

ABSTRAK

Penelitian ini bertujuan untuk mengetahui persepsi mahasiswa ekonomi syariah tentang penerapan konsep syariah pada perbankan syariah, menyangkut penerapan fatwa DSN-MUI pada akad murabahah, mudharabah, musyarakah, kinerja Dewan Pengawas Syariah, dan Pendampingan Nasabah pembiayaan.

Penelitian ini merupakan penelitian lapangan (*field research*), Penelitian ini menggunakan analisis deskriptif, dengan pengambilan sampel menggunakan purposive sampling sebanyak 60 responden. data dikumpulkan dengan menggunakan angket kuesioner dan wawancara kemudian hasil data tersebut di deskripsikan dan ditarik kesimpulan.

Hasilnya menunjukkan bahwa persepsi mahasiswa terhadap penerapan konsep syariah pada bank syariah sudah sesuai syariah akan tetapi belum sempurna 100% dikarenakan masih banyak kendala yang terjadi dilapangan. Pada akad murabahah masih banyak perbedaan persepsi dikalangan mahasiswa, pada akad mudharabah sudah sesuai akan tetapi prakteknya masih sedikit dilapangan dikarenakan risikonya besar, pada akad musyarakah sudah sesuai akan tetapi prakteknya juga masih sangat sedikit karena berbagai macam pertimbangan, kinerja DPS sudah sesuai ketentuan, bank syariah sudah mendampingi nasabah dalam melunasi hutang pembiayaan.

Kata Kunci: Persepsi, Konsep Syariah, Perbankan Syariah

THE PERCEPTIONS OF SHARIA ECONOMICS STUDENTS ON THE IMPLEMENTATION OF SHARIA CONCEPTS IN ISLAMIC BANKS IN INDONESIA (A CASE STUDY AT UII, UMY AND UIN SUNAN KALIJAGA)

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ABSTRACT

This study aims to determine the perception of sharia economic students about the implementation of sharia concepts in sharia banking, concerning the implementation of DSN-MUI fatwa on *murabahah*, *mudharabah*, *musyarakah*, the performance of Sharia Supervisory Board (DPS), and Assistance of Customer Financing.

This research is a field research. This study uses descriptive analysis, with sampling using purposive sampling as many as 60 respondents. Data collected by questionnaire and interview and then the result of the data is described and drawn conclusion.

The results show that the perception of students on the implementation of the concept of sharia in Islamic banks is in accordance with sharia but not 100% perfect because there are still many obstacles that occur in the field. There are still a lot of differences in the perception *murabahah* contract among students, the *mudharabah* contract is appropriate but the practice is still few in the field due to the big risk, the *musyarakah* contract is appropriate but the practice is also very little because of various considerations, there are difference perceptions in the performance of DPS, and Islamic banks have accompanied customers in paying off the financing debt.

Keywords: Perception, Sharia Concept, Sharia Banking