

## Analisis persepsi dan sikap masyarakat Tionghoa terhadap perbankan syariah di Kota Pekanbaru = Perception analyses and Tionghoa community attitude toward bank syari'ah in Pekanbaru City

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### Abstrak

A big potential of Bank Syariah market (Research in Potential and Community preference toward Bank Syari'ah in 2006) and basic concept of Bank Syari'ah have fulfilled the needs of community, so, Indonesian Bank in 2002 issued the regulations of Indonesia Bank No. 4/1/PBI/2002 dated march, 21st, 2002 about the extension of Bank activities in conventional become public Bank which is based on syari'ah principles, and opening Bank office is based on Public Conventional Bank.

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Bank Syari'ah could be developed in the future if it will not only promote moral values and focus on the aspect of religious emotion, but it should be focused on the reality of economy to complete conventional Bank and it is supported by correctly comprehension from social either deal with principles, product or any kinds of services which are offered and other things that reflect to Bank Syariah. Therefore, any good products, and good services offered will not touch community if their comprehension is still ambiguity about Banks Syari'ah.

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The correct comprehension of Bank Syariah is not only coming from Moslem, but also from non Moslem, mainly non Moslem who come from low economy will become a potential market for customer of Bank Syari'ah, one of customers is from Tionghoa community. The comprehension of Bank Syari'ah by Tionghoa community will be shown from their perception and attitude to the Bank Syariah itself.

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The perception of customers to the product will be influenced by their attitude and automatically to their action. Perception has an impact to marketer strategies, because the customers will decide which product should be felt by them than reality objectively. Meanwhile, attitude is one of crucial concepts, which is used by marketer to understand the customers by comprehending customers' attitude. Marketer can decide the properly action which is related to their product. Besides, customers' attitude is essential factor and it will impact to customer decision to buy or not the product and services offered. There are three market segments; they are conventional, floating mass and Shariah loyalist. The customers of Bank Syariah is categorized into three groups namely; groups which dealt with emotional and loyalist, rational customer, and the unity between rational and emotion.

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Perception is the process through which individuals are exposed to information, attend to that information, and comprehend. Perception they are exposure model, attention model and comprehension model.

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The sample in this research used 100 people. And data analysis method is proposed to recognize Tionghoa's community perceptions against syariah banking which is conducted by using descriptive analysis. To analyzed Tionghoa community attitude towards syariah banking by using Fisbein Multi Attribute Model.

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Based on the result of research analyses which have been conducted, it is shown, the majority of Tionghoa community who lived in Pekanbaru city assume that Bank Syariah is not the same as conventional Bank. Sharing profit as the bank applied is not equal to interest system in conventional bank. Tionghoa's community has a positive attitude to Bank Syariah, which has that community is taking well of syariah banking principle and product. The factor that most influence Tionghoa community in choosing Bank is safety from the Bank itself.

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Based on the research analyses in this study, it could be suggested to Bank Syariah as in the following:

- It takes much more vigorous efforts for syariah bank and on its way own to distribute and introducing syariah banking to Tionghoa society in Pekanbaru city, through even promotion, advertising or other marketing activity. Such as, disposing an image that syariah bank is only performing their services for most moslem or any islamic terms applications that equipped and enriched with a most common and popular in society ect.
- A systematic and strategic paces of syariah banking part, would be needed so that Tionghoa society could be directed and so forth, embraced them to be their partner or business counterpart to syariah bank. For instance, firstly, through rewarding to non-moslem customer or even their own business counterpart. Secondly, to bring forward profesionalism aspect of syariah bank dan their customer services.
- Everything that emerge convenience and secure of possibility of lost either as customer or business counterpart should be done directly or non directly thourgh financial independent or third party of management.