

**LAPORAN AKHIR  
PENELITIAN SKEMA PENELITIAN DASAR**



**ANALYSIS OF SWITCHING INTENTIONS AMONG MILLENNIAL  
ISLAMIC BANKING CUSTOMERS TO INVEST IN ISLAMIC FINTECH  
PEER-TO-PEER (P2P) LENDING**

Dimas Bagus  
Wiranatakusuma, Dr., S.E., (0516108502)  
M.Ec., CRP  
Ayif Fathurrahman, Dr., (0528028701)  
S.E., SEI, MSI  
Hafshahnatun Hasanah (20220430051)  
ASSOCIATE PROF. DR.  
MOHD EDIL BIN ABD  
SUKOR

**UNIVERSITAS MUHAMMADIYAH YOGYAKARTA**

Dibiayai Oleh Lembaga Riset dan Inovasi (LRI)  
Universitas Muhammadiyah Yogyakarta  
Tahun Anggaran 2022/2023



**UNIVERSITAS MUHAMMADIYAH YOGYAKARTA**

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## PROTEKSI ISI LAPORAN AKHIR PENELITIAN

Dilarang menyalin, menyimpan, memperbanyak sebagian atau seluruh isi laporan ini dalam bentuk apapun kecuali oleh peneliti dan pengelola administrasi penelitian.

## LAPORAN AKHIR PENELITIAN

### Informasi Data Usulan Penelitian

#### 1. IDENTITAS PENELITIAN

##### A. JUDUL PENELITIAN

ANALYSIS OF SWITCHING INTENTIONS AMONG MILLENNIAL ISLAMIC BANKING CUSTOMERS TO INVEST IN ISLAMIC FINTECH PEER-TO-PEER (P2P) LENDING
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##### B. SKEMA, BIDANG, TEMA, DAN TOPIK PENELITIAN

Skema Penelitian	Bidang Fokus Penelitian	Tema Penelitian	Topik Penelitian
Penelitian Dasar	Sosial Humaniora - Seni Budaya - Pendidikan	Ekonomi dan sumber daya manusia	Kewirausahaan, koperasi, dan UMKM.

##### C. KOLABORASI DAN RUMPUN ILMU PENELITIAN

Jenis Kolaborasi Penelitian	Rumpun Ilmu 1	Rumpun Ilmu 2	Rumpun Ilmu 3
Kolaboratif Luar Negeri	ILMU EKONOMI	ILMU EKONOMI	Ekonomi Syariah

##### D. WAKTU PELAKSANAAN

Tahun Usulan	Tahun Pelaksanaan	Lama Penelitian
2022	2023	1

##### E. ANCOR RESEARCH

Anchor Research	Topik Anchor
Dimas Bagus Wiranatakusuma, Dr., S.E., M.Ec., CRP	Formulation of a mechanism to monitor the development of Islamic financial institutions: Operasionalisasi Ketahanan Lembaga Keuangan Syariah

#### 2. IDENTITAS PENELITIAN

Nama	Peran	Tugas
Dimas Bagus Wiranatakusuma, Dr., S.E., M.Ec., CRP	Ketua Pengusul	
Ayif Fathurrahman, Dr., S.E., SEI, MSI	Anggota Pengusul	Membantu dalam Analisis Data
Hafshahnatun Hasanah	Mahasiswa Bimbingan	Membantu Koleksi data

#### 3. MITRA KERJASAMA PENELITIAN (JIKA ADA)

Pelaksanaan penelitian dapat melibatkan mitra kerjasama, yaitu mitra kerjasama dalam melaksanakan penelitian, mitra sebagai calon pengguna hasil penelitian, atau mitra investor

Mitra	Nama Mitra	Kepakaran
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#### 4. KOLABORASI PENELITIAN (JIKA ADA)

Mitra	NIDN/NIK	Instansi
ASSOCIATE PROF. DR. MOHD EDIL BIN ABD SUKOR	A37508788	Universiti Malaya

#### 5. LUARAN DAN TARGET CAPAIAN

##### Luaran Wajib

Tahun	Jenis Luaran
1	Publikasi Jurnal Internasional terindeks SCOPUS,

##### Luaran Tambahan

Tahun	Jenis Luaran
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#### 6. KLUSTER

Kluster	Sub Kluster	Group Riset	Mata kuliah
			--

#### 7. ANGGARAN

Rencana anggaran biaya penelitian mengacu pada PMK yang berlaku dengan besaran minimum dan maksimum sebagaimana diatur pada buku Panduan Penelitian dan Pengabdian kepada Masyarakat.

Total Keseluruhan RAB Rp. 18,000,000

Tahun 1 Total Rp. 18,000,000

Jenis Pembelanjaan	Komponen	Item	Satuan	Vol.	Harga Satuan	Total
BAHAN	ATK (Kertas/Tinta/Alat Tulis dll)	paket	Paket	4	Rp. 100,000	Rp. 400,000
ANALISIS DATA	Biaya Konsumsi Rapat	Paket	OH	10	Rp. 50,000	Rp. 500,000
PENGUMPULAN DATA	Tiket Transportasi	liter	OK(Kali)	50	Rp. 10,000	Rp. 500,000
PENGUMPULAN DATA	Hotel/penginapan	malam	OH	1	Rp. 1,000,000	Rp. 1,000,000
PELAPORAN, LUARAN WAJIB, DAN	Biaya Seminar Internasional	registrasi	Paket	1	Rp. 2,000,000	Rp. 2,000,000

Jenis Pembelian	Komponen	Item	Satuan	Vol.	Harga Satuan	Total
LUARAN TAMBAHAN						
PENGUMPULAN DATA	Honorarium Petugas Survey	paket	OH/OR	200	Rp. 50,000	Rp. 10,000,000
ANALISIS DATA	Honorarium Pengolah Data	paket	Per Penelitian	1	Rp. 1,600,000	Rp. 1,600,000
ANALISIS DATA	Honorarium Analisis Data	analisis	OK(Kali)	1	Rp. 2,000,000	Rp. 2,000,000

## 8. LEMBAR PENGESAHAN

### HALAMAN PENGESAHAN LAPORAN AKHIR PENELITIAN SKEMA:

Judul : ANALYSIS OF SWITCHING INTENTIONS AMONG MILLENNIAL ISLAMIC BANKING CUSTOMERS TO INVEST IN ISLAMIC FINTECH PEER-TO-PEER (P2P) LENDING

Peneliti/Pelaksana : Dimas Bagus Wiranatakusuma, Dr., S.E., M.Ec., CRP

NIDN : 0516108502

Jabatan Fungsional : Lektor

Program Studi/Fakultas : Ekonomi

Nomor HP : +6281316328255

Alamat surel (e-mail) : dimas\_kusuma@umy.ac.id

#### Anggota

Nama : Ayif Fathurrahman, Dr., S.E., SEI, MSI

NIDN : 0528028701

Jabatan Fungsional : Lektor

Program Studi/Fakultas : Ekonomi

Nama : Hafshahnatun Hasanah

NIM : 20220430051

Prodi : S1 Ekonomi

Nama : ASSOCIATE PROF. DR. MOHD EDIL BIN ABD SUKOR

NIK : A37508788

Institusi : Universiti Malaya

Biaya : Rp. 18,000,000

Yogyakarta, 25 Agustus 2023

Mengetahui,  
Kepala LRI,

## 9. RINGKASAN

This study aims to analyze the intention of switching millennial Islamic banking customers to invest in Fintech P2P lending sharia uses a theoretical framework Push-Pull-Mooring. This research was conducted using a survey method through a questionnaire with the respondent criteria, namely customers of Islamic Commercial Banks, domiciled in Yogyakarta Province and aged 22–43 years as a representative of the millennial generation and know but have never invested in Fintech P2P lending sharia. Research data is processed and analyzed using the method Partial Least Squares Structural Equation Modeling (PLS-SEM) using software Smart PLS 4. The research results show in perspective push effect all factors have a significant positive effect on the intention of switching millennial customers to invest in P2P fintech lending sharia, which means investment services at sharia commercial banks are responded negatively so that it can encourage customer intentions to invest in P2P fintech services lending sharia In perspective pull effect all factors have a significant positive effect, which means that all factors are responded positively by prospective customers so as to attract potential customers to invest in P2P fintech lending sharia In perspective mooring effect all results have a significant negative effect, meaning that the level of inertia of millennial banking customers is quite high which is influenced by cost factors and habits to switch to P2P fintech services lending thus preventing Islamic banking customers from investing in P2P fintech lending sharia

## 10. KEYWORDS

***Switching intention, Millennials, Sharia Banks, P2P Fintech lending***

## 11. HASIL PELAKSANAAN PENELITIAN

The research results show in perspective push effect all factors have a significant positive effect on the intention of switching millennial customers to invest in P2P fintech lending sharia, which means investment services at sharia commercial banks are responded negatively so that it can encourage customer intentions to invest in P2P fintech services lending sharia In perspective pull effect all factors have a significant positive effect, which means that all factors are responded positively by prospective customers so as to attract potential customers to invest in P2P fintech lending sharia In perspective mooring effect all results have a significant negative effect, meaning that the level of inertia of millennial banking customers is quite high which is influenced by cost factors and habits to switch to P2P fintech services lending thus preventing Islamic banking customers from investing in P2P fintech lending sharia

## 12. KESIMPULAN PENELITIAN


This study has important theoretical and practical implications. First, this research contributes to the banking and financial technology literature. Financial technology is a popular topic and many research studies have been conducted, but little is known about investment services in financial technology. Second, this research develops and analyzes empirically a research model based on the PPM model in the context of switching intention, not TAM or DOI which has been often used as a theoretical basis. The theoretical implications of this research for further research are that it can provide a basis for further refinement of the intention of switching millennial Islamic banking customers to invest in Islamic fintech P2P lending. This model can be retested in different countries with relevant factors, as well as using other service switching behavior models.






### 13. STATUS LUARAN WAJIB

#### Luaran Wajib

No	Tahun	Jenis Luaran	Status
1	1	Publikasi Jurnal Internasional terindeks SCOPUS,	Submit – Proses Review

### 14. DOKUMEN LUARAN WAJIB

MA8665: Your manuscript has been submitted 

**MS** noreply=manuscript-adminsystem.com@mg.manuscript-adminsystem.com on behalf of     

To: Dimas Bagus Wiranata Kusuma Fri 8/25/2023 7:26 PM

Dear Dimas Wiranatakusuma ,

Dimas Wiranatakusuma has submitted the manuscript ANALYSIS OF SWITCHING INTENTIONS AMONG MILLENNIAL ISLAMIC BANKING CUSTOMER TO INVEST IN ISLAMIC FINTECH PEER-TO-PEER (P2P) LENDING IN YOGYAKARTA PROVINCE to Innovative Marketing on 25.08.2023.

Submission form contains the following details:

Journal: Innovative Marketing

Manuscript title: ANALYSIS OF SWITCHING INTENTIONS AMONG MILLENNIAL ISLAMIC BANKING CUSTOMER TO INVEST IN ISLAMIC FINTECH PEER-TO-PEER (P2P) LENDING IN YOGYAKARTA PROVINCE

Authors Information

Author - Correspondent

**Manuscript** SUBMISSIONS SUBMIT MANUSCRIPT

ID	TITLE	AUTHOR	JOURNAL	PHASE	STATUS	SUBMISSION DATE	LAST ACTION
M4865	ANALYSIS OF SWITCHING INTENTIONS AMONG MILLENNIAL ISLAMIC BANKING CUSTOMER TO INVEST IN ISLAMIC FINTECH PEER-TO-PEER (P2P) LENDING IN YOGYAKARTA PROVINCE	Dimas Wiranatakusuma	Innovative Marketing	New Submission Consideration	In progress	25.08.2023	25.06.2023

1 of 1

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## Innovative Marketing

### COUNTRY

Ukraine

Universities and research institutions in Ukraine

Media Ranking in Ukraine

### SUBJECT AREA AND CATEGORY

Business, Management and Accounting  
 Management of Technology and Innovation  
 Marketing

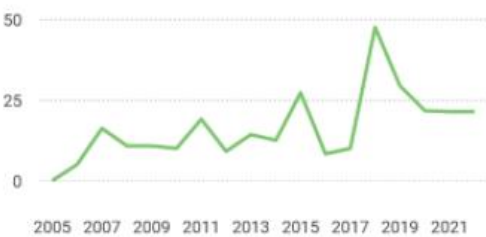
Economics, Econometrics and Finance  
 Economics, Econometrics and Finance (miscellaneous)



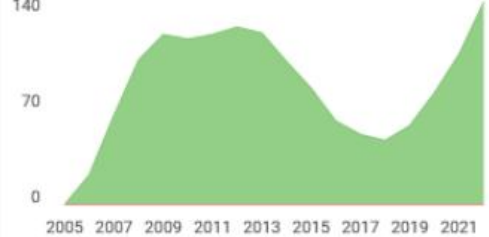
### PUBLISHER

LLC CPC Business Perspectives

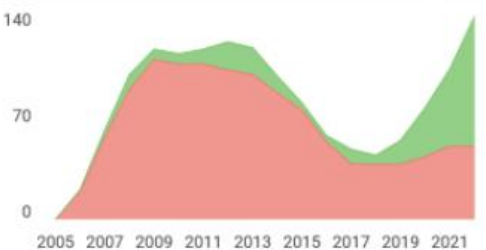
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### Innovative Marketing



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**15. LINK LUARAN WAJIB**

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**16. STATUS LUARAN TAMBAHAN**

Tidak ada luaran tambahan

**17. DOKUMEN LUARAN TAMBAHAN**

Tidak ada luaran tambahan

**18. LINK LUARAN TAMBAHAN**

Tidak ada luaran tambahan

**19. PERAN MITRA (JIKA ADA)**

Survey literature

**20. DAFTAR PUSTAKA**

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## 21. LAMPIRAN-LAMPIRAN



**UMY** UNIVERSITAS  
MUHAMMADIYAH  
YOGYAKARTA

Unggul & Islami

**LEMBAGA  
RISET DAN INOVASI**  
RESEARCH AND INNOVATION INSTITUTE

Subject: Formal Invitation for Research Collaboration with QS 100 Ranking based on Economics and Econometrics Subject

*Assalamualaikum,*

*May this letter find you in the best of health and Iman*

*Respected*

1. Dr. Mohd Edil Bin Abd Sukor – Lecturer at University Malaya
2. Dr. Mohd Zaidi Bin MD Zabri - Lecturer at University Malaya

The Research and Innovation Centre of Universitas Muhammadiyah Yogyakarta kindly invites the following fellow researchers of Universiti Malaya as the QS100 Research Collaborator in the Banking and Fintech area. We would be honored to have academic cooperation in the related research topic with Dr. Dimas Bagus Wiranatakusuma, who is a lecturer at Universitas Muhammadiyah Yogyakarta.

We genuinely hope that you will accept our invitation to conduct research collaboration. It would be highly appreciated if the concerned parties could reply to us by November 2022 so that we can make the necessary arrangements.

We are looking forward to hearing from you.

Sincerely,

The Head of LRI UMY



Prof. Dr. Dyah Mutiarin, S.IP., M.Si.  
NIK. 19711108201004 163 089



**LETTER OF AGREEMENT  
FOR RESEARCH  
COLLABORATION**

**Herewith, I sign as Team Leader of Research Team of the Department of Finance, Universiti Malaya, a public institution of higher learning whose principal address is at Jln Profesor Diraja Ungku Aziz, Seksyen 13, 50603 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, Malaysia**

and for the purpose of this LoA is represented by :

1. Name : Associate Prof. Dr. Mohd Edil bin Abd Sukor  
Department: Finance  
Faculty : Business and Economics  
Position : Deputy of Dean (Student Affairs)
  
2. Name : Dr. **Mohd Zaidi Bin Md Zabri**  
Department: Finance  
Faculty : Business and Economics  
Position : Lecturer

**I agree to carry out the collaborative research with Dr. Dimas Bagus Wiranatakusuma, Research Team of Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta (UMY) names:**

1. Anif Affandi, SE., M.Si
2. Mochammad Riski, SE

**As Research Team of Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta (UMY) of Indonesia, whose principal**

address is at Kampus Terpadu UMY, Jl. Lingkar Selatan, Kasihan Bantul, Yogyakarta, DIY 55183, Republic of Indonesia (hereinafter referred to as "UMY").

Both of teams here will work on the collaborative research entitled:

**"Analysis of the switching Intention of Islamic Banking Millennial Customers to Invest in Fintech Peer-To-Peer (P2P)"**

This LoA sets out below the definite framework and intentions of both Teams for collaboration.

In achieving the objectives of this LoA, both teams will gain benefits to be derived for the research collaboration by way of sharing and further finalize the research.

This LoA is valid and shall remain in effect for 3 (three) years from the date of this LoA.



SIGNED:

(Associate Prof. Dr. Mohd Edil bin Abd Sukor)



(Assist. Prof. Dr. Dimas Bagus Wiranatakusuma)