

## Pengaruh karakteristik nasabah terhadap office channeling dalam menggunakan produk dan jasa perbankan syariah

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### Abstrak

PBI No. 8/3/PBI/2006 tentang office channeling bertujuan untuk mendorong cepatnya pertumbuhan market share perbankan syariah, namun ternyata setelah dua tahun penerapan office channeling, belum memberi pengaruh signifikan pada pertumbuhan market share perbankan syariah. Penelitian ini bertujuan untuk mengetahui pengaruh karakteristik nasabah terhadap office channeling dalam menggunakan produk dan jasa perbankan syariah, mengetahui bagaimana pengaruh persepsi nasabah pada layanan office channeling (OC) terhadap kemungkinan penggunaan OC dan bagaimana gambaran intensitas nasabah menggunakan OC. Penelitian dilakukan di BNI Syariah Cabang Jakarta Selatan dan BTN Syariah Cabang Jakarta Pusat dengan sampel 174 responden. Metode analisis yang digunakan deskriptif dan Binary Logistic Regression. Dari hasil analisis logit, variabel produk, sosial ekonomi dan pelayanan berpengaruh signifikan pada kemungkinan nasabah menggunakan office channeling. Variabel promosi, dan syariah tidak memiliki pengaruh yang signifikan. Persepsi nasabah pada layanan OC terhadap kemungkinan penggunaan OC berpengaruh signifikan dan intensitas nasabah menggunakan OC masih kecil.

*One of PBI No. 8/3/PBI/2006 purpose is to push the growth of sharia banking market. In the reality after two years office channeling (OC) there?s no significance difference in sharia banking market share. There are three purposes of this research. First is to understand customer character effect in using sharia banking product and services to office channeling. Second is to understand how office channeling customer perception on services could effects the probability of using office channeling. And third is to understand customer intensity in using OC. Using 174 people as respondent, this research conducted at BNI Sharia South Jakarta Branch and BTN Sharia Center of Jakarta Branch. Descriptive and binary logistic regression used as analysis method. The analysis concludes that product, social economic and services variables are significant to the customer probability of using office channeling, while promotion and sharia variables are not. There is positive relation between customer perception on services and the probability of using office channeling. The last conclusion is customer intensity in using OC until now is still low.*