Islam)***". Guidance of Drs. Bambang Widjajanta, M.M., and Lisnawati, S.Pd., M.M., .

This study aims to religiosity, attitude and purchase intention in peer to peer lending syariah. The design of this study was cross sectional using an explanatory approach through an explanatory survey method. The unit of analysis in this study was 176 members of FoSSEI. A questionnaire was used as a research instrument to collect data from respondents. The analysis technique used is an explanatory technique using frequency distribution and PLS-SEM. Based on the results of research using PLS-SEM, the results show that the relationship between the influence of religiosity, attitudes, and purchase intentions on sharia peer to peer lending services has a significant effect. The findings show the effect of religiosity on FoSSEI members' attitudes that are significant in sharia peer to peer lending and have a predictive value approaching the medium. The direct and indirect effect of religiosity on purchase intention is significant but has a weak predictive value. The influence of attitude towards the purchase intention of FoSSEI members on sharia peer to peer lending is significant and has a large predictive value.

Keywords: *religiosity; attitude and purchase intention*

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