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Potensi dan Preferensi Masyarakat Kota Bogor dalam Memilih Perbankan Syariah

Immas Nurhayati

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Abstrak

The existence of Syariah Banking in recent year is as an alternatif of financial institution for society. Research about characteristic and public perception of syariah banking especially in Indonesia was conducted by Wibisana (1999) in East Java. The same research in Jordan was conducted by Erol dan El-Bdour (1989) dan El-Bdour (1984). Testing and analyzed of data used SPSS 11.5 with regression linier binary logistic model. Using this model is because of both Y variable and X variable are quantitative data with dummy variable. Testing of individual coefficient using wald indicates that the aspect of income and age significantly influence having account in syariah banking. In perspective of education and occupation, indicates that there aren't significantly influence in having account in syariah banking. Interpretation in odd ratio dan exp (B) indicates that the difference of probability in having account of syariah banking for society with high income is 2,044 higher than low income society. Another aspect, for example, in age, occupation and education, the difference of variable isn't significantly different.