

ABSTRAK

Penelitian ini bertujuan untuk menganalisis *Religious Obligation*, *Sharia Financial Literacy*, *Promotion* terhadap Keputusan Penggunaan BSI Hasanah Card pada milenial dengan *Customer Awareness* sebagai Variabel Mediasi. Populasi penelitian ini adalah konsumen yang berusia milenial dan menggunakan produk kartu pembiayaan BSI Hasanah Card sejumlah 184.400. Sampel yang diambil sebanyak 384 responden. Sumber data yang digunakan yaitu data primer dan Metode pengumpulan data yang digunakan yaitu kuesioner. Teknik analisis yang digunakan adalah SEM-PLS. Hasil penelitian menunjukkan bahwa : (1) *Religious Obligation* terbukti berpengaruh positif dan signifikan terhadap *Customer Awareness*. (2) *Sharia Financial Literacy* terbukti berpengaruh positif dan signifikan terhadap *Customer Awareness*. (3) *Promotion* terbukti berpengaruh positif dan signifikan terhadap *Customer Awareness*. (4) *Customer Awareness* terbukti berpengaruh positif dan signifikan terhadap Keputusan Penggunaan. (5) *Religious Obligation* terbukti berpengaruh positif dan signifikan terhadap Keputusan Penggunaan di mediasi oleh *Customer Awareness*. (6) *Sharia Financial Literacy* terbukti berpengaruh positif dan signifikan terhadap Keputusan Penggunaan di mediasi oleh *Customer Awareness* (7) *Promotion* terbukti berpengaruh positif dan signifikan terhadap Keputusan Penggunaan di mediasi oleh *Customer Awareness*.

Kata Kunci : *Religious Obligation*, *Sharia Financial Literacy*, *Promotion*, Keputusan Penggunaan, *Customer Awareness*

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ABSTRACT

This study aims to analyze Religious Obligation, Sharia Financial Literacy, Promotion on the Decision to Use the BSI Hasanah Card milenial's with Customer Awareness as a Mediation Variable. The population of this study is consumers who are millennial and use the BSI Hasanah Card financing product, a total of 184,400. The samples taken were 384 respondents. The data source used is primary data and the data collection method used is a questionnaire. The analysis technique used is SEM-PLS. The results showed that: (1) Religious Obligation proved to have a positive and significant effect on Customer Awareness. (2) Sharia Financial Literacy is proven to have a positive and significant effect on Customer Awareness. (3) Promotion has proven to have a positive and significant effect on Customer Awareness. (4) Customer Awareness is proven to have a positive and significant effect on the Decision to Use. (5) Religious Obligation has proven to have a positive and significant effect on the decision to use in mediation by Customer Awareness. (6) Sharia Financial Literacy has proven to have a positive and significant effect on the decision to use mediated by Customer Awareness (7) Promotion has proven to have a positive and significant effect on the decision to use mediated by Customer Awareness.

Keywords : Religious Obligation, Sharia Financial Literacy, Promotion, Decision to Use, Customer Awareness

