

ABSTRACT

Robiatul Awaliyah, "Analysis of Choosing Financing in Sharia Cooperatives (Case Study of BMT UGT Nusantara Capem Kamal)". Under the guidance of Prof. Dr. H. Nizarul Alim, SE., M.Si., Ak., CA

The purpose of this study is to find out how customers choose financing and what are the factors that influence customers in choosing financing at BMT UGT Nusantara Capem Kamal.

The method used in this study is qualitative with a survey approach. The data used are the results of interviews with BMT UGT Nusantara Capem Kamal customers with supporting informants, namely the head of the petrification branch and the accountant officer and supporting data, namely financing customer data documents.

The results of this study show that there are several customer factors in choosing financing at BMT UGT Nusantara Capem Kamal, namely 1.) Cultural factors because according to customers the system is in accordance with Islamic law. 2.) Social factors, namely customers choose financing at BMT because of references from outside parties. 3.) Personal factors due to economic circumstances such as business capital needs and lifestyle that can influence customers in taking financing. 4.) The confidence factor in the self that leads the customer to choose a financing at BMT Capem Kamal. 5.) The service factor that the service performed by each employee is very good, friendly and polite in greeting customers, fast service and easy requirements. 6.) Factor margin level because margin does not run when repayment is ahead so that it can be easier for customers who only need capital with a non-long term.

Keyword : *Murabahah,rahn, customer decision*