

## ABSTRAK

Banyaknya jumlah penduduk muslim di Indonesia berdampak kepada perkembangan *fashion* muslim di Indonesia yang disebabkan karena semakin banyak wanita muslimah di Indonesia yang menggunakan busana muslim. Perkembangan *fashion* muslim di Indonesia ini menyebabkan munculnya berbagai komunitas muslim seperti komunitas hijabers, salah satunya adalah komunitas Hijabers Surabaya. Sesuai namanya, komunitas ini merupakan sekumpulan wanita muslim yang mengkreasikan jilbab agar terlihat *fashionable*. Tak hanya itu, komunitas Hijabers Surabaya juga mengkaitkan dirinya dengan hal-hal yang berkaitan dengan syariah, seperti bekerjasama dengan perbankan syariah dimana seuruh anggota komunitas akan mendapatkan tabungan syariah secara gratis ketika bergabung ke dalam komunitas.

Penelitian ini berfokus pada perilaku dan sikap anggota komunitas terhadap pemakaian tabungan syariah dengan menggunakan perspektif *theory of planned behavior* dengan menganalisis bagaimana *attitude toward behavior*, *subjective norm*, dan *perceived behavioral control* mempengaruhi intensi anggota komunitas untuk terus menggunakan tabungan syariah. Penelitian ini dilakukan dengan metode *Structural Equation Model*. Total partisipan yang berpartisipasi dalam penelitian ini berjumlah 150 orang yang seluruhnya adalah anggota aktif dari komunitas Hijabers Surabaya. Hasil yang diperoleh dalam penelitian ini adalah : (1) *Behavior belief* berpengaruh terhadap *attitude toward behavior*. (2) *Normative belief* tidak berpengaruh terhadap *subjective norm*. (3) *Motivation to comply* tidak berpengaruh terhadap *subjective norm*. (4) *Control belief* berpengaruh terhadap *perceived behavioral control*. (5) *Attitude toward behavior* berpengaruh terhadap *intention to use*. (6) *Subjective norm* tidak berpengaruh terhadap *intention to use*. (7) *Perceived behavioral control* tidak berpengaruh terhadap *intention to use*.

Kata kunci: *Behavior belief*, *Normative belief*, *Motivation to comply*, *Control belief*, *Attitude toward behavior*, *Subjective norm*, *Perceived behavioral control*.

## **ABSTRACT**

*A large number of Muslim population in Indonesia have an impact on the development of muslim fashion in Indonesia because many of muslim women in Indonesia are using hijab. Developments in Indonesia's Muslim fashion led to the emergence of muslim communities such as hijabers community, one of which is a Hijabers Surabaya community. As the name implies, this community is a group of muslim women who veil creation make creation of veil to look fashionable. Not only that, the Hijabers Surabaya community also linked himself with sharia, such as cooperation with the islamic banking in which all community members will get free sharia account when joining the community.*

*This research focuses on the behavior and attitude of community members towards the use of sharia account by using the theory of planned behavior perspective by analyzing how the attitude toward the behavior, subjective norm, and perceived behavioral control influences intentions community members to continue using the sharia account. This study was conducted using Structural Equation Model. Total participants who participated in this study amounted to 150 people who are all active members of the Hijabers Surabaya community. The results obtained in this study were: (1) Behavior belief affect the attitude toward behavior. (2) Normative belief not effect on the subjective norm. (3) Motivation to comply not effect on the subjective norm. (4) Control belief affect the perceived behavioral control. (5) Attitude toward behavior affect the intention to use. (6) Subjective norm does not affect the intention to use. (7) Perceived behavioral control not affect to the intention to use.*

*Keywords: Behavior Belief, Normative Belief, Motivation to Comply, Control Belief, Attitude Toward Behavior, Subjective Norm, Perceived Behavioral Control.*