

Analisis minat investasi melalui lembaga keuangan digital syariah berdasarkan pengaruh persepsi benefit, risiko, dan maqashid syariah: studi kasus pada pekerja lembaga keuangan non digital = The analysis of investment intention using Islamic digital financial institution based on the influence of perceived benefit, perceived risk, and perceived maqoshid syariah: case study of non digital financial institution employee

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Abstrak

Pangsa pasar keuangan syariah berada pada angka 5% pada tahun 2018. Di sisi lain, lembaga keuangan digital (fintech) mengalami pertumbuhan sangat pesat hingga 650% dalam kurun waktu setahun. Fenomena ini menunjukkan bahwa masyarakat saat ini sudah mengadopsi teknologi mutakhir. Berdasarkan asumsi bahwa fintech syariah dapat menjadi alternatif meningkatkan pangsa pasar keuangan Islam, penelitian ini bertujuan untuk mengukur pengaruh persepsi manfaat yang dirasakan, risiko yang dialami, dan maqashid syariah terhadap intensi untuk berinvestasi melalui fintech syariah dengan mengambil responden pekerja lembaga keuangan non-digital. Dengan menggunakan analisis structural equation modeling (SEM) terhadap 391 sampel, hasil pengujian data menunjukkan persepsi manfaat berpengaruh positif namun tidak signifikan, persepsi risiko berpengaruh positif secara signifikan, dan persepsi Maqoshid syariah berpengaruh positif secara signifikan terhadap intensi berinvestasi menggunakan jasa fintech syariah. Penelitian ini memiliki keterbatasan yaitu pada responden pekerja lembaga keuangan non digital, model bisnis fintech peer-to-peer, dan persepsi dari sisi investor (pemodal). Rekomendasi penelitian lebih lanjut yaitu segmen responden dari Generasi Y dan Z dan dari sisi pengguna dana. Untuk implikasi manajerial, perusahaan fintech syariah harus lebih memperhatikan masalah profitabilitas dan kebermanfaatan yang lebih luas.

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The market share of Islamic banking in Indonesia remains approximately at 5 percent in 2018. On the other hand, Fintech peer-to-peer lending amount has rapidly increased up to 650% in a year. This phenomenon indicates people now have started to adopt novel technology. Based on the assumption Islamic Fintech could be an alternative way to boost Islamic finance, this paper aimed in measuring the influence of perceived benefit, perceived risk, and perceived maqoshid sharia toward intention to make investment through Islamic Fintech by non-digital financial institution employees. Using structural equation modeling (SEM) as analytical tools of 391 samples, this research found that perceived benefit has positive but insignificant impact, perceived risk has positive and significant impact, and perceived maqoshid sharia has positive and significant impact toward intention to invest using Islamic fintech. However, this research has limitations. Perception is measured from non digital financial institution employee and investor sight, and Islamic fintech peer-to-peer business model as the object of the study. The findings also suggest further research to measure the perception of Gen Y and Z, and from borrower sight of fintech. Managerial implications for Islamic fintech are to pay more attention on profitability and to deliver broader social contribution.