

FAKTOR-FAKTOR YANG MEMPENGARUHI
***ADOPTION OF ISLAMIC BANKING* PADA BANK BCA SYARIAH**
DI SURABAYA

Varra Ezza Zhafira Wardhana
Manajemen Pemasaran
Dudi Anandya
Christina Rahardja

ABSTRAK

Penelitian bertujuan mengetahui faktor-faktor yang mempengaruhi *adoption of Islamic banking* pada bank BCA Syariah di Surabaya. Pada penelitian ini terdapat beberapa variabel antara lain, *relative advantage, compatibility, knowledge, trust, government support, social influence*, dan *adoption of Islamic banking*. Jenis penelitian yang digunakan adalah *basic research*. Penelitian ini adalah penelitian kuantitatif menggunakan data primer yaitu dengan menyebarkan kuesioner *online* yang diisi oleh nasabah BCA Syariah yang telah melakukan pinjaman dana sebanyak 202 responden. Pengolahan data pada penelitian ini menggunakan SEM-PLS dengan bantuan aplikasi SPSS dan *SmartPLS*. Hasil dari penelitian menunjukkan bahwa *relative advantage, compatibility, knowledge, trust, government support*, dan *social influence* memiliki pengaruh positif dan signifikan terhadap *adoption of Islamic banking*.

Kata kunci: *relative advantage, compatibility, knowledge, trust, government support, social influence, adoption of Islamic banking.*

FACTORS AFFECTING THE ADOPTION OF ISLAMIC BANKING

AT BCA SHARIA BANK IN SURABAYA

Varra Ezza Zhafira Wardhana
Marketing Management
Dudi Anandya
Christina Rahardja

ABSTRACT

This study aims to determine the factors that influence the adoption of Islamic banking at BCA Syariah banks in Surabaya. In this study, there are several variables, among others, relative advantage, compability, knowledge, trust, government support, social influence, and adoption of Islamic banking. The type of research used is basic research. This research is a quantitative study using primary data by distributing online questionnaires filled out by BCA Syariah customers who have made credit as many as 202 respondents. Data processing in this study using SEM-PLS with the help of SPSS and SmartPLS applications. The results of the study indicate that relative advantage, suitability, knowledge, trust, government support, and social influence have a positive and significant influence on the adoption of Islamic banking.

Keywords: *relative advantage, compatibility, knowledge, trust, government support, social influence, adoption of Islamic banking.*