

CONSUMERS' PREFERENCE TOWARD ISLAMIC BANKING (CASE STUDY IN BANK MUAMALAT INDONESIA AND BANK BNI SYARIAH)

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Abstract

Information on consumers' characteristics and behaviors is very important as one of strategic efforts to develop Islamic banking. How is a consumer's characteristic and behavior? What factors are motivating this consumer to choose Islamic banking?

This research aims at providing empirical evidence on factors motivating consumers to save in Islamic banking, and proving the relationship between economic and religious preferences in motivating consumers to save in Islamic banking. The analysis of variance and chi-square are respectively used in this research.

The results evidence that consumers' decision to save in Islamic banking are influenced by economic factors, such as receiving economic benefits, quick services, online facilities, and easy reachable locations, as well as healthy financial systems. Likewise, consumers' decision to save in Islamic banking are influenced by religious factors, such as not in opposition to Islamic teachings/obeying religious orders, lessening economic imbalances in society, having good understanding on Islamic principles, and getting information/knowledge concerning Islamic banking, as well as living in a religious supporting environment. Moreover, external factors such as motivation from parents, brothers or sisters, friends, and bank employees, as well as Moslem scholars are also influencing consumers' decision to save in Islamic banking.

The existence of the relationship between economic and religious preferences proves that, in making decision, consumers wish to attain two satisfaction levels, i.e. satisfaction in the world and in the hereafter.

Keywords: *economic preferences, religious preference, and Islamic banking.*

INTRODUCTION

One of the concepts often discussed by economists these days is Islamic banking. This concept applies Islamic teachings in banking system, particularly related to interest free financial transactions (Caragata, 2000).

Islamic banking functioning as financial intermediary institution conducts financial transactions that are similar to those in conventional banking. Funds collected by Islamic banking from those having capital in excess are further channeled to those having capital in shortage, so that economic development process can be realized.

One main actor in the development of Islamic banking is Islamic Development Bank (IDB), which supervises the organization of Daar-al-Maal al-Islami (Islamic House of Funds) or DMI. Besides, International Association of Islamic Banks (IAIB) has been established as a technical advisory institution for Islamic banking in August 1977 (Erol and of El-Bdour, 1989).

The first attempt to establish local Islamic bank was done at the end of 1950 in rural area in Pakistan, where the burden of interest is omitted. Later, followed by Moslems in Malaysia, who tried to establish an interest-free bank in the middle of 1940-ies.

In India, Jamaat-E-Islami Hind started the practice of free interest loan in 1968. While in Egypt, the first Islamic bank named Nasser Social Bank was founded in September 1971 (Erol and El-Bdour, 1989), in Iran, the Islamic banking system was started in 1979, by the nationalization of commercial banks (Yousefi et al, 1995).

The development of Islamic banking in above nations causes influence in Indonesia. On 1st November 1991, the first Islamic bank established in Indonesia, that is PT. Bank Muamalat Indonesia (BMI). At beginning, the operation of BMI has not been strengthened with Banking Act covering Islamic principles for banking practice. The existing Banking Act at the time, i.e. Act No.7/1992, explains only "bank with profit sharing system" at a glance. Since the prevailing of Banking Act No.10/1998, the existence of Islamic banking has been expressly regulated. Banking Act No. 10/1998 also regulates the opportunity for conventional banks to open Islamic branches or convert themselves to Islamic banks. While some conventional banks open Islamic branches, such as Bank IFI, Bank BNI, and Bank Jabar, a conventional bank, i.e. Bank Susila Bhakti, converts itself to Islamic bank and named as Bank Syariah Mandiri.

The role of Islamic banking is still relatively small comparing with conventional banking. However, the Islamic banking system proved that it has ability to pass through the economic crisis in Indonesia. There are several excellences in Islamic banking, so it can survive in a very difficult situation for banking industry. One of the excellences is the growth of banking which is related to the real growth of economy (financial deepening = ratio between credit and GDP). The ratios for Islamic banking are 0.07% in 1997, 0.05% in 1998, and 0.06% in September 1999. These indicate that the role of Islamic banking is relatively stable in Indonesian economy. For conventional

banking, the ratios are 71.05% in 1997, 57.80% in 1998, and 33.07% in September 1999. These indicate that the role of conventional banking is declining in economy and majority of the credits bring about no impact to the growth of real economy measured with GDP (Karim, 2001).

Fundamentally, Moslems' objection on conventional banking system comes from the understanding that interest is equal to forbidden riba, besides the operational activities of the banking system, within which un-Islamic business activities exist. These activities include the channeling of fund to businesses concerning unlawful goods and services, the speculative activities (*maysir*), the unjust profit sharing for lenders and borrowers (*jahala*), and the uncertain contracts (*gharar*) (Iqbal, 1997).

In making decision to save, consumers usually consider interest rate. Savings is, according to neoclassical economists, a function of interest rate. The higher interest rate level, the more are money to be saved and current consumptions to be sacrificed. The sacrifice of current consumptions will benefit future consumptions. Keynes admits that interest rate influences consumptions, though he contends that in short run, with constant income, the influence of interest on expending is not significant (Mankiw, 1997).

Interest rate agreed in advance by a conventional bank and consumers indicates certainty, i.e. the amount of interest consumers will earn. This amount of interest can be counted as a certain percentage of savings. Concept offered by Islamic banking does not use interest rate. Agreement between an Islamic bank and consumers concerns the proportion of profit sharing and contains uncertainty. Earned profit sharing determined by the success of Islamic bank to make profit (Karsten, 1982).

The uncertainty of profit earned by Islamic banking raises question on whether

consumers' behavior in Islamic banking refers also to general economic behavior, i.e. considering profit as most important. If their behavior refers to profit, and the profit rate in Islamic and conventional banking is the same, consumers will have to decide whether to choose Islamic banking or choose the conventional ones.

In a situation where economy still predominated by conventional banking system, interest rate becomes a reference (bench-mark) for the consumers, though it does not prevail for those avoiding conventional banks because of *riba*. In recent economic crisis showed by the low real sector growth, profit sharing earned by Islamic banking is also small, far smaller than interest rate. Consequently, those choosing bank with economic profit motives will consider saving money in Islamic banking as uninteresting (Karim, 2001).

Opinion stating that to save in Islamic banking is uninteresting can be argued as the third party fund deposited in Islamic banking increases from year to year (except in 1998 when all of the bank experience serious crisis). In 1999, third party fund collected by Islamic banking (i.e. Bank Muamalat Indonesia) reaches IDR 528.08 billions, meaning that there is an increase of IDR 136.16 billions or 34.78% from IDR 391.92 billions in 1998. This amount exceeds the attainment in 1997 when the economic crisis was starting, i.e. IDR 463.27 billions. The increase happens from demand deposit, savings, and time deposit. *Wadiah* increases 17.77%, from IDR 68.01 billions to IDR 80.09 billions. *Mudharabah* savings increases 44.48% from IDR 102.85 billions to IDR 148.58 billions, whereas *mudharabah* time deposit increases 3.77% from IDR 221.08 billions to IDR 229.42 billions. This increase of third party fund indicates the restoration of society's and business partners' trust to Bank Muamalat Indonesia after the decrease in 1998 when interest rate in

conventional banking was rapidly increasing (Bank Muamalat Indonesia, 1999).

From the above explanation, we can conclude that if Islamic banking management believes consumers' attitude is different, Islamic banking will have to attain the same profit level as that in conventional bank. However, if every consumer is also considered to have economic motive and expect more profit, Islamic banking will have to be able to compete with conventional bank.

Information on consumers' characteristics and behaviors is very important for the development of Islamic banking. In order to understand consumers' characteristics and behaviors, this research is aimed at providing empirical evidence on their preferences toward Islamic banking and factors motivate them to save in Islamic banking.

REVIEW OF LITERATURES

Islamic Consumer Behavior

The theory of consumer behavior is one of intentions in microeconomic field. In consumer behavior theory, consumers' demand for certain goods is explained. Why do consumers tend to buy more when the price is low and to buy less when price is high.

This research considers consumers' preference to or satisfaction from combinations of goods. In explaining consumer behavior, we assume that consumers tend to choose goods and services with the highest value, or those able to provide the highest satisfaction.

Literally, utility means satisfaction, or more exactly, refers to subjective easiness/usefulness felt by consumers from consuming goods or services (Samuelson and Nordhaus, 1999).

The purpose of human life in Islam is to look for the rewards and favors of Allah. Every activity, including economic activity, will be addressed to attain such a purpose. According to Chapra (2000), there are three elementary principles in formulating Mos-

lem's worldview, i.e. *tawhid* (the unity of God), *khilafah* (vicegerent), and justice. Thereby, human being is Allah's vicegerent on the earth. In executing the function, human being has to respect justice. This will be reached, when human being has universal fraternal feelings, understanding that resources are trusteeship must be exploited efficiently for human prosperity, and confession on the freedom of human being.

Islamic consumer behavior is that referring to the boundaries of Islamic law, which is enabled/allowed for and which is prohibited/forbidden. Islamic consumers are enabled to fulfill their needs by utilizing resources on the earth and without being luxurious, because Islam frowns upon luxurious/extravagant life.

In modern economics, the problem of choice is much depended on individual behavior and possibly taking no account to the norms prevails in society. In Islamic economics, we do not reside in a position to distribute resources in the way we are willing to do. There is a serious ethical boundary based on principles derived from the Quran and Sunnah (Mannan, 1993). Moral filter is, according to Chapra (2000), needed to lessen unlimited desires in exploiting resources.

Islamic economics considered by Islamic economists as based on ethical values (el-Askher, 1987) because it has the philosophy of *tawhid* as a background. *Tawhid* has ethical contexts referring to the integration of spiritual and temporal aspects of human being's existence (Muhammad, 2000). Ethics has important role in Islam. With ethics, a Moslem's *tawhid* attitude is reflected.

Factors Determining Consumer Behavior

Behavior in making choice for goods and services is different for every individual. This depends on factors influencing consumers, both internal and external factors.

According to Kotler (1994), consumer behavior influenced by cultural, social,

and personality, as well as psychological factors. Hence, while cultural and social factors can be categorized as external factors, psychological and personal factor are internal factors.

Such factors, both categorized as external or internal factors, are determinants of decision making behavior, in the case of consuming, saving, and investing, as well as other economic activities.

One's motivation in doing an activity is related to his psychological condition. If one in doing an economic activity, such as saving in Islamic banking, motivated by religious and economic motive, this will be appropriate with those arranged by Islam. According to Qardhawi (1996), human being is Allah's creation that having the character of *mukallaf* (shouldering religious obligation). Pursuant to this nature, human being in conducting an activity is according to religious demand. Besides, the freedom to do economic activity (in the boundaries of Islamic law) is also a motivator for human being to pursue profit, in order to reach happiness and welfare. The freedom given by Allah must be executed in a way agreeing with the principles of permitted-forbidden, committing to the obligations determined by Islamic law, and generating no disadvantage for the people, as well as supporting the existence of togetherness in realizing prosperity (Fikri, 1997).

Previous Researches: Overview

Differences between the concept of Islamic banking and conventional banking can influence consumers' attitude in taking their choice. Here, special qualities must be offered by Islamic banking so that it can compete with the conventional one.

Metawa and Almoosawi (1998) find evidence that consumers' decision in choosing an Islamic bank is motivated by religious factors, where consumers emphasize their adherence to Islamic principles. Further, this

decision also motivated by the factors of profit, families and friends, and a bank's location. These factors are hereinafter attributed to responders' characteristics, such as age, income, and education.

Erol and El-Bdour (1989) through their empirical study find that motive in choosing an Islamic bank as a depository institution is not religion, but profit. The existence of Islamic bank's new branch is not such an important consideration for the improvement of service. Besides, peer groups have influence on consumers' decision to choose an Islamic bank and consumers' awareness to obtain profit from profit and loss sharing investment and income redistribution role of Islamic banking system. Later, in 1990, Erol et al. conduct a study on consumers' decision to choose Islamic or conventional banking. This study reports that consumers choose an Islamic bank because of its quick and efficient services, its reputation, and its banking secrecy. Here, the conclusion can be taken is that profit motive (economic factor) exists in choosing Islamic banking.

Research conducted by Haron and Norafifah (2000) proves the relationship between interest rate in conventional banking and the amount of deposits placed in Islamic banking and return given to these deposits. The result shows that relationship between return and the amount of deposits placed in Islamic banking is positive, where the increase of return increases the amount of deposits. At the same time, the relationship between interest rate in conventional banking and the amount of deposits placed in Islamic banking is negative, where the increase of interest rate in conventional banking decreases the amount of deposits in Islamic banking. Conclusion can be taken from this study is that profit (economic factor) motivates consumer to place their money in a bank.

The result of research conducted by Naser, Jamal, and Al-Khatib (1999) indi-

cates that factors motivating consumers to choose Islamic banking are bank reputation, reason of religion, perception that Islamic banking do not only offering facility which is equal to conventional banking but also apply Islamic principle, and banking ability to take care of secrecy, as well as profit. At the same time, factors motivating consumers to choose both Islamic and conventional bank is to diversify investment and the limitation of Islamic banking branches and service time. Conclusion can be taken from this research is that consumers choose Islamic banking because of both religious factors and profit (economic factors).

According to Gerrad and Cunningham (1997), Moslems' and non-Moslems' attitude in choosing Islamic banking is not significantly different, where they choose an Islamic bank because of its expeditious service, its secrecy, and its reputation and image, its light costs of checking, as well as the availability of parking. Pursuant to these results, consumers choose Islamic banking because of economic factors.

Using logit model to all responders, where (1) constitutes an Islamic banking consumer and (0) constitutes a non-Islamic banking consumer, factors influencing society to use Islamic banking service are location/access, service, credibility, facility, and status, as well as knowledge on Islamic banking.

Using logit model to Islamic banking consumers, where (1) will continue to become consumer and (0) desisting to become consumer, factors influencing society to continue to adopt Islamic banking are accessibility (having a negative effect on Islamic banking), profit (Islamic banking is more beneficial), and service easiness, as well as knowledge on Islamic banking.

Using logit model to all non-Islamic banking consumers, where (1) will become consumer and (0) do not want to become consumer, factors influencing the potency of

society to adopt Islamic banking are: First, accessibility (having a negative effect on Islamic banking). Second, banking location/access. Third, service (tend to make consumer do not want to adopt Islamic banking). Fourth, knowledge on Islamic banking. Fifth, profit (Islamic banking is more beneficial). Sixth, Islamic banking follow Islamic law. Seventh, the easy service. Conclusion taken from this research is that society chooses Islamic banking because of economic factors

The same study to analyze potency, preference, and behavior of society to Islamic banking in Central Java and D.I. Yogyakarta regions has also been conducted by Bank of Indonesia and University of Diponegoro (2000). The result is aimed at knowing society's preference to place their deposits in Islamic banking. Using logit model to all responders, where (1) constitutes accepting Islamic banking and (0) constitute refusing Islamic banking, factors influencing society's preference are their acceptance to new technology, mobility (preference to save enthused more by society with low mobility), tolerance to religious deviation, and comprehensive (responders' knowledge on Islamic banking comprehensiveness).

Preference to Islamic banking system indicates that society chooses an Islamic bank because of its relative profit, its compatibility, its comprehensiveness or how far Islamic banking has universal dimension concerning economic, culture and social aspects, and its observability.

General conclusion taken from logit model analysis is that society chooses Islamic banking because of economic and religious factors.

RESEARCH METHODOLOGY

The spreading of questioners was conducted on 19th-31st March 2001 at the office of Bank Muamalat Indonesia (BMI) Jakarta and on 25th-30th June 2001 at the office of Bank Negara Indonesia Syariah

(BNIS) Yogyakarta with total 95 responders. Method used in taking sample is purposive sampling and snowball; by which researcher visits pertinent BMI head office (BMI Arthaloa Building, Jakarta) and its two branch offices (BMI Kalimalang and Fatmawati) and BNI Syariah branch office in Yogyakarta.

In order to know responders' knowledge on Islamic bank they select, researcher assumes that it is required to know responders' first information about Islamic banking, how long they have had saving, and the products responders take. Using SPSS program, results in the form of frequency and percentage data are obtained (attachment 3).

To identify factors motivating consumers to choose an Islamic bank, variables used by researcher are grouped into three categories, i.e. economic variables (consumers save because of economic factors, item questions number 1-5), religious variables (consumers save because of religious factors, item questions number 6-10), and external party variables (consumers save caused by external party motivation, item questions number 11-15). (See, attachment 1).

Test on research variables is important, to ensure whether used variables (which are formulated in detailed questions) are valid and reliable or not. The validity of research questioner indicates its ability to represent something will be measured in the research, whereas reliability of questioner indicates the consistency of answers given by responders from time to time.

Test of validity and reliability was conducted using SPSS program. Validity is seen from the correlation value, while reliability is seen from the value of cronbach alpha (attachment 2).

Descriptive statistics are used to see frequency and percentage of variables used in the research (attachment 4).

Scale used to determine responders' answer is the scale of Likert, i.e. extremely agree (SS) or (1), agree (S) or (2), rather

agree (AS) or (3), rather disagree (ATS) or (4), disagree (TS) or (5), and extremely disagree (STS) or (6).

The test of hypothesis is conducted to answer research questions so that objectives proposed in this research can be attained.

Hypotheses proposed in this research are:

1. It is expected that there are economic, religious, and external party factors motivating consumers to save in Islamic banking.
2. It is expected that there are economic and religious preference differences between consumers of Bank Muamalat Indonesia and consumers of Bank BNI Syariah.
3. It is expected that there is a relationship between economic and religious preferences in saving in Islamic banking.

Tool used to analyze the first hypothesis is one sample test. Second hypothesis is tested with analysis of variance (ANOVA), whereas third hypothesis with crosstab chi-square.

RESEARCH ANALYSIS

Results of One Sample Test

One sample test is used to test first hypothesis concerning consumers' preference to Islamic banking, i.e. to identify factors motivating consumers to save in Islamic banking.

The expected factors are economic, religious, and external party; all of them later to be tested. The result shows that the first null hypothesis is rejected (attachment 5). Obtained t statistics (41,351) is more than t table ($\alpha=5\%$, $df=94$ equal to 1,658), and the probability is 0,00 (smaller than 0,05). Thus, we can conclude that there are factors motivating consumer to save in Islamic banking.

Test on each variable (that is economic, religious, and external party variables) is also conducted, to see whether

these variables motivate consumers to save in Islamic banking. The test is also conducted with one sample test, and the result indicates that null hypothesis is rejected. Such rejection can be seen from t statistics that is more than t table, or probability that is less than 0,05. For economic variable, t statistics (28,618) is more than t table. For religious variable, t statistics (32,077) is also more than t table. For external party variable, t statistics (34,577) is again more than t table. At the same time, the probability is 0,00 smaller than 0,05. Here, there are factors significantly motivating consumers to save in Islamic banking, i.e. economic, religious, and external party factors.

The understanding on the embraced religion, to be confident that what is taken does not in opposition to religion/according to religious order, understand that saving in Islamic bank will lessen economic gap in society, understand the information concerning Islamic banking, and supported by religious environment, are named religious factors. Likewise, consumers saving in Islamic bank are also motivated by economic factors, such as bank must have healthy financial system, give quick service, give online facility, give economic benefit in the form of profit sharing, and reachable location. Thereby there is a relationship between religious and economic factors in saving in Islamic banking. This relationship indicates that consumers' satisfaction level will be attained when their needs in the world and in the hereafter are fulfilled. This relationship will be analyzed further in the third hypothesis.

Results of Analysis of Variance

Analysis Of Variance (Anova) is used to test whether there is a significant difference between two or more comparable means. Using Anova, we will know whether the used samples come from populations with the same means. The use of Anova is based on the assumption that every sample is

obtained from normal populations (normal distribution) and that every population has the same variances.

Here, analysis of variance is used to test the second hypothesis, i.e. analyzing whether there is a significant difference of economic and religion preferences between the consumers of Bank Muamalat Indonesia and Bank BNI Syariah.

Pursuant to Anova assumption that sample has to be normally distributed with the same variances; the test on data normality and variance homogeneity is completed (attachment 6).

Having tested the assumption, researcher conducts the Anova test. Table 1 shows the results.

This research is aimed at analyzing whether the consumers of Bank Muamalat Indonesia and Bank BNI Syariah have preference differences in saving in Islamic banking. Test result shows that null hypothesis is rejected (at 10% confidence level). The p value is smaller than 0,10 (0,057) (attachment 6), meaning that there is no significant preference differences between the consumers of Bank Muamalat Indonesia and Bank BNI Syariah. Every consumer is motivated

by economic, religious, and external party factors. This result supports Kamal Naser's research in Jordanian, that in saving in Islamic bank, consumers are motivated by economic and religious factors. Besides, this second hypothesis also supports the first hypothesis that, in saving in Islamic banking, consumers are motivated by economic, religious, and external party factors.

This result is further supported by the test of anova according to every preference variable (three research variables, i.e. economic, religious, and external party variables).

As shown in table 1, two factors motivating consumers to save in Islamic banking are significantly different between Bank Muamalat Indonesia and Bank BNI Syariah, whereas one other is not. If the obtained F test is more than F table ($\alpha=5\%$, $df=193$ equal to 3.92) or p value is less than 0.05, the null hypothesis will be rejected, vice versa. Consumers' preferences that significantly different are religious and external party factors. Religious factors have F test equals to 4.556 or more than F table, meaning that the null hypothesis is rejected.

Table 1.
Anova of Consumers' Preference to Islamic Bank for the Consumers of Bank Muamalat Indonesia and Bank BNI Syariah

| Variable Name | | Sum of Square | df | Mean of Square | F test | Sig |
|----------------|----------------|---------------|----|----------------|--------|-------|
| Economic | Between Groups | 5,073 | 1 | 5,073 | 0,390 | 0,534 |
| | Within Groups | 1210,358 | 93 | 13,015 | | |
| Religious | Between Groups | 29,030 | 1 | 29,030 | 4,556 | 0,035 |
| | Within Groups | 592,591 | 93 | 6,372 | | |
| External Party | Between Groups | 71,723 | 1 | 71,723 | 23,452 | 0,000 |
| | Within Groups | 284,425 | 93 | 3,058 | | |

Source: Primary data

The above result shows that religious preference of consumers saving in Bank Muamalat Indonesia and Bank BNI Syariah are significantly different. This difference can be seen among others from their answers. Consumers of Bank Muamalat Indonesia emphasize more on "factor that is not in opposition to religion/according to religious order" in saving in Islamic banking. All 54 samples of Bank Muamalat Indonesia consumers state that they "extremely agree" and "agree". Consumers of Bank BNI Syariah emphasize more on "the better understanding on *shariah* principle" in saving in Islamic banking. All 41 samples of Bank BNI Syariah consumers state that they "extremely agree", "agree", and "rather agree" (attachment 4).

This difference of religious preference indicates that consumers have different understanding level. Consumers of Bank Muamalat Indonesia have less understanding on Islamic law compared to that of Bank BNI Syariah. This phenomenon can be seen from the condition of society in Jakarta, which is more heterogeneous and individualistic than Yogyakarta. Such condition is less conducive for activities aimed at improving religious understanding. This difference of religious preference needs to be paid attention by Islamic bankers. One of the efforts can be done is interpersonal communication particularly by Moslem scholars. Moslem scholars have to be clearer or more explicit in socializing to society that saving in Islamic banking is obligatory for every Moslem as interest in conventional banking is forbidden in Islam. The socialization can take the form of religious activities such as the recitation of the Quran, seminars on Islamic banking, and non-curricular lectures on Islamic economics for students. Besides, the roles of electronic and printed media are also important for the development of Islamic banking,

such as Islamic banking advertisement in television and newspapers. The existence of religious obedience and the understanding of Islamic principles indicate that consumer have orientation toward happiness in the hereafter. According to Qardhawi (1996), there is a religious obligation/spiritual dimension in Moslem soul, so that in doing activities everything should be accountable before Allah.

External party factors have F test equals to 23.452. This value is more than F table, meaning that null hypothesis is significantly rejected. The result from Anova test indicates that the external party preference of consumers of Bank Muamalat Indonesia and Bank BNI Syariah are different. This difference can also be seen from their answers. Consumers of Bank Muamalat Indonesia tend to answer "yes". More consumers answer that external party motivate them in saving in Islamic banking, whereas less consumers answer vice versa. Consumers of Bank BNI Syariah tend to answer "no". More consumers answer that they are not motivated by external party in saving in Islamic banking, while less other consumers answer vice versa (attachment 4).

The existence of motivation from parents, brother or sisters, friends, and bank employees, as well as Moslem scholars influence consumers to save in Islamic banking. Such the existence of motivation from external parties indicates that their role is significant. This should be paid attention for the development of Islamic banking. Besides, the existence of motivation from external parties represents the intertwining of brotherhood tying because of Allah. Every Moslem, according to Chapra (2000), has universal fraternalism to attain justice in the execution of trust as Allah's representative on earth.

Preference that is not significantly different for consumers of Bank Muamalat Indonesia and Bank BNI Syariah are economic factors. Economic factors have F test equals to 0.390. This F test is smaller than F table, meaning that null hypothesis is rejected. This inexistence of differences can be seen from responders' answer. The number of consumers answering that they are "extremely agree", "agree", and "rather agree" in both banks, shows that the main economic factor motivating consumers to save in Islamic banking is "bank's healthy financial system". Followed later by other economic factors such as to get economic benefit in the form of profit sharing, quick services, online facilities, and reachable location (attachment 4).

The existence of economic factors motivating consumers to save in Islamic banking indicates that consumers also consider happiness in the world. Human beings have freedom in conducting economic activities and look for economic benefits as Islam suggest every Moslem to work for the shake of the attainment of happiness. This freedom, according to Fikri (1997), have to be implemented in boundaries specified by religion, such as obeying the principles of permitted and forbidden, commitment to the obligations have been determined by Islamic law, not generate disadvantages for people,

and the existence of the principles of togetherness in realizing prosperity.

Results of Chi-Square

Chi-Square is used to test the third hypothesis, i.e. to analyze the relationship between economic and religious preferences, whether consumers save in Islamic banking because of economic factors and/or religious factors.

The result shows that there is a significant relationship between economic and religious preferences in saving in Islamic banking. The χ^2 -statistics is more than χ^2 -table (a=0.05, df=100 equal to 124.30), meaning that null hypothesis is rejected. This result can also be seen from the probability (0.000), which is smaller than 0.05 (attachment 7).

The robustness of the relationship between economic and religious preferences can be seen from symmetric measure table. The value of spearman correlation is 0.449 (nearing 0.5), meaning that the relationship is unidirectional (positive) and robust.

This relation indicates that factors motivating consumers to save in Islamic banking are economical (rational) and religious (emotional). By saving in Islamic banking, consumers attain their optimal satisfaction level, i.e. satisfaction in the world and in the hereafter.

Table 2. Chi-square of the Relationship between Economic and Religious Preferences

| Two variable relationship (Economic preference*Religious preference) | Value | df | Sig |
|--|---------|-----|-------|
| Pearson Chi square | 251,003 | 150 | 0,000 |

Source: Primary data

CONCLUSION

The results of this research concerning consumers' preference to Islamic banking provide conclusions as follow:

1. There are economic, religious, and external party factors motivating consumers to save in Islamic banking.
2. There are differences in religious preference and external party influence between consumers of Bank Muamalat Indonesia and consumers of Bank BNI Syariah.
3. There are no differences in economic preference between consumers of Bank Muamalat Indonesia and consumers of Bank BNI Syariah.
4. There is a relationship between economic and religious preferences in saving in Islamic banking.

These conclusions indicate that consumers consider two satisfaction levels in saving in Islamic banking, i.e. satisfaction in the world and in the hereafter. Every Moslem is claimed to reach happiness in the world and in the hereafter, i.e. by fulfilling needs in both these life.

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ATTACHMENT 1

Research Questioner

Responder's Data

Name:

Address:

Age:

Sex: M / F

Religion:

Education: SMA / D3 / S1 / S2

Job: Government officer/ Private owned enterprise's employee/ State owned enterprise's employee/ Self-employee / Others_____

Income:

- a. Less than IDR 500.000
- b. IDR 500.000 – IDR 1.000.000
- c. IDR 1.000.000 – IDR 1.500.000
- d. More than IDR 1.500.000
- e. None

Responder's knowledge on Islamic bank

1. How did you first hear about Islamic bank:
 - a. Radio and television
 - b. Newspaper and magazine
 - c. Billboard
 - d. Bank's employee
 - e. Friends/Neighbors/Business partner
 - f. Brothers or sisters/other family members
2. How long have you placed your money in Islamic bank:
 - a. Less than 1 year
 - b. 1-3 years
 - c. 4-6 years
 - d. More than 6 years
3. What kind of service are you using:
 - a. Mudharabah savings
 - b. Pilgrimage savings
 - c. Wadiah demand deposit
 - d. Mudharabah time deposit
 - e. Others_____

Please give (X) on your answer, with criteria as follow:

- SS = Extremely agree ATS = Rather disagree
- S = Agree TS = Disagree
- AS = Rather agree STS = Extremely disagree

WHAT FACTORS ARE MOTIVATING YOU TO SAVE IN ISLAMIC BANKING

1. By saving in an Islamic bank, I receive economic benefits in the form of profit sharing from the bank
 - a. SS b. S c. AS d. ATS e. TS f. STS
2. By saving in an Islamic bank, I receive quick services from bank's employees
 - a. SS b. S c. AS d. ATS e. TS f. STS
3. By saving in an Islamic bank, I receive ease from bank's facility
 - a. SS b. S c. AS d. ATS e. TS f. STS
4. By saving in an Islamic bank, I receive ease from bank's reachable locations
 - a. SS b. S c. AS d. ATS e. TS f. STS
5. By saving in an Islamic bank, I am ensured that my money is save as bank's financial system is healthy
 - a. SS b. S c. AS d. ATS e. TS f. STS

CONDITIONS MOTIVATING YOU TO SAVE IN ISLAMIC BANKING

6. Not in opposition to the teaching of my religion/according to religious orders, that motivating me to save in Islamic bank
 - a. SS b. S c. AS d. ATS e. TS f. STS
7. To lessen economic disparities in the society by profit sharing system applied by bank, that motivating me to save in Islamic bank
 - a. SS b. S c. AS d. ATS e. TS f. STS
8. Good understanding on Islamic principles, that motivating me to save in Islamic bank
 - a. SS b. S c. AS d. ATS e. TS f. STS
9. Information/knowledge on Islamic banking, that motivating me to save in Islamic bank
 - a. SS b. S c. AS d. ATS e. TS f. STS
10. The existence of religious supporting environment, that motivating me to save in Islamic bank
 - a. SS b. S c. AS d. ATS e. TS f. STS

WHO ARE MOTIVATING YOU TO SAVE IN ISLAMIC BANKING

11. By saving in an Islamic bank, I follow my parents' suggestion/motivation
 - a. Yes b. No
12. By saving in an Islamic bank, I follow my brothers' or sisters' or other family members' suggestion/motivation
 - a. Yes b. No
13. By saving in an Islamic bank, I follow my best friends' suggestion/motivation
 - a. Yes b. No
14. By saving in an Islamic bank, I follow bank's employees' suggestion/motivation
 - a. Yes b. No
15. By saving in an Islamic bank, I follow Moslem scholars' suggestion/motivation
 - a. Yes b. No

ATTACHMENT 2

Reliability (economic variables)
 ***** Method 1 (space saver) will be used for this analysis
 RELIABILITY ANALYSIS - SCALE (ALPHA)

| | Mean | Std Dev | Cases |
|--------------------|--------|---------|-------|
| 1. MANFAAT EK | 2,1053 | ,9944 | 95,0 |
| 2. PELAYANAN | 2,1474 | ,9222 | 95,0 |
| 3. FASILITAS | 2,0526 | ,9933 | 95,0 |
| 4. LOKASI | 2,4947 | 1,2193 | 95,0 |
| 5. SISTEM KEU BANK | 1,7579 | ,7252 | 95,0 |

Statistics for Mean Variance Std Dev N of Variables
 SCALE 10,5579 12,9301 3,5958 5

Item-total Statistics

| Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Alpha if Item Deleted |
|----------------------------|--------------------------------|----------------------------------|-----------------------|
| MANFAAT EK 8,4526 | 9,9738 | ,3133 | ,8187 |
| PELAYANAN 8,4105 | 8,5212 | ,6610 | ,7093 |
| FASILITAS 8,5053 | 7,8058 | ,7455 | ,6754 |
| LOKASI 8,0632 | 7,4002 | ,6095 | ,7295 |
| SISTEM KEU 8,8000 | 9,9277 | ,5420 | ,7542 |

Reliability Coefficients
 N of Cases = 95,0 N of Items = 5
 Alpha = ,7823

Reliability (religious variables)
 ***** Method 1 (space saver) will be used for this analysis
 RELIABILITY ANALYSIS - SCALE (ALPHA)

| | Mean | Std Dev | Cases |
|--------------------|--------|---------|-------|
| 1. TDK BERTTG AG | 1,3263 | ,5732 | 95,0 |
| 2. ME-KSJ EK | 1,7474 | ,7575 | 95,0 |
| 3. PMH AGAMA | 1,6737 | ,6754 | 95,0 |
| 4. INF PERBANK SYA | 1,8842 | ,8362 | 95,0 |
| 5. LINGK AGAMIS | 1,8316 | ,8462 | 95,0 |

Statistics for Mean Variance Std Dev N of Variables
 SCALE 8,4632 6,6130 2,5716 5

Item-total Statistics

| Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Alpha if Item Deleted |
|----------------------------|--------------------------------|----------------------------------|-----------------------|
| TDK BERTTG AG 7,1368 | 5,0130 | ,4954 | ,6830 |
| ME-KSJ EK 6,7158 | 4,6737 | ,4169 | ,7057 |
| PMH AGAMA 6,7895 | 4,8063 | ,4560 | ,6904 |
| INF PERBANK SYA 6,5789 | 3,9910 | ,5755 | ,6403 |
| LINGK AGAMIS 6,6316 | 4,1288 | ,5142 | ,6688 |

Reliability Coefficients
 N of Cases = 95,0 N of Items = 5
 Alpha = ,7257
 Reliability (variabel pihak luar)

***** Method 1 (space saver) will be used for this analysis
 RELIABILITY ANALYSIS - SCALE (ALPHA)

| | Mean | Std Dev | Cases |
|-----------------|--------|---------|-------|
| 1. DOR ORTU | 1,4316 | ,4979 | 95,0 |
| 2. DOR SUADARA | 1,4526 | ,5004 | 95,0 |
| 3. DOR TEMAN | 1,3474 | ,4787 | 95,0 |
| 4. DOR PEG BANK | 1,4316 | ,4979 | 95,0 |
| 5. DOR ULAMA | 1,2421 | ,4306 | 95,0 |

Statistics for Mean Variance Std Dev N of Variables
 SCALE 6,9053 3,7888 1,9465 5

Item-total Statistics

| Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Alpha if Item Deleted |
|----------------------------|--------------------------------|----------------------------------|-----------------------|
| DOR ORTU 5,4737 | 2,4222 | ,7218 | ,8308 |
| DOR SAUDARA 5,4526 | 2,3355 | ,7865 | ,8136 |
| DOR TEMAN 5,5579 | 2,4833 | ,7135 | ,8331 |
| DOR PEG BANK 5,4737 | 2,4009 | ,7388 | ,8264 |
| DOR ULAMA 5,6632 | 2,8853 | ,4908 | ,8826 |

Reliability Coefficients
 N of Cases = 95,0 N of Items = 5
 Alpha = ,8670

Reliability
 ***** Method 1 (space saver) will be used for this analysis
 RELIABILITY ANALYSIS - SCALE (ALPHA)

| | Mean | Std Dev | Cases |
|-------------|---------|---------|-------|
| 1. EKONOMIS | 10,5579 | 3,5958 | 95,0 |
| 2. AGAMIS | 8,4632 | 2,5716 | 95,0 |
| 3. PILUAR | 6,9053 | 1,9465 | 95,0 |

Statistics for Mean Variance Std Dev N of Variables
 SCALE 25,9263 37,3456 6,1111 3

Item-total Statistics

| Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Alpha if Item Deleted |
|----------------------------|--------------------------------|----------------------------------|-----------------------|
| EKONOMIS 15,3684 | 13,0862 | ,4355 | ,4103 |
| AGAMIS 17,4632 | 20,2938 | ,4505 | ,3523 |
| PILUAR 19,0211 | 27,2974 | ,3077 | ,5681 |

Reliability Coefficients
 N of Cases = 95,0 N of Items = 3
 Alpha = ,5629

ATTACHMENT 3

Frequency Table Responders' Characteristics

Age

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| Valid Under 20 | 18 | 18,9 | 18,9 | 18,9 |
| 21-30 | 51 | 53,7 | 53,7 | 72,6 |
| 31-40 | 18 | 18,9 | 18,9 | 91,6 |
| 41-50 | 6 | 6,3 | 6,3 | 97,9 |
| 50 or more | 2 | 2,1 | 2,1 | 100,0 |
| Total | 95 | 100,0 | 100,0 | |

Sex

| | | Frequen | Perce | Valid | Cumulativ Perce |
|-------|--------|---------|-------|-------|-----------------|
| Valid | Male | 51 | 53, | 53, | 53, |
| | Female | 44 | 46, | 46, | 100, |
| | Total | 95 | 100, | 100, | |

Religion

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | islam | 95 | 100,0 | 100,0 | 100,0 |

Education

| | | Frequenc | Perce | Valid | Cumulati Perce |
|------|-------|----------|-------|-------|----------------|
| Vali | tamat | 44 | 46, | 46, | 46, |
| | tamat | 10 | 10, | 10, | 56, |
| | tamat | 37 | 38, | 38, | 95, |
| | tamat | 4 | 4,2 | 4,2 | 100, |
| | Tota | 95 | 100, | 100, | |

Jobs

| | | Frequen | Perce | Valid | Cumulati Perce |
|------|-----------|---------|-------|-------|----------------|
| Vali | peg- | 13 | 13, | 13, | 13, |
| | peg- | 47 | 49, | 49, | 63, |
| | peg- | 2 | 2,1 | 2,1 | 65, |
| | wiraswast | 8 | 8,4 | 8,4 | 73, |
| | lainny | 25 | 26, | 26, | 100, |
| | Tota | 95 | 100, | 100, | |

penghasilan

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------------|-----------|---------|---------------|--------------------|
| Valid | kurang dari Rp 500.000 | 13 | 13,7 | 13,7 | 13,7 |
| | Rp 500.000-Rp1.000.000 | 32 | 33,7 | 33,7 | 47,4 |
| | Rp 1.000.000-Rp 1.500.000 | 8 | 8,4 | 8,4 | 55,8 |
| | lebih dari Rp 1.500.000 | 17 | 17,9 | 17,9 | 73,7 |
| | belum ada | 25 | 26,3 | 26,3 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

informasi

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------------|-----------|---------|---------------|--------------------|
| Valid | radio-TV | 21 | 22,1 | 22,1 | 22,1 |
| | surat kabar-majalah | 18 | 18,9 | 18,9 | 41,1 |
| | papan iklan | 7 | 7,4 | 7,4 | 48,4 |
| | peg-bank syariah | 5 | 5,3 | 5,3 | 53,7 |
| | teman/tetangga/relasi | 33 | 34,7 | 34,7 | 88,4 |
| | saudara/angkeluarga lain | 11 | 11,6 | 11,6 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

lama menabung

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------------|-----------|---------|---------------|--------------------|
| Valid | kurang dari 1 th | 34 | 35,8 | 35,8 | 35,8 |
| | 1-3 th | 39 | 41,1 | 41,1 | 76,8 |
| | 4-6 th | 9 | 9,5 | 9,5 | 86,3 |
| | di atas 6 th | 13 | 13,7 | 13,7 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

jenis produk

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------------------------------|-----------|---------|---------------|--------------------|
| Valid | tab-ummat/tab-mudharabah | 85 | 89,5 | 89,5 | 89,5 |
| | tab-haji arafah/tab-hajimudharabah | 2 | 2,1 | 2,1 | 91,6 |
| | tab-trendi | 3 | 3,2 | 3,2 | 94,7 |
| | simp-giro wadiah | 4 | 4,2 | 4,2 | 98,9 |
| | dep-fulsinves/dep-mudharabah | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

**ATTACHMENT 4
Frequency Table Research Variables**

manfaat ekonomi

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 23 | 24,2 | 24,2 | 24,2 |
| | s | 53 | 55,8 | 55,8 | 80,0 |
| | as | 9 | 9,5 | 9,5 | 89,5 |
| | ats | 7 | 7,4 | 7,4 | 96,8 |
| | ts | 2 | 2,1 | 2,1 | 98,9 |
| | sts | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

pelayanan yg cepat

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 18 | 18,9 | 18,9 | 18,9 |
| | s | 56 | 58,9 | 58,9 | 77,9 |
| | as | 14 | 14,7 | 14,7 | 92,6 |
| | ats | 4 | 4,2 | 4,2 | 96,8 |
| | ts | 2 | 2,1 | 2,1 | 98,9 |
| | sts | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

fasilitas online

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 27 | 28,4 | 28,4 | 28,4 |
| | s | 48 | 50,5 | 50,5 | 78,9 |
| | as | 12 | 12,6 | 12,6 | 91,6 |
| | ats | 5 | 5,3 | 5,3 | 96,8 |
| | ts | 2 | 2,1 | 2,1 | 98,9 |
| | sts | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

lokasi yg terjangkau

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 17 | 17,9 | 17,9 | 17,9 |
| | s | 45 | 47,4 | 47,4 | 65,3 |
| | as | 10 | 10,5 | 10,5 | 75,8 |
| | ats | 17 | 17,9 | 17,9 | 93,7 |
| | ts | 4 | 4,2 | 4,2 | 97,9 |
| | sts | 2 | 2,1 | 2,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

sistem keu-bank yg sehat

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 37 | 38,9 | 38,9 | 38,9 |
| | s | 46 | 48,4 | 48,4 | 87,4 |
| | as | 10 | 10,5 | 10,5 | 97,9 |
| | ats | 2 | 2,1 | 2,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

tdk bertentangan dg agama

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 68 | 71,6 | 71,6 | 71,6 |
| | s | 24 | 25,3 | 25,3 | 96,8 |
| | as | 2 | 2,1 | 2,1 | 98,9 |
| | ats | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

mengurangi kesenjangan ekonomi

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 41 | 43,2 | 43,2 | 43,2 |
| | s | 38 | 40,0 | 40,0 | 83,2 |
| | as | 15 | 15,8 | 15,8 | 98,9 |
| | ats | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

pemahaman prinsip agama dg baik

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 42 | 44,2 | 44,2 | 44,2 |
| | s | 42 | 44,2 | 44,2 | 88,4 |
| | as | 11 | 11,6 | 11,6 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

informasi perbank-syariah

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 29 | 30,5 | 30,5 | 30,5 |
| | s | 54 | 56,8 | 56,8 | 87,4 |
| | as | 9 | 9,5 | 9,5 | 96,8 |
| | ats | 1 | 1,1 | 1,1 | 97,9 |
| | ts | 1 | 1,1 | 1,1 | 98,9 |
| | sts | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

lingkungan agamis

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ss | 37 | 38,9 | 38,9 | 38,9 |
| | s | 42 | 44,2 | 44,2 | 83,2 |
| | as | 12 | 12,6 | 12,6 | 95,8 |
| | ats | 3 | 3,2 | 3,2 | 98,9 |
| | ts | 1 | 1,1 | 1,1 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

dorongan ortu

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ya | 54 | 56,8 | 56,8 | 56,8 |
| | tidak | 41 | 43,2 | 43,2 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

dorongan saudara

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ya | 52 | 54,7 | 54,7 | 54,7 |
| | tidak | 43 | 45,3 | 45,3 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

dorongan teman

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------|-----------|---------|---------------|--------------------|
| Valid | ya | 62 | 65,3 | 65,3 | 65,3 |
| | tidak | 33 | 34,7 | 34,7 | 100,0 |
| | Total | 95 | 100,0 | 100,0 | |

dorongan peg-bank

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|--------------------|
| Valid ya | 54 | 56,8 | 56,8 | 56,8 |
| tidak | 41 | 43,2 | 43,2 | 100,0 |
| Total | 95 | 100,0 | 100,0 | |

dorongan ulama

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|--------------------|
| Valid ya | 72 | 75,8 | 75,8 | 75,8 |
| tidak | 23 | 24,2 | 24,2 | 100,0 |
| Total | 95 | 100,0 | 100,0 | |

**LAMPIRAN 5
UJI HIPOTESA PERTAMA**

T-Test

One-Sample Statistics

| | N | Mean | Std. Deviation | Std. Error Mean |
|--------|----|---------|----------------|-----------------|
| PREFER | 95 | 25,9263 | 6,1111 | ,6270 |

One-Sample Test

Test Value = 0

| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
|--------|--------|----|-----------------|-----------------|---|---------|
| | | | | | Lower | Upper |
| PREFER | 41,351 | 94 | ,000 | 25,9263 | 24,6814 | 27,1712 |

T-Test

One-Sample Statistics

| | N | Mean | Std. Deviation | Std. Error Mean |
|----------|----|---------|----------------|-----------------|
| EKONOMIS | 95 | 10,5579 | 3,5958 | ,3689 |
| AGAMIS | 95 | 8,4632 | 2,5716 | ,2638 |
| PILUAR | 95 | 6,9053 | 1,9465 | ,1997 |

One-Sample Test

Test Value = 0

| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
|----------|--------|----|-----------------|-----------------|---|---------|
| | | | | | Lower | Upper |
| EKONOMIS | 28,618 | 94 | ,000 | 10,5579 | 9,8254 | 11,2904 |
| AGAMIS | 32,077 | 94 | ,000 | 8,4632 | 7,9393 | 8,9870 |
| PILUAR | 34,577 | 94 | ,000 | 6,9053 | 6,5087 | 7,3018 |

**LAMPIRAN 6
UJI HIPOTESA KEDUA
Uji Normalitas Data**

NPar Tests

One-Sample Kolmogorov-Smirnov Test

| | | PREFER |
|----------------------------------|----------------|---------|
| N | | 95 |
| Normal Parameters ^{a,b} | Mean | 25,9263 |
| | Std. Deviation | 6,1111 |
| Most Extreme Differences | Absolute | ,066 |
| | Positive | ,066 |
| | Negative | -,050 |
| Kolmogorov-Smirnov Z | | ,641 |
| Asymp. Sig. (2-tailed) | | ,805 |

a. Test distribution is Normal.

b. Calculated from data.

**LAMPIRAN 7
UJI HIPOTESA KETIGA
Crosstabs**

Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) |
|------------------------------|----------------------|-----|--------------------------|
| Pearson Chi-Square | 251,003 ^a | 150 | ,000 |
| Likelihood Ratio | 135,675 | 150 | ,793 |
| Linear-by-Linear Association | 16,525 | 1 | ,000 |
| N of Valid Cases | 95 | | |

a. 176 cells (100,0%) have expected count less than 5.
The minimum expected count is ,01.

Directional Measures

| | | | Value | Asymp. Std. Error ^a | Approx. T ^b | Approx. Sig. |
|--------------------|-----------|--------------------|-------|--------------------------------|------------------------|--------------|
| Ordinal by Ordinal | Somers' d | Symmetric | ,334 | ,065 | 5,132 | ,000 |
| | | EKONOMIS Dependent | ,341 | ,066 | 5,132 | ,000 |
| | | AGAMIS Dependent | ,327 | ,063 | 5,132 | ,000 |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Symmetric Measures

| | | Value | Asymp. Std. Error ^a | Approx. T ^b | Approx. Sig. |
|----------------------|----------------------|-------|--------------------------------|------------------------|-------------------|
| Ordinal by Ordinal | Kendall's tau-b | ,334 | ,065 | 5,132 | ,000 |
| | Kendall's tau-c | ,327 | ,064 | 5,132 | ,000 |
| | Gamma | ,372 | ,071 | 5,132 | ,000 |
| | Spearman Correlation | ,449 | ,081 | 4,852 | ,000 ^c |
| Interval by Interval | Pearson's R | ,419 | ,077 | 4,454 | ,000 ^c |
| N of Valid Cases | | 95 | | | |

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

Oneway (jenis bank)

Descriptives

PREFER

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|---------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| bmi-jkt | 54 | 24,8889 | 6,4535 | ,8782 | 23,1274 | 26,6504 | 15,00 | 48,00 |
| bnis-yk | 41 | 27,2927 | 5,4048 | ,8441 | 25,5867 | 28,9987 | 16,00 | 37,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

ANOVA

| Test of Homogeneity of Variances | | | | PREFER | | | | | | |
|----------------------------------|------------------|-----|-----|--------|----------------|----------|-------------|---------|-------|------|
| PREFER | Levene Statistic | df1 | df2 | Sig. | Sum of Squares | df | Mean Square | F | Sig. | |
| | ,738 | 1 | 93 | ,393 | Between Groups | 134,663 | 1 | 134,663 | 3,710 | ,057 |
| | | | | | Within Groups | 3375,821 | 93 | 36,299 | | |
| | | | | | Total | 3510,484 | 94 | | | |

| EKONOM | Between | Sum of Squares | df | Mean Square | F | Sig. |
|--------|---------|----------------|----|-------------|-------|------|
| | Within | 1215,43 | 93 | 13,01 | | |
| | Tota | 1215,43 | 94 | | | |
| AGAMI | Between | 29,03 | 1 | 29,03 | 4,55 | ,03 |
| | Within | 592,59 | 93 | 6,37 | | |
| | Tota | 621,62 | 94 | | | |
| PILUA | Between | 71,72 | 1 | 71,72 | 23,45 | ,00 |
| | Within | 284,42 | 93 | 3,05 | | |
| | Tota | 356,14 | 94 | | | |

Oneway (usia)

Descriptives

PREFER

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|----------------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| 20 th ke bawah | 18 | 26,8889 | 5,2344 | 1,2338 | 24,2859 | 29,4919 | 16,00 | 35,00 |
| 21-30 th | 51 | 25,5882 | 5,6469 | ,7907 | 24,0000 | 27,1764 | 15,00 | 40,00 |
| 31-40 th | 18 | 27,7222 | 7,9469 | 1,8731 | 23,7703 | 31,6741 | 16,00 | 48,00 |
| 41-50 th | 6 | 21,3333 | 3,8297 | 1,5635 | 17,3143 | 25,3524 | 15,00 | 26,00 |
| 50 th ke atas | 2 | 23,5000 | 9,1924 | 6,5000 | -59,0903 | 106,0903 | 17,00 | 30,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

ANOVA

| Test of Homogeneity of Variances | | | | PREFER | | | | | | |
|----------------------------------|------------------|-----|-----|--------|----------------|----------|-------------|--------|-------|------|
| PREFER | Levene Statistic | df1 | df2 | Sig. | Sum of Squares | df | Mean Square | F | Sig. | |
| | 1,338 | 4 | 90 | ,262 | Between Groups | 218,909 | 4 | 54,727 | 1,496 | ,210 |
| | | | | | Within Groups | 3291,575 | 90 | 36,573 | | |
| | | | | | Total | 3510,484 | 94 | | | |

Oneway (jenis kelamin)

Descriptives

PREFER

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|--------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| pria | 51 | 25,0392 | 6,3936 | ,8953 | 23,2410 | 26,8375 | 15,00 | 48,00 |
| wanita | 44 | 26,9545 | 5,6649 | ,8540 | 25,2323 | 28,6768 | 15,00 | 40,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

ANOVA

Test of Homogeneity of Variances

| PREFER | | | |
|------------------|-----|-----|------|
| Levene Statistic | df1 | df2 | Sig. |
| ,127 | 1 | 93 | ,722 |

PREFER

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|----|-------------|-------|------|
| Between Groups | 86,654 | 1 | 86,654 | 2,354 | ,128 |
| Within Groups | 3423,831 | 93 | 36,815 | | |
| Total | 3510,484 | 94 | | | |

Oneway (pendidikan)

Descriptives

PREFER

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|-----------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| tamat sma | 44 | 25,4545 | 5,2627 | ,7934 | 23,8546 | 27,0545 | 15,00 | 35,00 |
| tamat d3 | 10 | 26,1000 | 6,2441 | 1,9746 | 21,6332 | 30,5668 | 16,00 | 33,00 |
| tamat s1 | 37 | 26,2162 | 6,9046 | 1,1351 | 23,9141 | 28,5183 | 15,00 | 48,00 |
| tamat s2 | 4 | 28,0000 | 8,6023 | 4,3012 | 14,3118 | 41,6882 | 17,00 | 37,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

ANOVA

Test of Homogeneity of Variances

| PREFER | | | |
|------------------|-----|-----|------|
| Levene Statistic | df1 | df2 | Sig. |
| ,859 | 3 | 91 | ,465 |

PREFER

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|----|-------------|------|------|
| Between Groups | 30,405 | 3 | 10,135 | ,265 | ,850 |
| Within Groups | 3480,079 | 91 | 38,243 | | |
| Total | 3510,484 | 94 | | | |

Oneway (pekerjaan)

Descriptives

PREFER

| | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|------------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| peg-negri | 13 | 25,4615 | 5,0927 | 1,4125 | 22,3840 | 28,5390 | 16,00 | 36,00 |
| peg-swasta | 47 | 25,2766 | 7,0146 | 1,0232 | 23,2170 | 27,3362 | 15,00 | 48,00 |
| peg-bumn | 2 | 27,5000 | 2,1213 | 1,5000 | 8,4407 | 46,5593 | 26,00 | 29,00 |
| wiraswasta | 8 | 26,1250 | 7,0799 | 2,5031 | 20,2061 | 32,0439 | 17,00 | 37,00 |
| lainnya | 25 | 27,2000 | 4,6188 | ,9238 | 25,2935 | 29,1065 | 18,00 | 35,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

ANOVA

| Test of Homogeneity of Variances | | | | PREFER | | | | |
|----------------------------------|-----|-----|------|----------------|----------|-------------|--------|------|
| PREFER | | | | Sum of Squares | df | Mean Square | F | Sig. |
| Levene Statistic | df1 | df2 | Sig. | Between Groups | 68,474 | 4 | 17,119 | ,448 |
| 1,860 | 4 | 90 | ,124 | Within Groups | 3442,010 | 90 | 38,245 | |
| | | | | Total | 3510,484 | 94 | | |

Oneway (penghasilan)

Descriptives

| PREFER | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|---------------------------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| kurang dari Rp 500.000 | 13 | 25,8462 | 6,9624 | 1,9310 | 21,6388 | 30,0535 | 15,00 | 40,00 |
| Rp 500.000-Rp1.000.000 | 32 | 24,6875 | 5,8994 | 1,0429 | 22,5606 | 26,8144 | 15,00 | 37,00 |
| Rp 1.000.000-Rp 1.500.000 | 8 | 29,0000 | 4,7809 | 1,6903 | 25,0031 | 32,9969 | 22,00 | 37,00 |
| lebih dari Rp 1.500.000 | 17 | 25,0000 | 7,8978 | 1,9155 | 20,9393 | 29,0607 | 15,00 | 48,00 |
| belum ada | 25 | 27,2000 | 4,6188 | ,9238 | 25,2935 | 29,1065 | 18,00 | 35,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

ANOVA

| Test of Homogeneity of Variances | | | | PREFER | | | | |
|----------------------------------|-----|-----|------|----------------|----------|-------------|--------|-------|
| PREFER | | | | Sum of Squares | df | Mean Square | F | Sig. |
| Levene Statistic | df1 | df2 | Sig. | Between Groups | 179,917 | 4 | 44,979 | 1,215 |
| 1,029 | 4 | 90 | ,397 | Within Groups | 3330,567 | 90 | 37,006 | ,310 |
| | | | | Total | 3510,484 | 94 | | |

Oneway (informasi)

Descriptives

| PREFER | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|--------------------------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| radio-TV | 21 | 25,6667 | 6,1101 | 1,3333 | 22,8854 | 28,4480 | 15,00 | 40,00 |
| surat kabar-majalah | 18 | 26,1111 | 5,7792 | 1,3622 | 23,2372 | 28,9850 | 16,00 | 37,00 |
| papan iklan | 7 | 26,0000 | 5,8595 | 2,2147 | 20,5809 | 31,4191 | 16,00 | 34,00 |
| peg-bank syariah | 5 | 31,2000 | 11,5845 | 5,1807 | 16,8160 | 45,5840 | 19,00 | 48,00 |
| teman/tetangga/relasi | 33 | 26,2727 | 5,4731 | ,9527 | 24,3321 | 28,2134 | 15,00 | 35,00 |
| saudara/angkeluarga lain | 11 | 22,6364 | 4,8015 | 1,4477 | 19,4107 | 25,8621 | 15,00 | 29,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

ANOVA

| Test of Homogeneity of Variances | | | | PREFER | | | | |
|----------------------------------|-----|-----|------|----------------|----------|-------------|--------|-------|
| PREFER | | | | Sum of Squares | df | Mean Square | F | Sig. |
| Levene Statistic | df1 | df2 | Sig. | Between Groups | 264,149 | 5 | 52,830 | 1,448 |
| 1,873 | 5 | 89 | ,107 | Within Groups | 3246,335 | 89 | 36,476 | |
| | | | | Total | 3510,484 | 94 | | |

Oneway (lama menabung)

Descriptives

| PREFER | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|------------------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| kurang dari 1 th | 34 | 25,5000 | 5,2987 | ,9087 | 23,6512 | 27,3488 | 15,00 | 34,00 |
| 1-3 th | 39 | 25,8718 | 6,3003 | 1,0089 | 23,8295 | 27,9141 | 15,00 | 40,00 |
| 4-6 th | 9 | 26,1111 | 4,2262 | 1,4087 | 22,8625 | 29,3597 | 20,00 | 32,00 |
| di atas 6 th | 13 | 27,0769 | 8,7031 | 2,4138 | 21,8177 | 32,3361 | 15,00 | 48,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

Test of Homogeneity of Variances

| PREFER | | | | ANOVA | | | | | |
|------------------|-----|-----|------|----------------|----------------|----|-------------|------|------|
| Levene Statistic | df1 | df2 | Sig. | Between Groups | Sum of Squares | df | Mean Square | F | Sig. |
| 1,904 | 3 | 91 | ,134 | 23,813 | 23,813 | 3 | 7,938 | ,207 | ,891 |
| | | | | 3486,671 | 3486,671 | 91 | 38,315 | | |
| | | | | Total | 3510,484 | 94 | | | |

Oneway (jenis produk)

Descriptives

| PREFER | N | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | | Minimum | Maximum |
|-------------------------------------|----|---------|----------------|------------|----------------------------------|-------------|---------|---------|
| | | | | | Lower Bound | Upper Bound | | |
| tab-ummat/tab-mudharabah | 85 | 26,2471 | 6,1854 | ,6709 | 24,9129 | 27,5812 | 15,00 | 48,00 |
| tab-haji arafah/tab-haji mudharabah | 2 | 28,0000 | 1,4142 | 1,0000 | 15,2938 | 40,7062 | 27,00 | 29,00 |
| tab-trendi | 3 | 26,6667 | 3,0551 | 1,7638 | 19,0775 | 34,2558 | 24,00 | 30,00 |
| simp-giro wadiah | 4 | 19,0000 | 3,1623 | 1,5811 | 13,9681 | 24,0319 | 16,00 | 23,00 |
| dep-fulsinves/dep-mudharabah | 1 | 20,0000 | , | , | , | , | 20,00 | 20,00 |
| Total | 95 | 25,9263 | 6,1111 | ,6270 | 24,6814 | 27,1712 | 15,00 | 48,00 |

Test of Homogeneity of Variances

| PREFER | | | | ANOVA | | | | | |
|------------------|-----|-----|------|----------------|----------------|----|-------------|-------|------|
| Levene Statistic | df1 | df2 | Sig. | Between Groups | Sum of Squares | df | Mean Square | F | Sig. |
| 1,746 | 4 | 90 | ,147 | 246,006 | 246,006 | 4 | 61,501 | 1,696 | ,158 |
| | | | | 3264,478 | 3264,478 | 90 | 36,272 | | |
| | | | | Total | 3510,484 | 94 | | | |