

ABSTRACT

This study is aimed to know and analyze the impact of sharia labeling, socialization, product, usury, environment and reference factor of Muslims appreciation towards Islamic banking in Nabire. The subjects of this study are Muslims lived in Nabire and west Nabire district. This study used primary data by addressing the questionnaire to 397 respondents as a method in the data collection technique. The sampling technique used Non Probability sampling and Slovin technique used Purposive sampling. Multiple linear regression analysis used as the method by using SPSS 21. The result of this study showed that: (1) The variable of sharia labelling factor has significant positive impact on Muslims appreciation of 0,299, (2) The variable of socialization has significant positive impact on Muslims appreciation of 0,134, (3) The variable of product has significant positive impact on Muslims appreciation of 0,329, (4) The variable of usury has significant positive impact on Muslims appreciation of 0,123, (5) The variable of environment has significant positive impact on Muslims appreciation of 0,105, (6) The variable of reference has no significant positive impact on Muslims appreciation by the value of -0,016. The variable of sharia labeling, socialization, product, usury, environment, and reference simultaneously has the significant positive impact on Muslims appreciation toward Islamic banking of 55, 8%, while the remaining of 44, 2% were influenced by other factors outside of this study.

Keywords: Muslims appreciations, Islamic Banking, and Multiple Linear Regression.