

ABSTRAK

Dara Istia Aisyah. 2024. Skripsi. Analisis Tingkat Pemahaman Pelaku UMKM Tentang Bank Syariah Di Pasar Manonjaya. Program Studi Ekonomi Syariah. Fakultas Agama Islam. Universitas Siliwangi.

Pemahaman pelaku UMKM tentang bank syariah seharusnya diharapkan dapat mengatasi praktik-praktik keuangan yang mengandung unsur maysir, gharar dan riba. Namun meskipun mayoritas pelaku UMKM adalah muslim inklusi keuangan syariah ternyata masih dikatakan rendah. Dari studi pendahuluan yang telah dilakukan kepada 30 orang pelaku UMKM, 77% bukan nasabah bank syariah dan hanya 23% saja yang menjadi nasabah bank syariah, padahal di Pasar Manonjaya terdapat bank syariah. Penelitian ini bertujuan untuk mengetahui tingkat pemahaman pelaku UMKM tentang bank syariah di Pasar Manonjaya.

Penelitian ini menggunakan metode deskriptif kualitatif dengan teknik triangulasi. Data dikumpulkan melalui observasi partisipan, wawancara mendalam, dan penyebaran kuesioner kepada 100 pelaku UMKM. Tingkat pemahaman diukur menggunakan tujuh indikator: menafsirkan, memberi contoh, mengklasifikasikan, meringkas, menyimpulkan, membandingkan, dan menjelaskan.

Hasil penelitian menunjukkan tingkat pemahaman pelaku UMKM tentang bank syariah di Pasar Manonjaya rata-rata berada pada kategori "cukup paham" dengan persentase sebesar 53,57% dari 100 responden. Distribusi pemahaman responden meliputi: 2% dengan 2 orang sangat paham, 27% dengan 27 orang paham, 58% dengan 58 orang cukup paham, 6% dengan 6 orang kurang paham, dan 7% dengan 7 orang tidak paham. Responden memahami prinsip dasar bank syariah, seperti larangan riba dan konsep bagi hasil, tetapi masih kesulitan memahami produk dan akad dalam bank syariah.

Tingkat pemahaman pelaku UMKM tentang bank syariah di Pasar Manonjaya masih perlu ditingkatkan, terutama dalam aspek pemahaman produk dan akad syariah. Promosi dari pihak bank syariah diperlukan untuk meningkatkan literasi dan inklusi keuangan syariah. Dengan peningkatan pemahaman ini, pelaku UMKM diharapkan dapat memanfaatkan layanan bank syariah secara optimal, yang pada akhirnya dapat mendukung pertumbuhan ekonomi berbasis syariah.

Kata Kunci: Tingkat Pemahaman, Bank Syariah, Pelaku UMKM

ABSTRACT

Dara Istia Aisyah. 2024. Thesis. Analysis Of The Level Of Understanding Of MsMEs Actors About Syariah Banks In Manonjaya Market. Islamic Economics Study Program. Faculty Of Islamic Religion. Siliwangi University.

The understanding of MSME actors about Islamic banks should be expected to be able to overcome financial practices that contain elements of maysir, gharar and usury. However, even though the majority of MSME actors are Muslims, Islamic financial inclusion is still considered low. From a preliminary study that has been conducted on 30 MSME actors, 77% are not Islamic bank customers and only 23% are Islamic bank customers, even though there are Islamic banks in Manonjaya Market. This study aims to determine the level of understanding of MSME actors about Islamic banks in Manonjaya Market.

This study uses a qualitative descriptive method with triangulation techniques. Data were collected through participant observation, in-depth interviews, and distributing questionnaires to 100 MSME actors. The level of understanding is measured using seven indicators: interpreting, giving examples, classifying, summarizing, concluding, comparing, and explaining.

The results of the study showed that the level of understanding of MSME actors about Islamic banks in Manonjaya Market was on average in the "quite understand" category with a percentage of 53.57% of 100 respondents. The distribution of respondents' understanding includes: 2% with 2 people very understanding, 27% with 27 people understanding, 58% with 58 people quite understanding, 6% with 6 people not understanding, and 7% with 7 people not understanding. Respondents understand the basic principles of Islamic banking, such as the prohibition of usury and the concept of profit sharing, but still have difficulty understanding the products and contracts in Islamic banking.

The level of understanding of MSME actors about Islamic banking in Manonjaya Market still needs to be improved, especially in terms of understanding Islamic products and contracts. Promotion from Islamic banks is needed to improve Islamic financial literacy and inclusion. With this increased understanding, MSME actors are expected to be able to utilize Islamic banking services optimally, which can ultimately support sharia-based economic growth.

Keyword: Understanding Level, Islamic Banks, MSMEs