

# Kriteria pemilihan nasabah dalam menggunakan produk pembiayaan syariah produktif dan konsumtif : Studi pada nasabah bank syariah di Jakarta = Customer selection criteria in using of productive and consumptive islamic financing products : Studies in Islamic bank's customers in Jakarta

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## Abstrak

[<b>ABSTRAK</b><br>

Penelitian ini bertujuan untuk mengetahui kriteria pemilihan dominan nasabah dalam menggunakan produk pembiayaan syariah produktif dan konsumtif pada Bank Syariah di Jakarta. Selain itu, juga untuk mengetahui ada atau tidaknya perbedaan kriteria pemilihan dominan antara nasabah pengguna produk pembiayaan syariah produktif dan konsumtif. Untuk menjawab permasalahan pertama, digunakan teknik Analisis Faktor (Factor Analysis), sedangkan untuk menjawab permasalahan kedua, digunakan Analisis Uji Beda Dua Rata-Rata.

Penelitian ini menghasilkan jawaban-jawaban atas kedua permasalahan di atas. Pertama; Kriteria dominan pemilihan nasabah dalam menggunakan produk pembiayaan syariah produktif dan konsumtif pada Bank Syariah di Jakarta adalah Faktor Pelayanan dan Sumber Daya Insani, yang terdiri dari: simpanan aman, pelayanan yang ramah dan sopan dari karyawan/ti bank, pelayanan yang cepat dari para karyawan/ti bank, pelayanan yang memuaskan dari karyawan/ti bank, karyawan/ti yang kompeten dalam menjelaskan produk-produk syariah, dan karyawan/ti yang tanggap terhadap masalah dan responsif. Hasil ini tidak sesuai dengan dugaan awal (hipotesis) penelitian ini. Kedua, Ada perbedaan kriteria dominan pemilihan antara nasabah yang menggunakan produk pembiayaan syariah produktif dan konsumtif. Hal ini sesuai dengan dugaan awal (Hipotesis) penelitian ini.

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<b>ABSTRACT</b><br>

This reasearch aims to indentify the dominant customers selection criteria in using of productive and consumptive Islamic financing products in Islamic Bank in Jakarta. In addition, to identify whether there is any difference between the dominant customers selection criteria of productive and consumptive Islamic financing product user. To solve the first problem it will be used Factor Analysis Techniques, as for answering the second problem, it will be used Comparing Group Means T-Test Techniques.

This reasearch resulted in the answers to the two problems above. First; the dominant customers selection criteria in using of productive and consumptive Islamic financing products in Islamic Bank in Jakarta is the factor of services and human resources, which consists of: deposits safe, friendly and courteous service of the employees bank, fast service from the employees bank, satisfactory service from the employees bank, employees competent in explaining about Islamic products, and employees who is responsive to problems. These results are not consistent with the hypothesis of this reasearch. Secondly, There is a difference between the dominant customers selection criteria of productive and consumptive Islamic financing products user. This is consistent with the hypothesis of this reasearch.;This reasearch aims to indentify the dominant customers selection criteria in using of productive and consumptive Islamic financing products in

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