

INTISARI

Penelitian ini bertujuan untuk menguji secara empiris pengaruh *financial literacy*, religiusitas, *mental accounting*, dan norma subyektif terhadap minat menggunakan kartu kredit syariah. Subjek dalam penelitian ini adalah dosen Fakultas Ekonomi dan Sosial UNJANI Yogyakarta, Fakultas Bisnis UPY, Fakultas Ekonomi UNY, Fakultas Ekonomi dan Bisnis Islam UIN Sunan Kalijaga Yogyakarta, Fakultas Ekonomi UJB, Fakultas Ekonomi dan Bisnis UAD di Yogyakarta. Dalam penelitian ini, kuesioner yang disebar berjumlah 254 kuesioner, dan hanya 156 kuesioner yang dapat diolah dengan menggunakan teknik *convenience sampling*. Data yang didapatkan kemudian diolah dengan menggunakan analisis regresi linier berganda dengan *software* SPSS 22.0

Berdasarkan analisis yang telah dilakukan, didapatkan hasil bahwa variabel *financial literacy* berpengaruh positif signifikan terhadap minat menggunakan kartu kredit syariah, variabel religiusitas berpengaruh positif signifikan terhadap minat menggunakan kartu kredit syariah, dan variabel *mental accounting* berpengaruh negatif signifikan terhadap minat menggunakan kartu kredit syariah. Sedangkan variabel norma subyektif berpengaruh positif signifikan terhadap minat menggunakan kartu kredit syariah.

Kata Kunci: *Financial Literacy*, Religiusitas, *Mental Accounting*, Norma Subyektif, Minat Menggunakan Kartu Kredit Syariah

ABSTRACT

This study aims to empirically examine the effect of financial literacy, religiosity, mental accounting, and subjective norms toward interest using sharia credit cards. The subjects in this study were the lecturer in The Faculty of Economics and Social UNJANI Yogyakarta, The Faculty of Business UPY, The Faculty of Economics UNY, The Faculty of Economics and Islamic Business UIN Sunan Kalijaga Yogyakarta, The Faculty of Economics UJB, The Faculty of Economics and Business UAD in Yogyakarta. In this study, 254 questionnaires were distributed, and only 156 questionnaires could be processed using convenience sampling techniques. The data obtained is then processed using multiple linear regression analysis with software of SPSS 22.0.

Based on the analysis that has been done, the results show that financial literacy have a significant positive effect toward interest using sharia credit cards, the results show that religiosity have a significant positive effect toward interest using sharia credit cards, the results show that mental accounting have a significant negative effect toward interest using sharia credit cards. While the variables of subjective norms have a positive effect toward interest using sharia credit cards.

Keywords: *Financial Literacy, Religiosity, Mental Accounting, Subjective Norms, Interest Using Sharia Credit Cards.*