ABSTRACT
Ainul kariro, 2014 THESIS. Title: "Influence customer perception, margin and quality of service of the decision making in BMT financing murobahah Sidogiri"

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Keywords : customer perceptions, murobahah margins, quality of service

The development of Islamic banking at this point already touched on the cooperative sector which led to Baitul Maal Wat Tamwil (BMT). BMT is a non-bank institutions in the form of sharia-based cooperative. BMT is trying to provide financial assistance to the traders and micro businesses are still struggling to get loans from banks. Although the funds are lent is still small, but quite helpful because the payment can be paid in installments without aggravating customers. Financing Murobahah itself is one disbursement of products quite popular in BMT at this time. Characteristics of murabaha financing is profitable, easy implementation and the risk of mild to be taken into account. Sharing system is implemented to be one of the interesting things

This research is a quantitative study, by using primary and secondary data. Analysis model using the classical assumption test consists of multicollinearity test, test heterokedastisitas, non-autocorrelation test and the test for normality. Followed by hypothesis testing using test f (simultaneous), t test (partial) and the dominant variables

The results showed that, in making financing decisions murobahah customers consisting of customer perception (X1), margin (X2), quality of service (X3). simultaneously significant effect on decision-making murobahah financing. Partially Margin (X2) and quality of service (X3) has a significant influence on the decision-making murobahah financing. Margin (X2) has a dominant influence in the decision-making murobahah financing of 39.31%. And determinant coefficient of 40.5% suggests that the ability to explain the decisions of customers in taking murobahah financing.