ABSTRAK

WULANDARI BUAMONA. 2025. Penggunaan Jasa Perbankan Syariah Sebagai Upaya Meningkatkan *Shariah Financial Inclusion* (Studi pada Mahasiswa Universitas Muhammadiyah Makassar). Skripsi. Program Studi Ekonomi Islam Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh: Muhammad Najib Kasim dan Agusdiwana Suarni.

Penelitian ini bertujuan mendeskripsikan bagaimana penggunaan jasa perbankan syariah berkontribusi terhadap peningkatan *shariah financial inclusion* pada mahasiswa Universitas Muhammadiyah Makassar. Pendekatan yang digunakan adalah kualitatif deskriptif dengan delapan informan mahasiswa dari berbagai fakultas yang dipilih melalui *purposive sampling* (wawancara mendalam, observasi nonpartisipan, dan dokumentasi), dilaksanakan di kampus Universitas Muhammadiyah Makassar pada Mei-Juli 2025. Analisis data mengikuti langkah reduksi, penyajian, dan penarikan kesimpulan secara interaktif. Hasil menunjukkan sebagian besar mahasiswa memahami prinsip-prinsip keuangan syariah (larangan riba, bagi hasil, kejelasan akad, dan transparansi), meski literasi belum merata. Pengalaman menggunakan layanan bank syariah umumnya positif; kemudahan pembukaan rekening dan kejelasan akad diapresiasi. Digitalisasi khususnya *mobile banking* mempermudah transaksi dan memperkuat partisipasi mahasiswa dalam ekosistem keuangan syariah. Hambatan utama meliputi keterbatasan infrastruktur fisik (ATM/kantor cabang), sosialisasi yang minim, serta persepsi bahwa bank syariah “sama saja” dengan bank konvensional. Secara keseluruhan, penggunaan jasa perbankan syariah terbukti mendorong perluasan akses, penggunaan, dan kualitas layanan keuangan yang sesuai syariat di kalangan mahasiswa. Namun, optimalisasi inklusi menuntut penguatan literasi dan sosialisasi, serta peningkatan infrastruktur dan fitur layanan digital.

Kata Kunci: Perbankan Syariah, Inklusi Keuangan Syariah, Mobile Banking

ABSTRACT

WULANDARI BUAMONA. 2025. ***The Use of Islamic Banking Services as an Effort to Enhance Shariah Financial Inclusion (A Study on Students of Universitas Muhammadiyah Makassar). Undergraduate Thesis. Department of Islamic Economics, Faculty of Economics and Business, Universitas Muhammadiyah Makassar*****.** ***Supervised by*****: Muhammad Najib Kasim** ***and*** **Agusdiwana Suarni.**

This study aims to describe how the use of Islamic banking services contributes to enhancing shariah financial inclusion *among students of Universitas Muhammadiyah Makassar. The research employed a qualitative descriptive approach involving eight student informants from various faculties selected through purposive sampling. Data were collected through in-depth interviews, non-participant observations, and documentation during May-July 2025. Data analysis followed the stages of reduction, presentation, and conclusion drawing in an interactive manner. The findings indicate that most students understand the basic principles of Islamic finance (prohibition of* riba*, profit-sharing, clarity of contracts, and transparency), although financial literacy is not evenly distributed. Experiences in using Islamic banking services were generally positive, with account opening procedures and contractual clarity being well appreciated. Digitalization particularly mobile banking facilitated transactions and strengthened student participation in the Islamic financial ecosystem. However, barriers remain, including limited physical infrastructure (ATM/branches), insufficient socialization, and perceptions that Islamic banks are "no different" from conventional banks.* Overall, the use of Islamic banking services has proven to expand access, usage, and quality of sharia-compliant financial services among students. Nevertheless, optimizing inclusion requires strengthening literacy and outreach efforts, as well as improving infrastructure and digital service features.

Keywords: *Islamic Banking, Shariah Financial Inclusion, Mobile Banking.*