

## ABSTRAK

**RAHMAN HUNTOJUNGO.** 2014. Skripsi. Persepsi Civitas Akademika Universitas Negeri Gorontalo Terhadap Perbankan Syariah Di Gorontalo. Jurusan Akuntansi. Fakultas Ekonomi dan Bisnis. Universitas Negeri Gorontalo. Pembimbing I: Imran R. Hambali S.Pd, SE, MSA dan Pembimbing II: La Ode Rasuli, S.Pd, SE, MSA.

Penelitian ini bertujuan untuk mengetahui persepsi civitas akademika Universitas Negeri Gorontalo terhadap perbankan syariah di Gorontalo. Penelitian ini menggunakan metode kualitatif dengan pendekatan fenomenologi paradigma interpretative. Lokasi penelitian di Universitas Negeri Gorontalo. Pengumpulan data dilakukan dengan prosedur triangulasi. Penentuan informan pada penelitian ini menggunakan metode *purpose sampling dan snowball sampling*. Informan dalam penelitian ini seluruhnya berjumlah 11 orang. Untuk menganalisis data peneliti menggunakan *reduction, data display, dan conclusion drawing/verification*. Pengecekan keabsahan data digunakan dua tahap yaitu memperpanjang kehadiran peneliti di lapangan dan meningkatkan ketekunan

Hasil penelitian dikemukakan bahwa (1) secara keseluruhan persepsi civitas akademika Universitas Negeri Gorontalo terhadap bank syariah adalah positif, (2) secara keseluruhan persepsi civitas akademika Universitas Negeri Gorontalo tentang produk dan jasa bank syariah masih rendah, (3) Menurut persepsi civitas akademika Universitas Negeri Gorontalo keberadaan perbankan syariah di Gorontalo sangat berpotensi, hal ini dikarenakan beberapa faktor diantaranya tingkat permintaan kredit di Gorontalo yang cukup tinggi yang menjadi kekuatan untuk keberadaan perbankan syariah dengan cara menggait masyarakat agar menghindari bunga yang ada pada bank konvensional, agar lebih memilih bank syariah. Faktor lainnya juga adalah penduduk di Gorontalo 99% mayoritas muslim, dengan adanya faktor ini kemungkinan besar masyarakat yang akan menjadi nasabah bank syariah akan semakin banyak.

**Kata kunci:** Persepsi, Bank Syariah, Civitas Akademika

## ABSTRACT

**RAHMAN HUNTOJUNGO**, 2014, Revealing Perception Of The Civitas Academica Gorontalo State University Of Islamic Banking In Gorontalo. Skripsi, Study Program Of S1 Accounting. Departement Of Accounting, Faculty Of Economics And Business, Gorontalo State University. The principal supervisor was Imran R. Hambali S.Pd, SE, MSA and co-supervisor was La Ode Rasuli, S.Pd., SE., M.SA.

Research aimed to reveal Perception Of The Civitas Academica Gorontalo State University Of Islamic Banking In Gorontalo. And it applied qualitative method throught phenomenology approach paradigm interpretative. Research location was Gorontalo state university. Data collection was conducted by doing data triangulation process and procedure of determining informant applied purpose sampling and snowball sampling. Research informants were 11 people. Data analysis applied reduction, data display and conclution. Data validity was done by extending presence of researcher and increasing perseverance.

The research explained that; first, in whole Perception Of The Civitas Academica Gorontalo State University Of Islamic Banking is positive; second, the overall Perception Of The Civitas Academica Gorontalo State University Of Islamic Banking products and services is still low; third, According to the Perception Of The Civitas Academica Gorontalo State University the existence of Islamic Banking in Gorontalo have a tremendous potential, it is due to several factors such as the level of the credit demand in Gorontalo which is quite high who became the power to the existence of Islamic Banking by means of with the public to avoid flowers that were on conventional banks, to prefer of Islamic Banking. Another factor also is a in Gorontalo 99 %, the majority muslim with the existence of this factor the high probability of people who will be the customers of Islamic Banking will increase.

Key Words; Perception, Islamic Banking, Civitas Akademica

