

ABSTRAK

Sistem ekonomi Islam didasarkan pada hubungan kerja manusia bukan barang dan memberikan manfaat. Tentu saja banyak orang di dunia yang mengikuti sistem qadar, dalam Islam qadar adalah nilai utama yang diberikan oleh pemberi pinjaman, serta pelunasan pinjaman secara bertahap, namun tetap saja kepuasan umat Islam dan non-Muslim harus diukur. . Pelanggan beragama Islam Populasi penelitian ini adalah seluruh nasabah non muslim Bank Samsel Babel Sayria KC Palembang yang berjumlah 100 nasabah. Populasi di atas 90, maka ukuran sampel untuk penelitian ini adalah 100. Analisis data dan pengujian hipotesis menggunakan SPSS dengan alat *Statistic SPSS* Versi 20.0. Tes eksistensi menggunakan metode korelasi biasa untuk item-item yang berkorelasi; Dengan kata lain RRRR yang dihitung tidak lebih kecil dari tabel sehingga pernyataan penelitian dikatakan valid. Jika tidak, metode Crowbach akan digunakan untuk menguji reliabilitas.

Signifikansi S alpha adalah 5%. Dengan demikian, manfaat nasabah non-Muslim yang menggunakan perbankan syariah di Palembang dapat didasarkan pada temuan teoritis penelitian. Pelanggan non-Muslim dilayani lebih baik. Keputusan dari pelanggan non-Muslim juga positif. Program periklanan juga mempengaruhi pelanggan non-Muslim. Oleh karena itu, layanan dan penawaran Bank Samsel Babel Sayria KC Palembang memberikan hasil positif kepada nasabah non-Muslim

Kata Kunci : *Perbankan. Syariah, Pelayanan,*

ABSTRACT

The economic system in Islam is based on the relationship between human activities in exchanging goods that provide benefits in a predetermined way. However, in this world many people adhere to the usury system, usury itself in Islam is the "premium" which is paid by the borrower to the lender in stages with the principal in exchange for the expiration of the loan term. Because of these activities, sharia banking was born in Indonesia in 1992, but in order for this activity to run well it must still be measured through customer satisfaction from both Muslims and non-Muslims. The population in this study were all non-Muslim customers at Bank Sumsel Babel Syariah KC Palembang, The population is above 90, so the sample size for this researche is 100. Data analysis and hypothesis testing use SPSS with the SPSS Statistic version 20.0 tool. The validity test uses the Correlated item total correlation technique, so the statement from the questionnaire is said to be valid because the calculated r is not smaller than the r table. Meanwhile, the reliability test uses the Crobach technique S Alpah with a significance level of 5%. So the results of research based on theory and results in the field regarding the benefits of non-Muslim customers in using Sharia banking in the city of Palembang can be concluded. Non-Muslim customers get good service. Interest in non-Muslim customers is also positive. Promotional activities also affect non-Muslim customers. Therefore, service and promotions show positive results for non-Muslim customers at Bank Sumsel Babel Syariah KC Palembang

Keywords: *Banking, Sharia, Services,*