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**Analysis of Customer Perception in the Use of Micro Product
Financing Using Murabahah Contract Case Study of
BSI KCP Medan Adam Malik**

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ABSTRACT

This study aims to analyze customer perceptions of the use of micro credit financing with a focus on the case study of Bank Syariah Indonesia (BSI) KCP Medan Adam Malik. Utilizing surveys and qualitative data analysis, the research methodology aims to understand the advantages and disadvantages of the sample through observation, interviews, and document analysis of the sample's perception of products using the Murabahah principle. In this context, the study examines the factors that influence public trust in the progress, transparency, and quality of the implementation of Murabahah law. The survey collected responses from BSI KCP Medan Adam Malik customers, while qualitative data analysis was conducted to identify customer views in more detail. The findings of this study are expected to help in understanding the effectiveness of the implementation of the Murabahah model in developing micro products and how it affects the needs and expectations of customers. The practical implications of this can help Islamic banks improve their products and services and strengthen their bonds with customers, especially at BSI KCP Medan Adam Malik.

Analysis of Customer Perceptions, Micro Product Financing, Murabahah Agreements.

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INTRODUCTION

In the modern era, banking has become a very important service for the general public in the financial industry. Banks are now considered an important resource for the middle class, ensuring their money is available for investment or acting as a mortgage lending institution. According to Article 1 of Law Number 21 of 2008, a bank is a business entity that uses public funds in the form of loans or other financial instruments with the aim of improving the standard of living of many people.

Microfinancing is bank financing for customers through a sale and purchase agreement (Murabahah). Given to customers who have micro

businesses and need to develop their businesses. As some people do not know about the procedures for microfinancing. Micro management is very important to help business development to be more optimal. Strengthening the small and medium business sector is actually our goal in realizing community welfare. Building a strong national economy can be facilitated if this micro-country economic association receives attention and support from all related parties, including the government and other community groups. This paradigm needs to be understood and applied in order to overcome the problems of poverty and poverty that occur in this airspace.

Murabahah financing is one of the financing available in banking, one of which is BSI. Murabahah can be interpreted as a sale and purchase with the term Fiqh called the term al-bai which means selling, replacing and exchanging with other goods or services. If associated with goods and services, then it will be related or have a relationship with layaway. Therefore, this section discusses the factors that influence Murabahah investment, such as product quality or its tendency towards quality, needs, and bank reputation. The service provided to customers is not limited to the goods purchased; in fact the products offered will influence customer purchasing decisions. In achieving customer goals in Murabahah financing, the most important consideration is related to the products offered. The product in question has high quality or has superior quality compared to others. This product is called Murabahah financing. The product is Murabahah financing. Quality or quality is part of the brand image according to reality or actual experience. The level of product excellence resulting from the perception formed from the company's reputation (words, media coverage, other direct sources of information).

BSI KCP Medan Adam Malik is one of the Islamic banks that actively provides financing with the murabahah scheme. As a financial institution, it is important for BSI KCP Medan Adam Malik to understand the perceptions of its customers towards the murabahah products offered. By understanding customer perceptions, it can educate and adjust products to suit customer needs and preferences.

Based on the background that the author has described above, the author can formulate the problem in the research as a result of this internship, namely: How is the Customer Perception of Micro Financing Products Using the BSI KCP Medan Adam Malik Murabahah Agreement and How Does Perception Impact Customer Interest in Micro Financing Products Using the BSI KCP Medan Adam Malik Murabahah Agreement?

Based on the phenomena presented above. Therefore, the researcher is interested and will conduct research as a result of the internship, with the title

"Analysis of Customer Perception in the Use of Micro Product Financing Using the Murabahah Agreement Case Study of PT. "Bank Syariah Indonesia, Medan Adam Malik Branch Office".

RESEARCH METHOD

The approach used in this study is a qualitative approach used to find out or describe the phenomenon of the event being studied so that it is easier to obtain objective data. Qualitative research is research that is intended to understand and study all actions, characteristics, behaviors and things related to the object of research, where the research is carried out by describing the object of research in the form of scientific papers so that it can be concluded that qualitative research is currently one of the scientific research methods and the data provided is descriptive.

RESULT AND DISCUSSION

Customer Perception of Micro Financing Products Using Murabahah Contract BSI KCP Medan Adam Malik

Factors that influence customer perception of a product, according to Restianti Prasetyo are grouped into two main factors, namely internal and external factors. Internal factors include experience, needs, assessments, and expectations. In internal factors based on needs, it can be seen from customer perceptions, Mr. Indra who has a frozen food business is one of the customers at BSI KCP Medan Adam Malik:

"BSI's micro murabahah products provide the right solution for my small business's financial needs. With the murabahah contract, I can get business equipment without having to pay all at once, helping me develop my business gradually.

In internal factors based on experience, it can be seen from the perception of Mr. Wahyudi as a customer who has a grocery store business, one of the customers at BSI KCP Medan Adam Malik:

"I really appreciate the payment flexibility offered by BSI through this micro murabahah product because it gives me space to manage my business cash better without feeling burdened by a rigid payment schedule.

In external factors based on environmental situation factors, it can be seen from the perception of Mrs. Halima as a customer who has a restaurant business, one of the customers at BSI KCP Medan Adam Malik:

"Changes in government policy related to sharia finance are often confusing, but I see that BSI remains committed to sharia principles in its micro

murabahah products, making me believe that BSI's policies support and remain valid in the long term.

The customer perception that arises regarding the process or service provided by the bank. Like the perception of Mr. Mulyadi, one of the customers at BSI KCP Medan Adam Malik:

“When I discussed my business needs with the BSI team, they really listened and provided customized solutions. The attention to detail made me feel appreciated as a customer”

From several perceptions that have been conveyed by customers, the author concludes that the process and services provided by the Bank in micro financing using the murabahah contract at BSI KCP Medan Adam Malik to customers can be said to be good, because there were no complaints from customers.

Impact of Perception on Customer Interest in Micro Financing Products Using Murabahah Contract of BSI KCP Medan Adam Malik Based on needs, it can grow customer interest by looking for affordable solutions to help develop businesses seen from the perception of Mr. Manurung as a customer who has a frozen food business, one of the customers at BSI KCP Medan Adam Malik:

“As a small business owner, I am looking for affordable financing solutions. Micro murabahah products at BSI provide the opportunity to have business equipment without having to feel burdened by excessively high monthly payments”

Based on experience, it can grow customer interest due to transparency seen from the perception of Mr. Wahyudi as a customer who has a grocery store business, one of the customers at BSI KCP Medan K.Baru:

“I am interested in murabahah products at BSI because of the transparency they offer. All costs and requirements have been explained clearly, so I feel confident and have a good understanding before making a decision”

Customer perceptions that arise regarding the process or service provide a personalized approach so as to grow customer interest. As the perception of Mr. Mulyadi, one of the customers at BSI KCP Medan Adam Malik:

“I feel appreciated as a customer with the personalized approach offered by BSI in the murabahah micro financing product. Their team really listens to my needs and provides solutions tailored to my business situation”

From several perceptions that have been conveyed by customers, the author concludes that the impact of customer perceptions on interest in microfinance products using the murabahah contract at BSI KCP Medan Adam

Malik has been in accordance with customer needs, thus increasing customer interest in choosing microfinance products using the murabahah contract.

The majority of customers are satisfied with microfinance products using the murabahah contract at BSI KCP Medan Adam Malik. They highlight the high level of openness and transparency in explaining all aspects of the product, building customer trust and satisfaction. Most customers consider that microfinance at BSI KCP Medan Adam Malik provides financial support that is in accordance with the needs of their micro businesses. This makes it easier for customers to develop their businesses better.

Customers expressed their appreciation for BSI KCP Medan Adam Malik's commitment to sharia principles. The sustainability of murabahah products that are in accordance with Islamic values is an important factor in customer product selection. Several customers emphasized the importance of payment flexibility in microfinance. They welcomed payment options that could be adjusted to the financial conditions of their business. In the discussion, it was revealed that customers at BSI KCP Medan K.Baru tend to be aware of and appreciate BSI's role in supporting local economic development and micro-businesses in the area.

CONCLUSION

From the results of the research that has been conducted, the researcher can draw several conclusions, namely:

1. Customer perceptions of Micro Product financing using the Murabahah Agreement at BSI KCP Medan K.Baru have several factors, including two main factors, namely internal factors and external factors. Internal factors include perceptions that are influenced by personal experiences that have been experienced by customers, the needs desired by customers in developing their pioneering businesses, the assessment given by customers of Micro Product financing using the Murabahah Agreement at BSI KCP Medan K.Baru, and the expectations or hopes desired by customers. And in relation to customer interest, there are perceptions that arise regarding products, promotions, processes and services, and equipment or infrastructure provided and provided by the bank.
2. The impact of customer perceptions that cause the growth of interest in Micro Product financing using the Murabahah Agreement at BSI KCP Medan K.Baru, includes product factors, prices, and the finances owned by prospective customers.

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