

ABSTRAK

Penelitian ini bertujuan untuk mengetahui seberapa besar potensi pengembangan bank syariah di Kabupaten Dharmasraya ditinjau dari tiga aspek, yaitu persepsi, tingkat pengetahuan dan minat masyarakatnya terhadap bank syariah beserta faktor yang menyebabkannya. Penelitian ini menggunakan pendekatan kualitatif dengan metode pengumpulan sampel menggunakan cara *snowball sampling*. Jumlah narasumber dalam penelitian ini sebanyak 10 orang warga Desa Harapan Mulya Kabupaten Dharmasraya dan 1 orang praktisi bank syariah. Hasil penelitian ini menunjukkan bahwa potensi pengembangan bank syariah di Kabupaten Dharmasraya ditinjau dari persepsi mayoritas masyarakat masih menganggap bahwa bank syariah belum mampu memenuhi kebutuhan mereka sepenuhnya seperti di bank konvensional, sehingga potensi dari aspek ini kecil. Sedangkan ditinjau dari tingkat pengetahuan potensinya belum baik, masyarakat berada pada tahap *sufficient literate*, bank syariah akan mengalami hambatan dalam proses pengembangannya. Kemudian ditinjau dari minat potensinya sudah baik, masyarakat sudah sampai pada tahap pengambilan keputusan tidak hanya *desire* dan berpotensi beralih sepenuhnya menjadi nasabah bank syariah (*customer switching intention*).

Kata Kunci: Potensi Pengembangan Bank Syariah, Persepsi, Tingkat Pengetahuan, Minat.

**THE POTENTIAL OF DEVELOPING SHARIA BANKS IN DHARMASRAYA
REGENCY OBSERVED FROM THE PERCEPTION OF SOCIETY'S KNOWLEDGE
LEVEL AND INTEREST TOWARDS SHARIA BANKS
(A CASE STUDY IN HARAPAN MULYA VILLAGE DHARMASRAYA REGENCY
WEST SUMATERA)**

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Abstract

This research aims to find out how big is the potential of developing sharia banks in Dharmasraya regency observed from three aspects, namely, the perception, knowledge level, and interest of its society towards sharia banks along with the causative factors. This research used qualitative approach by using snowball sampling as its method of data collection. The number of sources in this research were 10 citizens of Harapan Mulya village, Dharmasraya Regency and 1 practitioner of sharia bank. The research result shows that the potential of developing sharia banks in Dharmasraya Regency observed from the majority of society's perception is still considered as can not fully meet their needs as conventional banks do, therefore the potential from this aspect is small. Meanwhile, observed from the aspect of knowledge level, the potential is not good yet because the society is still on the sufficient literate level, sharia banks will face obstacles during the development proses. Finally, observed from the interest aspect, the potential is good, the people have come to decision making stage instead of merely desire and are potential to entirely switch and become sharia bank customers (customer switching intention).

Keywords: the potential of developing sharia banks, knowledge level, interest