ABSTRAK

Skripsi dengan judul "Pengaruh Sikap, Norma Subjektif, dan Kontrol Perilaku terhadap Minat Menabung Mahasiswa di Bank Syariah dengan Literasi Keuangan Syariah sebagai Variabel Moderasi (Studi Kasus pada Mahasiswa Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung)" yang ditulis oleh Anisa Silalatus Sa'diyah, NIM. 1860401221003, Jurusan Ekonomi, Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam dengan pembimbing Dr. Amalia Nuril Hidayati, S.E., M.Sy.

Kata kunci: Sikap, Norma Subjektif, Kontrol Perilaku, Literasi Keuangan Syariah, Minat Menabung.

Penelitian dilatarbelakangi oleh masih rendahnya pangsa pasar perbankan syariah di Indonesia, di tengah perkembangan industri perbankan syariah yang terus mengalami pertumbuhan. Kondisi tersebut menunjukkan bahwa minat masyarakat, khususnya mahasiswa dalam menabung di bank syariah belum optimal. Sikap, norma subjektif, dan kontrol perilaku diperkirakan memengaruhi minat menabung mahasiswa. Literasi keuangan syariah diduga berperan sebagai variabel moderasi yang dapat memperkuat atau memperlemah hubungan tersebut.

Tujuan penelitian ini ialah untuk menguji pengaruh sikap, norma subjektif, dan kontrol perilaku terhadap minat menabung mahasiswa di bank syariah, serta untuk menguji pengaruh literasi keuangan syariah sebagai variabel moderasi terhadap hubungan di antara sikap, norma subjektif, kontrol perilaku dan minat menabung mahasiswa di bank syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data berasal dari data primer dan data skunder. Teknik pengumpulan data dalam penelitian ini adalah observasi, kuesioner, dan dokumentasi. Teknik analisis data menggunakan Pemodelan Persamaan *Structural Equation Modeling* (SEM) dengan bantuan aplikasi SmartPLS versi 4.0.

Hasil penelitian menunjukkan bahwa: (1) Sikap berpengaruh positif dan signifikan terhadap minat menabung mahasiswa di bank syariah, (2) Norma subjektif berpengaruh positif dan signifikan terhadap minat menabung mahasiswa di bank syariah, (3) Kontrol perilaku berpengaruh positif dan signifikan terhadap minat menabung mahasiswa di bank syariah, (4) Literasi keuangan syariah sebagai variabel moderasi tidak memengaruhi signifikan terhadap hubungan diantara sikap serta minat menabung mahasiswa di bank syariah, (5) Literasi keuangan syariah sebagai variabel moderasi tidak memengaruhi signifikan terhadap hubungan diantara norma subjektif serta minat menabung mahasiswa di bank syariah, (6) Literasi keuangan syariah sebagai variabel moderasi tidak memengaruhi signifikan terhadap hubungan diantara kontrol perilaku serta minat menabung mahasiswa di bank syariah.

ABSTRACT

This thesis is titled "The Influence of Attitude, Subjective Norms, and Behavioral Control on Students' Intention to Save in Sharia Banks, with Sharia Financial Literacy as a Moderating Variable (A Case Study of Sharia Banking Students at UIN Sayyid Ali Rahmatullah Tulungagung)." It was authored by Anisa Silalatus Sa'diyah (Student ID: 1860401221003) from the Department of Economics, Sharia Banking Study Program, Faculty of Islamic Economics and Business, under the supervision of Dr. Amalia Nuril Hidayati, S.E., M.Sy.

Keywords: Attitude, Subjective Norms, Behavioral Control, Sharia Financial Literacy, Intention to Save.

This research is motivated by the persistently low market share of Sharia banking in Indonesia, despite the industry's continued growth. This situation indicates that public interest specifically among university students in saving with Sharia banks remains suboptimal. Attitude, subjective norms, and behavioral control are hypothesized to influence students' intention to save. Sharia financial literacy is presumed to act as a moderating variable capable of strengthening or weakening these relationships.

The objective of this study is to examine the influence of attitude, subjective norms, and behavioral control on students' intention to save in Sharia banks, as well as to analyze the role of Sharia financial literacy as a moderating variable in the relationships between these factors and the intention to save.

This study employs a quantitative approach with an associative research design. Data sources include both primary and secondary data. Data collection techniques involved observation, questionnaires, and documentation. Data analysis was conducted using Structural Equation Modeling (SEM) with the assistance of SmartPLS software (version 4.0).

The research results indicate that: (1) Attitude has a positive and significant effect on students' intention to save at Sharia banks, (2) Subjective norms have a positive and significant effect on students' intention to save at Sharia banks, (3) Behavioral control has a positive and significant effect on students' intention to save at Sharia banks, (4) Sharia financial literacy, as a moderating variable, does not significantly influence the relationship between attitude and students' intention to save at Sharia banks, (5) Sharia financial literacy, as a moderating variable, does not significantly influence the relationship between subjective norms and students' intention to save at Sharia banks, (6) Sharia financial literacy, as a moderating variable, does not significantly influence the relationship between behavioral control and students' intention to save at Sharia banks.