

ABSTRAK

“Pengaruh Literasi Keuangan Syariah dan Persepsi Kemudahan Terhadap Minat Menabung di Bank Syariah (Studi Kasus Masyarakat Kota Padang)”

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan syariah dan persepsi kemudahan terhadap minat menabung di bank syariah pada masyarakat Kota Padang. Penelitian ini dilatarbelakangi oleh masih rendahnya minat masyarakat dalam memanfaatkan layanan perbankan syariah meskipun industri perbankan syariah terus berkembang.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 230 responden yang dipilih menggunakan teknik *purposive sampling*. Analisis data dilakukan dengan metode *Structural Equation Modeling–Partial Least Squares* (SEM-PLS) menggunakan perangkat lunak SmartPLS.

Hasil penelitian menunjukkan bahwa literasi keuangan s

yariah berpengaruh positif dan signifikan terhadap minat menabung di bank syariah dengan nilai koefisien jalur sebesar 0,450, nilai t-statistik sebesar 7,570 ($> 1,96$), dan p-values sebesar 0,000. Persepsi kemudahan juga berpengaruh positif dan signifikan terhadap minat menabung di bank syariah dengan koefisien jalur sebesar 0,377, nilai t-statistik sebesar 5,976 ($> 1,96$), dan p-values sebesar 0,000. Nilai koefisien determinasi (R^2) sebesar 0,604 menunjukkan bahwa literasi keuangan syariah dan persepsi kemudahan secara bersama-sama mampu menjelaskan 60,4% variasi minat menabung di bank syariah.

Kesimpulan penelitian ini menunjukkan bahwa minat masyarakat untuk menabung di bank syariah dipengaruhi oleh tingkat pemahaman masyarakat mengenai keuangan syariah serta kemudahan layanan yang diberikan bank syariah. Oleh karena itu, peningkatan literasi keuangan syariah dan pengembangan layanan yang mudah diakses serta digunakan menjadi strategi penting dalam meningkatkan minat menabung masyarakat di bank syariah.

Kata Kunci: *Literasi Keuangan Syariah, Persepsi Kemudahan, Minat Menabung, Bank Syariah.*

ABSTRACT

"The Influence of Islamic Financial Literacy and Perceived Ease of Use on Interest in Saving at Islamic Banks (Case Study of the Community of Padang City)"

This research aims to analyze the influence of Islamic financial literacy and perceived ease of use on interest in saving at Islamic banks among the community of Padang City. This study is motivated by the still-low level of public interest in utilizing Islamic banking services, despite the continued growth of the Islamic banking industry.

This research uses a quantitative approach with a survey method involving 230 respondents selected through purposive sampling technique. Data analysis was conducted using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with SmartPLS software.

The results show that Islamic financial literacy has a positive and significant effect on interest in saving at Islamic banks, with a path coefficient of 0.450, a t-statistic value of 7.570 (> 1.96), and a p-value of 0.000. Perceived ease of use also has a positive and significant effect on interest in saving at Islamic banks, with a path coefficient of 0.377, a t-statistic value of 5.976 (> 1.96), and a p-value of 0.000. The coefficient of determination (R^2) of 0.604 indicates that Islamic financial literacy and perceived ease of use jointly explain 60.4% of the variation in interest in saving at Islamic banks.

The conclusion of this research indicates that public interest in saving at Islamic banks is influenced by the level of public understanding of Islamic finance as well as the ease of services provided by Islamic banks. Therefore, improving Islamic financial literacy and developing services that are easily accessible and user-friendly are important strategies for increasing public interest in saving at Islamic banks.

Keywords: *Islamic Financial Literacy, Perceived Ease of Use, Interest in Saving, Islamic Bank*