

Pengaruh attitude, subjective norms dan perceived behavioral control terhadap intensi kepemilikan kartu kredit syariah = Influence of attitude, subjective norms and perceived behavioral control towards the intention of sharia credit card ownership

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Abstrak

Penelitian ini bertujuan untuk mengungkapkan bagaimana pengaruh religiusitas, sikap, norma subyektif dan persepsi kontrol perilaku terhadap intensi kepemilikan kartu kredit syariah. Penelitian ini menggunakan pendekatan kuantitatif. Teknik pengambilan sampel menggunakan convenience sampling. Sampel yang digunakan 150 responden di Provinsi DKI Jakarta Teknik pengumpulan data menggunakan kuesioner dengan pertanyaan tertutup untuk menilai pengaruh religiusitas, sikap, norma subyektif dan persepsi kontrol perilaku terhadap intensi kepemilikan kartu kredit syariah Metode analisis menggunakan SEM dan dengan alat LISREL .Hasil penelitian ini menunjukkan bahwa religiusitas, sikap, norma subyektif dan persepsi kontrol perilaku sama-sama memiliki pengaruh positif terhadap intensi kepemilikan kartu kredit syariah. Dan juga religiusitas mempunyai pengaruh tidak langsung terhadap intensi kepemilikan kartu kredit syariah.

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This study aims to reveal how the influence of religiosity, attitudes, subjective norms and perceptions of behavioral control over the intention of ownership of credit cards sharia. This study uses a quantitative approach. The sampling technique uses convenience sampling. Sample used 150 respondents in DKI Jakarta Province Data collection techniques using questionnaires with closed questions to assess the influence of religiosity, attitudes, subjective norms and perceptions of behavioral control over the intention of ownership of sharia credit card Analysis method using SEM and with LISREL tool. The results of this study indicate that religiosity, attitudes, subjective norms and perceptions of behavioral control have a positive relationship or influence on the intention of ownership of sharia credit cards. And also religiosity has an indirect effect on the intention of ownership of credit card sharia.