

Investment Decision Making in Sharia Banking in Indonesia Using Analytical Hierarchy Process (AHP) Method

Sarwani¹ and B Hasmanto²

^{1, 2}Pamulang University, Indonesia

¹Sarwani3082@gmail.com

Abstract. This research aims at obtain a picture of the decision to invest in sharia banking. A combination of qualitative and quantitative approaches was used. The qualitative approach was used to measure the comparisons between the factors that influenced the decision making and the list of references from the primary data, while the quantitative approach was used to rank the hierarchy and calculate the weight of each criterion by using the AHP method. The quantitative data were financial ratios of Non-Performing Financing, Provisioning Allowance Earning Assets, and Risk Weighted Assets. The results showed that of three sharia banks that were the samples, the priority weight value for BNI Syariah Bank was 0.51, Mandiri Syariah Bank 0.19, and BRI Syariah Bank 0.31. It can be concluded that BNI Syariah Bank had the highest priority weight value (0.51).