

JUDUL : PENGARUH *UTILITARIAN MOTIVATION*, *IDEAL SELF CONCEPT*, DAN *PERCEPTION OF CONSUMERS* TERHADAP *INTENTION TO USE* PADA PRODUK TABUNGAN WADI'AH BANK SYARIAH INDONESIA

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INTISARI

Indonesia yang didominasi dengan masyarakat muslim, namun tidak semua menggunakan perbankan syariah, lantaran belum bekerja sama dengan banyak instansi, sehingga tidak digunakan dalam setiap transaksi. Peneliti lebih lanjut menyatakan bahwa belum optimalnya konsep *utilitarian motivation* dan *ideal self concept* di kalangan nasabah terhadap penggunaan tabungan syariah, dikarenakan pemahaman agama, persepsi, dan citra diri ideal setiap individu bentuknya bervariasi, sehingga terdapat nasabah yang hanya ingin menghindari aktivitas haram dan juga terdapat nasabah yang hanya memenuhi kewajiban institusi. Teori besar pada penelitian ini adalah *Functional Attitude Theory* dengan *Ideal Self-Concept* sebagai *novelty* nya untuk menggambarkan sikap, motivasi, dan konsep diri konsumen dalam menggunakan perbankan syariah. Gap pada penelitian ini adalah *utilitarian motivation* sebagai variabel *center* nya mendapati hasil yang berbeda pada beberapa penelitian, dalam artian bahwa hingga kini motivasi utilitarian masih jadi perdebatan, karena beberapa peneliti memiliki analisisnya masing-masing. Berdasarkan penjelasan diatas, maka tujuan penelitian ini adalah untuk mengetahui hubungan antara *Ideal Self-Concept*, *Utilitarian Motivation*, *Perception of Consumers*, *Access to Information*, dan *Trust* terhadap *Intention to use*, khususnya pada tabungan wadi'ah BSI yang akan menjadi objek penelitian ini. Studi ini menggunakan metodologi penelitian kuantitatif melalui penyebaran kuesioner dengan skala likert kepada 367 nasabah muslim di Jawa Timur dan melalui uji SEM.

Kata kunci : *Ideal Self-Concept*, *Utilitarian Motivation*, *Perception of Consumers*, *Trust*, *Intention to Use*

**TITLE : THE IMPACT OF UTILITARIAN MOTIVATION, IDEAL
SELF CONCEPT, AND PERCEPTION OF CONSUMERS ON
INTENTION TO USE IN WADI'AH SAVING PRODUCTS IN SHARIA
BANK INDONESIA**

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ABSTRACT

Indonesia is dominated by the Muslim community, but not all of them use islamic banking, because they have not collaborated with many agencies, so they are not used in every transaction. The researcher further stated that the concept of utilitarian motivation and ideal self-concept among customers regarding the use of sharia savings was not optimal, because religious understanding, perception, and ideal self-image of each individual varied in shape, so there were customers who only wanted to avoid unlawful activities and there were also customers. which only fulfills the obligations of the institution. The big theory in this study is the Functional Attitude Theory with the Ideal Self-Concept as its novelty to describe the attitudes, motivations, and self-concepts of consumers in using Islamic bank. The gap in this study is that utilitarian motivation as the center variable found different results in several studies, in the sense that until now utilitarian motivation is still a debate, because several researchers have their own analysis. Based on the explanation above, the purpose of this study is to determine the relationship between Ideal Self-Concept, Utilitarian Motivation, Perception of Consumers, Access to Information, and Trust on Intention to use, especially in BSI wadi'ah savings which will be the object of this research. This study uses a quantitative research methodology by distributing questionnaires with a Likert scale to 250 Muslim customers in East Java and through the SEM test.

Keywords : Ideal Self-Concept, Utilitarian Motivation, Perception of Consumers, Trust, Intention to Use