

ABSTRACT

Muhammad Hasan Ramadan. , 2014., *THESIS*. Title: "*Student Perceptions Of Islamic Banking Accounting For Islamic Financial Institutions*"
Advisor : Nanik Wahyuni, SE., M.Sc., Ak., CA
Keywords : *Student's Perception Of Accounting, Islamic Banking*

Islamic finance institutions regulating the economy of the community to the practice of usury can be eliminated, and was instrumental in guiding the society into the appropriate business practices for Islamic jurisprudence, so the benefit of the economy in society can be realized. However, most of the community holds in practice Sharia Banks still do not match the Sharia. The purpose of this research was to know how accounting student perceptions of Islamic banking as Islamic finance institutions.

This research using means approach mixed method qualitative and quantitative descriptive the goal to describe sistimatically about focus research namely perception student accounting in banking syariah, the study is done in three university are uin maliki calamity university brawijaya, muhammadiyah university unfortunate. Data using a questionnaire with scales likert and questions description s perceptions on bank syariah. Data analysis conducted through some phases, test validity and reliabilitas instrument research, descriptive analysis, of interpretation of data, and withdrawal conclusion.

The conclusion is, Islamic banking experience the dynamic perception of developments in accounting and has experienced student progress but also inseparable from the perception that Islamic banking is still equal to a conventional bank, the practice is not yet Shariah compliance, and also of the assumption of the general public, especially the students of accounting with respect to Islamic banks. Islamic banks should still be understood as bank based on the principles of Islamic jurisprudence, although there were still weaknesses such as still having elements of usury and practice which is considered still the same with conventional bank so rated only differ in the term only. Islamic banks also experience technical problems such as the conventional banking system still apply, the difficulty of finding human resources understand very well about the practice of Islamic banking, and plenty conventional bank employees who became employees of the Islamic banks. Weakness and problems in syariah banks have certainly be considerate of syariah banks to make improvement at understanding people who do not know of syariah banks and of society who are accustomed to conventional bank services and increased to service of fast and easy and sufficient the availability of the number of ATM to be more easily accessible by customers