

## Pengaruh persepsi dimensi budaya terhadap adopsi Bank Islam = Analysis of cultural dimension perceptions of adoption of Islamic Banks

Rumman, author

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### Abstrak

<p>Terdapat beberapa dimensi budaya yang diteliti oleh Geert Hofstede untuk melihat budaya dari setiap individu dalam memilih keputusan. Beberapa diantaranya adalah <em>Individualism/Collectivism, Uncertainty Avoidance, </em>dan <em>Indulgence/Restraint.</em> Penelitian ini menguji apakah ketiga budaya tersebut memengaruhi konsumen dalam mengadopsi bank Islam. Penelitian ini dilakukan dengan metode survey yang dapat mengumpulkan 406 responden dan diolah dengan menggunakan regresi berganda. Dari penelitian ini didapati bahwa semakin <em>collectivism</em> budaya akan cenderung mengadopsi bank Islam dibandingkan dengan budaya <em>individualism </em>dan <em>uncertainty avoidance</em> memiliki pengaruh adopsi bank Islam. Sedangkan budaya <em>restraint/indulgence </em>tidak terbukti berpengaruh terhadap adopsi bank Islam.</p><hr /><p>There are several cultural dimensions issued by Geert Hofstede to see the culture of each individual in making decisions. Some of these cultures are Individualism/Collectivism, Uncertainty Avoidance, and Indulgence/Restrains. This study discusses the three cultures that influence consumers in adopting Islamic banks. This research was conducted with a survey method that can be collected 406 respondents and processed using multiple regression. From this study it was found that the more a collection of cultures would increase Islamic banks compared to individualism culture and the avoidance of uncertainty had the effect of adopting Islamic banks. While the culture of arrest / indulgence is not proven against the adoption of Islamic banks.</p>