

Nadya Fachryani. 1307656. (2017). “**Persepsi Nasabah Tentang Implementasi *Sharia Governance* pada BRI Syariah KCP Bandung Setiabudi**” di bawah bimbingan Prof. Dr. H. Eeng Ahman, M.S dan Neni Sri Wulandari, S.Pd., M.Si

ABSTRAK

Penelitian ini dimaksudkan untuk mendeskripsikan persepsi nasabah tentang implementasi *sharia governance* pada BRI Syariah KCP Bandung Setiabudi. *Sharia governance* terdiri dari 12 indikator yang diukur yaitu (1) transparansi; (2) akuntabilitas; (3) responsibilitas; (4) profesional; (5) kewajaran dan kesetaraan; (6) akad sesuai syariah; (7) budaya perusahaan (*corporate culture*) sesuai dengan syariah; (8) usaha yang dibiayai sesuai dengan syariah; (9) sumber dana sesuai dengan syariah; (10) terdapat Dewan Pengawas Syariah; (11) adanya dana zakat, infaq, dan sedekah; (12) laporan keuangan dilaporkan sesuai dengan standar akuntansi syariah. Penelitian ini dilakukan terhadap 100 nasabah dengan menggunakan teknik pengambilan *simple random sampling*. Metode penelitian yang digunakan yaitu deskriptif kuantitatif. Pengumpulan data dilakukan melalui angket. Hasil penelitian menunjukkan bahwa persepsi nasabah tentang implementasi *sharia governance* pada indikator (1) transparansi menunjukkan sudah transparan; (2) akuntabilitas menunjukkan sudah akuntabel; (3) responsibilitas menunjukkan sudah *responsible*; (4) profesional menunjukkan sudah profesional; serta (5) kewajaran dan kesetaraan menunjukkan sudah wajar dan setara; selanjutnya pada indikator (6) akad sesuai syariah; (7) budaya perusahaan (*corporate culture*) sesuai dengan syariah; (8) usaha yang dibiayai sesuai dengan syariah; serta (9) sumber dana sesuai dengan syariah persepsi nasabah menunjukkan sudah sesuai syariah; kemudian pada indikator (10) terdapat Dewan Pengawas Syariah, (11) adanya dana zakat, infaq, dan sedekah persepsi nasabah menunjukkan ada Dewan Pengawas Syariah serta ada dana zakat, infaq, dan sedekah; dan pada indikator (12) laporan keuangan dilaporkan sesuai dengan standar akuntansi syariah persepsi nasabah menunjukkan sudah dilaporkan sesuai dengan standar akuntansi syariah.

Kata kunci : Persepsi Nasabah, *Sharia Governance*

Nadya Fachryani. 1307656. (2017). "*Customer Perceptions about Implementation of Sharia Governance at BRI Syariah KCP Bandung Setiabudi* " under the guidance of Prof. Dr. H. Eeng Ahman, MS and Neni Sri Wulandari., S.Pd., M.Si

ABSTRACT

This study is intended to describe the perception of the customer towards the implementation of sharia governance at BRI Syariah KCP Bandung Setiabudi. Sharia governance consists of 12 indicators measured, namely (1) transparency; (2) accountability; (3) responsibility; (4) professionalism; (5) fairness and equality; (6) contract according to sharia; (7) corporate culture in accordance with sharia; (8) business financed in accordance with sharia; (9) sources of funds in accordance with sharia; (10) there is a Sharia Supervisory Board; (11) the existence of zakat funds, infaq, and alms; (12) financial statements are reported in accordance with Islamic accounting standards. This research was conducted on 100 customers by using simple random sampling technique. The research method used is descriptive quantitative. Data collection is done through questionnaire. The result of the research shows that customer perception toward implementation of sharia governance on indicator (1) transparency indicates that it has been transparent; (2) accountability indicates accountability; (3) responsibility indicates responsibility; (4) show professionals already professional; And (5) fairness and equality indicate that it is fair and equal; Hereinafter in indicator (6) akad according to sharia; (7) corporate culture in accordance with sharia; (8) business financed in accordance with sharia; And (9) the source of funds in accordance with the sharia of the customer's perception indicates that they are in accordance with sharia; then on the indicator (10) there is the Sharia Supervisory Board, (11) the existence of zakat funds, infaq, and alms customer perception shows there Sharia Supervisory Board and there is zakat, infaq, and alms fund; And in indicator (12) the financial statements reported in accordance with sharia accounting standards of customer perceptions indicate that they have been reported in accordance with sharia accounting standards.

Keywords: *Customer Perception, Sharia Governance*