



INTISARI

Penelitian ini bertujuan untuk menganalisis persepsi nasabah terhadap bank syariah dan ketertarikannya pada pembiayaan murabahah bank syariah di Indonesia. Peneliti memilih kuesioner dan wawancara sebagai metode pengumpulan datanya. Kriteria responden penelitian ini yaitu nasabah bank syariah yang pernah dan/atau ingin melakukan pembiayaan murabahah, serta memiliki penghasilan Rp1.800.000 per bulan. Hasil penelitian menunjukkan bahwa persepsi nasabah terhadap bank syariah terbagi menjadi dua, yaitu sudah sesuai prinsip syariah dan belum sesuai prinsip syariah. Penelitian ini juga mengungkapkan bahwa ketertarikan nasabah terhadap pembiayaan murabahah masih terbilang tinggi.

Kata kunci: persepsi, bank syariah, pembiayaan murabahah



ABSTRACT

This study aims to analyze customer perceptions of Islamic banks and their interest in murabaha financing of Islamic banks in Indonesia. The researcher chose questionnaires and interviews as the data collection methods. The respondent criteria in this study were Islamic bank customers who had or wanted to carry out murabaha financing and had a minimum income of IDR 1,800,000 per month. The results of the study showed that customer perceptions of Islamic banks were divided into two categories, namely those that were in accordance with sharia principles and those that were not. This study also revealed that customer interest in murabaha financing was still relatively high.

Keywords: perception, Islamic bank, murabaha financing