

INTISARI

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang menjadi pertimbangan karyawan Universitas Muhammadiyah Yogyakarta belum menjadi nasabah di Bank Syariah. Penelitian ini merupakan penelitian kualitatif. Lokasi penelitian ini berada di Universitas Muhammadiyah Yogyakarta, dimana subjeknya adalah karyawan Universitas Muhammadiyah Yogyakarta yang belum menjadi nasabah di Bank Syariah, informan yaitu Biro SDM Universitas Muhammadiyah Yogyakarta, informan yaitu Wakil Rektor Bidang Keuangan dan Aset, informan LPPI Universitas Muhammadiyah Yogyakarta, dan pakar syariah. Teknik pengumpulan data menggunakan wawancara dan dokumentasi. Keabsahan data diuji dengan cara melakukan triangulasi dengan pakar syariah.

Hasil dari penelitian ini menunjukkan bahwa terdapat empat faktor yang menjadi pertimbangan karyawan Universitas Muhammadiyah Yogyakarta belum menjadi nasabah di Bank Syariah yaitu faktor pelayanan, faktor fasilitas, faktor keraguan terkait dengan kesesuaian Bank Syariah dengan prinsip Syariah, dan faktor lokasi.

Kata Kunci : *pelayanan, fasilitas, lokasi, pertimbangan belum menjadi nasabah Bank Syariah.*

***ANALYSIS OF THE REASONS WHY THE EMPLOYEES
OF MUHAMMADIYAH YOGYAKARTA UNIVERSITY HAVE NOT YET
BECOME THE CUSTOMERS OF SHARIA BANKS***

ABSTRACT

This research aimed at learning the reasons why the employees of Muhammadiyah Yogyakarta University have not yet become the customers of sharia banks. This is a qualitative research. The location of the research was in Muhammadiyah Yogyakarta University and the subjects were the employees of Muhammadiyah Yogyakarta University who had not yet become customers of Sharia Banks, Biro SDMMuhammadiyah Yogyakarta University as informant, The Vice Rector of Finance and Asset as informant, informants from LPPI Muhammadiyah Yogyakarta University and sharia experts. The data collecting techniques were interview and documentation. The data validity was tested using triangulation with sharia experts.

The research result indicated that there were four factors that became the reasons why Muhammadiyah Yogyakarta University employees had not yet become the customers of Sharia Banks; the service factor, the factor off doubts that Sharia Bank are in accordance with Sharia principles, and the location factor.

Keywords: service, facility, location, reasons for not becoming the customers of Sharia Bank.