

Intensi calon jemaah haji DKI Jakarta dan Jawa Barat untuk menggunakan layanan transaksi nontunai syariah = The behavioral intention of DKI Jakarta and West Java's hajj pilgrim candidates to use Islamic non-cash transactions

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Abstrak

Penelitian tesis ini menganalisis faktor-faktor yang mempengaruhi intensi calon jemaah haji DKI Jakarta dan Jawa Barat untuk menggunakan layanan transaksi nontunai syariah di Arab Saudi. Kerangka penelitian disusun dengan memodifikasi model UTAUT (Unified Theory of Acceptance and Use of Technology) dengan menambahkan konstruk perceived risk dan perceived trust. Penelitian ini juga melibatkan variabel moderator yaitu gender, usia, dan tingkat pendidikan. Penelitian ini dilakukan dengan metode survei melalui kuesioner dan melibatkan 290 responden penelitian. Analisis data dalam penelitian ini menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa variabel performance expectancy, effort expectancy, social influence, dan perceived trust berpengaruh signifikan dengan hubungan positif terhadap intensi calon jemaah haji DKI Jakarta dan Jawa Barat untuk menggunakan layanan transaksi nontunai syariah. Sedangkan variabel perceived risk dan usia berpengaruh signifikan dengan hubungan negatif terhadap intensi calon jemaah haji DKI Jakarta dan Jawa Barat untuk menggunakan layanan transaksi nontunai syariah. Hasil penelitian juga membuktikan bahwa calon jemaah haji DKI Jakarta memiliki peluang lebih tinggi untuk menggunakan layanan transaksi nontunai syariah dibandingkan calon jemaah haji Jawa Barat.

.....This study discusses the factors that influence the intention of Hajj pilgrim candidates in Jakarta and West Java to use Islamic non-cash transaction services in Saudi Arabia. The research framework arranged by modifying the UTAUT (Unified Theory of Acceptance and Use of Technology) model with adding perceived risk and perceived trust to the model to suit the context of the use of Islamic non-cash transaction services. This research also involves moderator variables such as gender, age, and educational level. This research conducted using a survey method through a questionnaire and 290 respondents. Data analysis used in this study is Partial Least Squares Structural Equation Modeling (PLSSEM) that had previously tested for validity and reliability. The results showed that the variable performance expectancy, effort expectancy, social influence, and perceived trust had a significant effect and positive relationship with the intention of Hajj pilgrim candidates in Jakarta and West Java to use Islamic non-cash transaction services. Meanwhile, the variable perceived risk and age had a significant effect and negative relationship with the intention of Hajj pilgrim candidates in Jakarta and West Java to use Islamic non-cash transaction services. The results also prove that Hajj pilgrim candidates in Jakarta have a higher chance of using Islamic non-cash transaction services than Hajj pilgrim candidates in West Java.