

ABSTRACT

Islam is way of life that rules all the aspects of human life, such as economic activity. Islam prohibits Bunga or Riba in any transactions. Bank Sharia is presented to service Moslem society that willing to not using Bunga. But up until now, there is still pro-contra about Bunga and Riba not even among ulama, but also among of our society.

The aim of this research is to analyze preference to migrate from conventional bank towards Sharia bank. Study case of this research is employees at Bank BTN (branch office of Semarang). The variables are perception of Bunga and Riba, pay satisfaction in conventional bank, perception of wage in Sharia bank, work satisfaction, job market consideration, and religiosity. This research used purposive sampling method, specified criteria is Moslem. The number of samples is 62 respondents. This research used descriptive analysis and logistic regression analysis.

The result of this study indicates that perception of Bunga and Riba, perception of wage in Sharia bank, job market consideration, and religiosity has a positive effect on employee's preference to migrate from conventional into sharia bank. Meanwhile, pay satisfaction in conventional bank and work satisfaction negatively effect on employee's preference to migrate from conventional into sharia bank. Lastly, the significant variables that influence the employee's preference to migrate from conventional into sharia bank are the perception of Bunga and Riba and pay satisfaction in conventional bank.

Keywords: migrasion preference, perception of Bunga and Riba, pay satisfaction in conventional bank, perception of wage in Sharia bank, work satisfaction, job market consideration, and religiosity