



Al-Mashrafiyah: Jurnal Ekonomi, Keuangan dan Perbankan Syariah

ISSN (p): 2597-4904 ISSN (e) : 2620-5661

Volume 8, Nomor 1, April (2024), h.16-30

10.24252/al-mashrafiyah.v8i1.45539

Customer Preferences Savings Product (Study on IB Muamalat Customer at PT. Bank Muamalat Indonesia, Tbk)

Siska Yuli Anita¹

Raden Intan State Islamic University Lampung, Indonesia¹

siskayulianita@radenintan.ac.id

Received: 08-02-2024; Revised: 24-04-2024; Accepted: 30-04-2024;

Keywords: *Religiosity, Service Quality and Preference*

ABSTRACT

The purpose of this article is to determine the partial and simultaneous influence of religiosity and service quality on customer preferences. That preferences mean like or dislike in using Saving Product iB Hajj and Umrah Muamalat Bank in digitalization era today. This type of research is quantitative research with a research population of 273 people and a sample size of 73 respondents with sampling using the Slovin formula and sample selection criteria, namely that they are iB Hajj and Umrah savings customers of Bank Muamalat, aged 25-60 years and domiciled in Jakarta and Lampung. By using a data processing tool in the form of the SPPS version 20 application. The results of the research that has been carried out show that simultaneously religiosity and service quality have an influence on preferences, while partially religiosity has no effect on preferences and service quality has an influence on preferences.

Kata Kunci:
Religiusitas, Kualitas Layanan dan Preferensi

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh secara parsial dan simultan dari religiusitas dan kualitas layanan terhadap preferensi nasabah. Preferensi yang dimaksudkan adalah ketertarikan dalam menggunakan Saving Product di iB Haji dan Umrah Bank Muamalat dalam dunia digital saat ini. Jenis penelitian ini merupakan penelitian kuantitatif dengan populasi penelitian sebanyak 273 populasi dan jumlah sample sebanyak 73 responden dengan pengambilan sample menggunakan rumus slovin dan kriteria pemilihan sample yaitu merupakan nasabah tabungan iB haji dan umrah Bank Muamalat, rentan usia 25-60 tahun dan berdomisili di jakarta dan lampung. Dengan menggunakan alat pengolahan data berupa Aplikasi SPPS *vers* 20. Hasil penelitian yang telah dilakukan menunjukkan bahwa secara simultan religiusitas dan kualitas layanan memiliki pengaruh terhadap preferensi sedangkan secara parsial religiusitas tidak berpengaruh terhadap preferensi dan kualitas layanan berpengaruh terhadap preferensi.

INTRODUCTION

In the current area of technological development, the development and growth of Islamic banking has progressed very rapidly. Based on sharia banking statistics in January 2022, there were 12 Sharia Commercial Banks, 21 Sharia Business Units (UUS), and 164 BPRS, with a total of 2,939 office services. Based on the blueprint for the development of Islamic banking in Indonesia, the market share of Islamic banking has also expanded, which is estimated that by the end of 2021 total Islamic banking assets are estimated to optimistically reach 676,735 billion.

Indonesia ranks first in the world in the development of Islamic finance, with a score of 81.93. Based on the *Global Islamic Finance Report 2019*, Indonesia managed to rise five ranks and overtook Malaysia which filled the position for the last three years (Kara M, 2013). The following diagram shows Indonesia being the world's number one country in the development of Islamic finance:

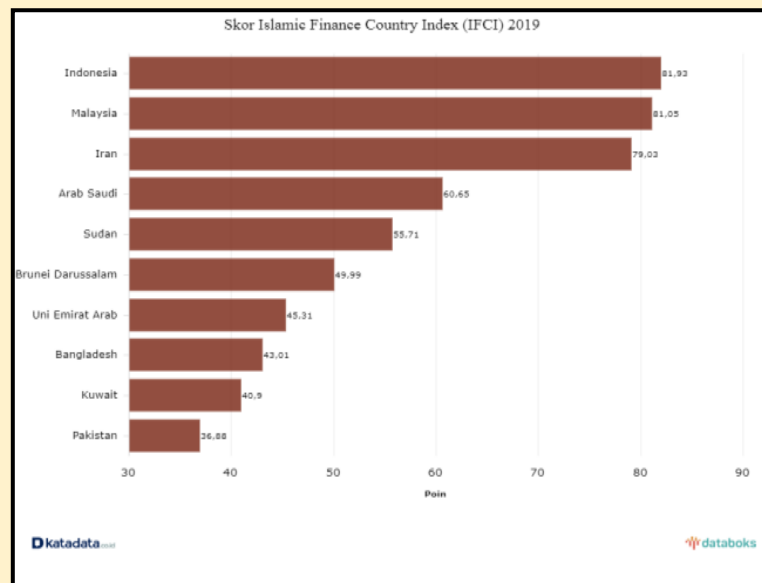


Figure 1.
Score Chart Islamic Finance Country Index (IFCI) 2019
 Source : Katadata.com, 2023

This report states that Indonesia's ranking increase in the Islamic Finance Country Index (IFCI) 2019 is caused by several factors. The government supports the development of Islamic finance in the country by establishing the National Committee for Sharia Finance (KNKS), issuing related regulations, and providing various sharia-based services.

One of the Islamic banks in Indonesia is bank muamalat. Bank Muamalat is the first commercial bank in Indonesia to apply Islamic sharia principles in carrying out its operations. Bank Muamalat was established on November 1, 1991, which was initiated by the Indonesian Ulema Council. It began operations in 1992 supported by Muslim scholars and businessmen, as well as the wider community (Trimulato, 2017). In 1994 it has become a foreign exchange bank Existing funding products using the principle of wadiah or deposit and Mudharabah or profit sharing. Meanwhile, the investment of funds uses the principles of buying and selling, profit-sharing, and rent.

Bank Muamalat Indonesia is one of the Islamic banks in Indonesia that has several savings products offered by Bank Muamalat Indonesia, Bank Muamalat Indonesia Savings is a type of

savings product that is widely chosen and used by people in the country. Savings from the first Islamic bank in Indonesia are guaranteed without usury. Islamic banks are banks that run businesses based on the principles of Islamic religious law. For information, since 1994, Bank Muamalat has obtained a license as a Foreign Exchange Bank and is listed as a public company on the Indonesia Stock Exchange (IDX) so that its security is guaranteed. One of them is Hajj and Umrah savings products.

Hajj and Umrah savings are savings products that use a Profit Sharing contract in accordance with sharia principles specifically for Hajj and Umrah candidates which aims to meet the needs of Hajj Travel Expenses (BPIH). This savings account is a sharia banking service that uses a Wadi'ah contract, which is managed flexibly and practically. This savings can only be disbursed to finance Hajj or Umrah travel.

Indonesia where most of the population is Muslim, so as Muslims must have the desire to carry out Hajj and Umrah to perfect their worship. One way Muslims can perform Hajj and Umrah is by participating in the Hajj and Umrah savings program. This program is a type of savings product at Islamic banks. For this reason, they must first know the advantages and disadvantages of Hajj and Umrah savings products. So that people will trust more and decide to use the Hajj and Umrah savings products. In addition, they must also know the programs related to Hajj and Umrah savings products based on Islamic law. With the religiosity and quality of services provided by the bank, it will foster customer preference (interest) to use Hajj and Umrah savings products at the Islamic bank.

According to Sumadi Suryabrata, preference (interest) is a sense of preference and a sense of interest in something or an activity without anyone telling it. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest. Many factors affect a person's interest. Sukmadinata explained what influences interest, namely knowledge, information and experience. Then according to Nugroho J. Setiadi the factors that influence interest, namely perception, beliefs and attitudes, motivation and lifestyle. According to Muhammad it is service, profit sharing, faith or religiosity and location.

In this study, researchers took 2 factors that influence customer preferences in participating in Hajj and Umrah iB products at Bank Muamalat Indonesia, namely religiosity and service quality. The first factor that influences interest is religiosity. One of the dimensions of religiosity is the consequence dimension, in this case the higher the level of one's religiosity, it will improve the quality of one's creed, morals and also sharia.

In the field of creed, the higher the level of religiosity of a person, the quality of his worship. In the moral field, the higher the level of religiosity, the more one improves the way one interacts with God's creatures. In the field of sharia, the higher the level of religiosity a person will cause him to make transactions that are justified by sharia and avoid things prohibited by sharia, such as deciding to become a customer at Bank Muamalat Indonesia to avoid conventional transactions that contain a lot of usury. so it can be concluded that the higher the level of religiosity, it will increase interest in making transactions at Islamic banks, especially at Bank Muamalat Indonesia.

The second factor that influences interest is service or quality of service. Service quality is how far the difference is between reality and customer expectations for the services they receive. Nina I.F explained that service quality is seen by comparing customers' perceptions of the services

they receive. The quality of service is perceived as good and satisfactory if it meets expectations. Conversely, if the service received is lower than expected, then the quality of service is considered less than ideal. The conclusion is that the quality of a bank's services is measured by how far it can meet the expectations of its customers.

This research is in line with previous research conducted by Maski, which explained that there are factors that influence the choice of saving in banking syariah, including services and beliefs, knowledge and physical objects. The research shows that choice Saving in Islamic banking is influenced by service and trust. In addition, as customers who have the hope to be able to carry out Hajj or Umrah can further strengthen faith and effort in order to realize the hope of performing Hajj or Umrah by using products in Islamic banking related to Hajj and Umarah savings. Meanwhile, from the bank side, it must provide more excellent services to realize the expectations of customers in using savings products, especially Hajj and Umrah savings so that the expectations they want can be realized from the products and services provided.

The law of performing Hajj is fardhu for every Muslim, both male and female. As Allah says Surah Ali Imran verse 97.

فِيهِ آيَاتٌ بَيِّنَاتٌ مَّقَامُ إِبْرَاهِيمَ وَمَنْ دَخَلَهُ كَانَ ءَامِنًا ۗ وَبِهِ عَلَى النَّاسِ حِجُّ الْبَيْتِ مَنِ اسْتَطَاعَ إِلَيْهِ سَبِيلًا وَمَنْ كَفَرَ فَإِنَّ اللَّهَ غَنِيٌّ عَنِ الْعَالَمِينَ ۗ

It means: "In it there are clear signs, (among them) Maqam Ibrahim. Whoever enters it (Baitullah), then he is safe. (Between) man's duty towards Allah is to perform the pilgrimage to Jerusalem, (i.e. for) those who are able to travel there. Whoever denies (the obligation of Hajj), then verily Allah is rich (does not need anything) of all nature." (QS. Ali Imran:97).

Therefore, based on the description above, research on customer preferences in saving for Hajj and Umrah is seen from the religiosity and quality of services provided by Islamic banks so that it can attract customers to save Hajj and Umrah savings in Islamic banking, especially among customers at Bank Muamalat Indonesia who have these savings which means they have a preference or interest in saving for Can perform Hajj and Umrah, so it is interesting to do a research.

LITERATURE REVIEW

1. Theory of Reasoned Action

The Theory of Reasoned Action focuses on the relationship between beliefs (behavioral and normative), attitudes, intentions and behaviors. Fishbein tried to understand the relationship between attitudes and behavior in response to research conducted by social psychologists that people often fail to act according to their attitudes, arguing that the actions of attitudes should focus on those attitudes that are specifically certain attractive behaviors. According to Ajzen, Fishbein shows that the performance of behaviors available in certain contexts is also influenced by behavior-specific social and personal norms. The results of Ajzen's research explain the relationship between beliefs and attitudes by applying the expectation-value framework by adding behavioral intention as a new variable between attitude and behavior.

2. Theory of Planned Behavior

The Theory of Planned Behavior is an extension of the *Theory of Reasoned Action*. Although the framework of the *Theory of Reasoned Action* provides much attention, Sheppard et al. found that the validity of the predictive power of the model is subject to behavior under full volitional control. As a continuation of the *Theory of Reasoned Action*, the *Theory of Planned Behavior* complements the limitations in the original model with behaviors in which people have incomplete volitional control. It was developed to expand the application of the *Theory of Reasoned Action* beyond pure volitional control by adding new predictors to behavioral performance control. Additional constructions are aimed at as perceived behavioral control to take into account situations when an individual has no control over the targeted behavior. Consideration of this new construction is important because it expands the application of the theory of easier volitional behavior to more complex and multifaceted behavior.

3. Treasures and Savings of Hajj/Umrah

Islam has its own concept related to treasure (mall) which is different from the concept of treasure according to the perspective in general. Treasure (mal) in terms of language is called al-mal which comes from the word (ميل - يميل) which means inclined, inclined and tilted. Meanwhile, according to Wahbah al-Zuhayli, property in terms of language is any item that is truly owned and controlled (hiyazah) by someone, either in the form of 'ain or benefits.

Even the fuqaha' give various definitions of treasure. Some of them define property as something that is desired by human nature and can be stored for the required time or something that can be mastered, stored and utilized. Al Syarbaini al-Khatib argues that property is something that has value and the person who damages it will be obliged to pay compensation. Meanwhile, according to Muhammad Salam Madkur revealed that property according to fiqh scholars is everything that can be controlled and stored for use when needed.

Based on the description above, property has a meaning that develops from something needed to everything that is useful to meet needs and meet welfare for its owner. Thus, the Merriam-Webster Collegiate Dictionary defines "*wealth*" as "*All material objects that have economic utility; ESP: the stock of useful goods having economic value in existence at any one time*", or in the sense of "all property that has a money value or an exchangeable value". This modern understanding reflects the popular understanding that property corresponds to the control and accumulation of real (physical) and financial assets.

Although the above explains that property is in accordance with the control and accumulation of real assets owned, the Prophet s.a.w. forbade the disposal of property as stated in his words:

عن ابي هريرة قال نهى رسول الله صلى الله عليه وسلم عن اضاعه المال

It means, "The Prophet s.a.w. forbade the waste of property." (Narrated by al-Bukhari). (Maktabah al-Samilah: Sahih al-Bukhari Juz. 5: p. 392).

This word of the Messenger of Allah contains the understanding that even if a person already has abundant wealth, he should not throw away his property for nothing, because in his property it is related and there are rights of others who need it. In this regard, a person who redundantly uses his property, according to the scholars of fiqh, has the right to be designated as someone under detention (al-hajr).

From the description above, it can be seen that Islam has paid special attention to wealth both in terms of how to get it and its use so that the property owned has the value of worship in the sight of Allah in order to achieve a happier life in the Hereafter. Therefore, one way to utilize the property owned is by saving so that it can provide benefits. In addition to giving benefit Saving can also realize our dreams and perfect the pillars of Islam, namely by doing the fifth pillar of Islam, namely Hajj or Umrah. So to realize this, of course, requires a fairly large amount of funds so there needs to be an effort to save.

Savings offered in banks are manifold. One of the savings in the bank is Hajj and Umrah Savings that if wukuf in Arafat is the customer's holy intention, God willing, this intention will be realized through Hajj and Umrah Savings from Bank Muamalat Indonesia which is dedicated specifically to meeting Hajj travel costs.

4. Religiusitas

Religiosity according to Gibson is an individual difference in terms of one's interest or involvement in a particular religion. These individual differences include differences in attitudes, cognition, emotions, and behavior in religion. Religiosity can be measured or observed as a continuous variable and can be categorized as religious or less or non-religious. Here are some indicators of religiosity as follows:

a. Belief

Belief is the level of a person's ability to obtain things that are normative in his religion, such as belief in God, Angels, the existence of heaven and hell.

b. Religious Practice

Religious practice is a hierarchy of a person to perform ritual obligations in religion. Elements contained in religious practice include worship, obedience and things that show more seriousness of the individual to the religion he believes in.

c. Experience

Experience is emotions that have been experienced and learned. For example, fear if you sin, feel that your prayers are worshipped, feel close to God, get help from God and others.

d. Religious Knowledge

Religious knowledge is an aspect that explains the extent to which a person can know about his religious traditions, especially those contained in the scriptures professed by that individual. And it is required that every individual who has that belief understand the basics of scripture, beliefs and traditions.

e. Consequences

Consequences are a measure of the extent to which an individual's behavior is motivated by religious teachings that he has believed in social life, for example whether the individual has visited his neighbor sick, lenient in helping people in distress, donating his property, and so on.

5. Quality of Service

According to Ratminto and Atik, Service is a series of activities that occur as a result of interactions between consumers and employees intended to solve consumer or customer problems. As Ivancevich, Lorensi, Skinner, and Crosby define, Service is an invisible product that involves human effort and the use of tools.

Parasuraman, Zeithaml, & Berry (1985) revealed that evaluating service quality can be done using the SERVQUAL scale. There are 5 dimensions (22 indicators) of measurement in SERVQUAL which are divided into:

a. *Tangible*

Describe the physical facilities, equipment, and materials used by the company as well as the appearance of employees. Physical facilities are the company's ability to show its existence to external parties, for example from buildings.

b. *Reliability*

It is the company's ability to provide the promised service accurately and reliably.

c. *Responsiveness*

It is the willingness and ability of employees to assist customers and respond to their requests, as well as inform when services will be provided and provide services quickly.

d. *Assurance*

Represents the ability and knowledge possessed by employees, as well as their ability to maintain the trust and confidence given by customers.

e. *Empathy*

It is the care and attention given by individuals to users.

6. Quality of Service

Preference is a person's choice of likes or dislikes towards a product, good or service consumed (Muclis et.al, 2019) . Customer preferences show customer preferences from various product choices available (Kotler in Masri, 2004). The degree of favorability is derived from experience on the success of a particular product and so can have a strong influence on preference.

Researchers take the dimension of customer preferences by combining several dimensions of international journals that have been described in previous research. Research Abdullah et al. (2011) *Managing customer preference for the foodservice industry*, they stated that preference factors can be seen through 4 factors, namely:

a. *Halal (permissible in Islam)*: The halal label is a priority for Muslim customers.

b. *Quality of service* : good service quality is what customers want.

c. *Branding* : having a good reputation / popularity of the product will increase the desire of customers to decide to save

d. *Tangibles* : the banking atmosphere is one of the factors of customer preference.

METHOD

This research is a research with a quantitative approach. Data collection technique by distributing questionnaires to Bank Muamalat customers in Lampung Province as respondents, with sample selection criteria namely Bank Muamalat iB Hajj and Umrah savings customers, vulnerable aged 25-60 years and domiciled in Jakarta and Lampung. The population in this study is customers at Bank Muamalat Indonesia who use IB Hajj and Umrah products. Regarding the population based on the *data base of* Bank Muamalat Indonesia.

The total population of this study was 273 populations and the number of samples was 73 respondents based on sampling using the formula Slovin and Husain Umar. While the sampling technique in this study uses *anon-probability sampling* drawing technique, which is a technique that does not provide equal opportunities for every element or member of the population to be selected as a sample. *The Non-Probability* Sampling technique used in sampling in this study researchers used

the *Purposive Sampling* Technique, which is a sampling technique with certain considerations, and used a data processing tool in the form of SPSS *vers* 20 Application.

RESULTS AND DISCUSSIONS

1. Validity Test

The Validity result can be seen on below table:

Table 1
Variable Validity Test Results

Variable	Question Item	r count	r table	Information
Religiusitas (X1)	X1.1	0,628	0,227	Valid
	X1.2	0,874	0,227	Valid
	X1.3	0,798	0,227	Valid
	X1.4	0,449	0,227	Valid
	X1.5	0,880	0,227	Valid
	X1.6	0,852	0,227	Valid
	X1.7	0,790	0,227	Valid
	X1.8	0,873	0,227	Valid
	X1.9	0,573	0,227	Valid
	X1.10	0,578	0,227	Valid
Quality of Service (X2)	X2.1	0,786	0,227	Valid
	X2.2	0,668	0,227	Valid
	X2.3	0,789	0,227	Valid
	X2.4	0,543	0,227	Valid
	X2.5	0,620	0,227	Valid
	X2.6	0,786	0,227	Valid
	X2.7	0,668	0,227	Valid
	X2.8	0,570	0,227	Valid
	X2.9	0,575	0,227	Valid
	X2.10	0,668	0,227	Valid
Preferensi (Y)	Y1	0,899	0,227	Valid
	Y2	0,668	0,227	Valid
	Y3	0,883	0,227	Valid
	Y4	0,491	0,227	Valid
	Y5	0,585	0,227	Valid
	Y6	0,892	0,227	Valid

Source : Data processed, 2023

It can be seen that based on the table above, overall question items in variable X1, variable X2 and variable Y can be declared valid because all question items have a calculated value greater than the results of the table, so it can be said that all research variable items can be used as instruments in research or the questions asked can be used to measure research variables, The respondents understood the question items given by the researcher.

2. Reliability Test

Table 2
Variable Validity Test Results

Variable	Alpha Cronbach's	Information
Religiusitas	0.903	Reliabel
Quality of Service	0.864	Reliabel
Preferences	0.840	Reliabel

Source : Data processed, 2023

The reliability test results from the table can be seen that all alpha coefficient values are greater than 0.60 so that it can be concluded that the instrument is reliable and can be used as a data collection tool.

3. Normality Test

Table 3
Kolmogorov One-Sample Normality Test Results
Smirnov Test

		Unstandardized Residual
N		73
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,11680997
Most Extreme Differences	Absolute	,095
	Positive	,088
	Negative	-,095
Test Statistic		,095
Asymp. Sig. (2-tailed)		,099 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source : Data processed, 2023

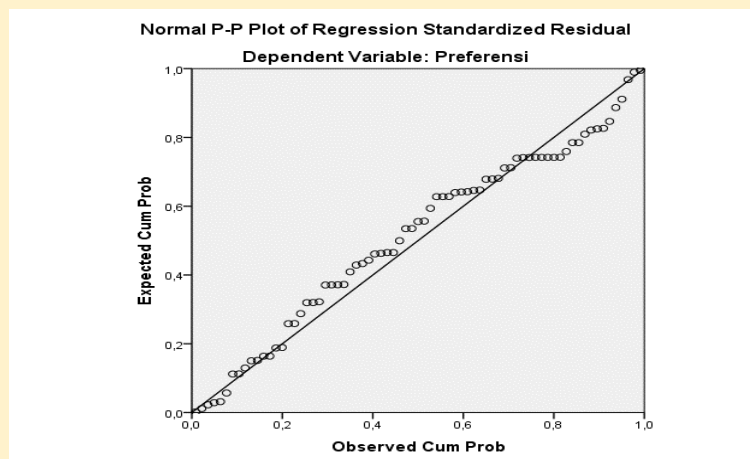


Figure 2
Normality Test Graph with Pplot

Source : Data processed, 2023

From the table and figure above, it can be seen that the significance value (*asym.sig 2-tailed*) is 0.099. Because the significance is greater than 0.05, the residual is normally distributed, even in the figure above, it also shows the point in the figure following the residual line so that the results of this analysis can proceed to regression analysis because it is normally distributed.

4. Religiosity Test

Table 4
Results of the Preference Linearity Test with Religiosity

			Sum of Squares	df	Mean Square	F	Sig.
Preferences *Religiusitas	Between Groups	(Combined)	417,473	20	20,874	3,955	,000
		Linearity	253,383	1	253,383	48,005	,000
		Deviation from Linearity	164,090	19	8,636	1,636	,082
	Within Groups		274,472	52	5,278		
	Total		691,945	72			

Source : Data processed, 2023.

Table 5
Preference Linearity Test Results with Quality of Service

			Sum of Squares	df	Mean Square	F	Sig.
Preference s * Quality of Service	Between Groups	(Combined)	632,556	17	37,209	34,459	,000
		Linearity	602,141	1	602,141	557,642	,000
		Deviation from Linearity	30,416	16	1,901	1,760	,062
	Within Groups		59,389	55	1,080		
	Total		691,945	72			

Source : Data processed, 2023

Based on the results of the linearity test calculation, it can be seen from the two tables above which explain the relationship between variable X and variable Y. In table 4.9 explains the relationship between the variable Religiosity (X1) and the variable preference (Y) where the results of the linearity test obtained the value of *Deviation from Linearity* in the significant column of 0.082 which explains that $\text{Sig} > 0.05$, it can be stated that both variables are linear. Similarly, the next

table, table 4.10 explains the relationship between Service Quality (X2) and the Preference variable (Y) where the results of the linearity test obtained the *value of Deviation from Linearity* in the significant column of 0.062 which explains that $\text{Sig} > 0.05$ it can be stated that both variables are linear, so it can be concluded that from the test results linearity above shows the acceptance of H1 and H2. So that each of the two variables X (Religiosity and Quality of Service) has a linear relationship with variable Y (Preferences).

5. Multicollinearity Test

Table 1.6
Results Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
1	(Constant)	-2,026	1,151		-1,760	,083		
	Religiusitas	-,001	,033	-,002	-,034	,973	,578	1,731
	Quality of Service	,633	,038	,934	16,488	,000	,578	1,731
a. Dependent Variable: Preferences								

Source : Data processed, 2023

Based on the multicollinearity test above, it can be explained that there are no symptoms of multicollinearity between each independent variable. Which is the result of calculating *the tolerance* value of more than 0.10 and the VIF value is less than 10. The results *of the tolerance* calculation show that there is no independent variable that has a *tolerance* value of less than 0.10 which means there is no multicollinearity between independent variables. The calculation *of the Variance Inflation Factor* (VIF) value also shows the same thing, there is no independent variable that has a VIF value of more than 10.

6. Coefficient of Determination (R2)

Determination analysis is used to measure the percentage of influence of the independent variable on the dependent variable. Based on table 4.11, it can be seen that the value of the coefficient of determination or the influence of religiosity and service quality on purchasing decisions is shown by R2 (*R Square*), which is 0.870 or 87%. With an *R Square* value of 87%, it means that the independent variable affects the dependent variable by 87%, while the rest is influenced by other variables that were not included in this study.

7. Hypothesis Test Analysis

The hypothesis in this study is to test whether religiosity and service quality affect customer preferences either partially or simultaneously. So it can be analyzed as follows:

a. The Influence of Religiosity on Customer Preferences for IB Hajj and Umrah Products

Based on the results of data testing that has been carried out by researchers, the results of testing on the variable of religiosity on customer preferences show that the variable of religiosity has a calculated value of $< t \text{ table}$ ($-0.034 < 1.667$) and a significant value of $0.973 > 0.05$, then this test shows that H_0 is accepted and H_1 is rejected, so that the variable of Religiosity (X_1) does not have a significant effect on the variable of preference (Y). So the high and low religiosity of a person will not have an impact on the preferences or interests of Muslim customers in saving in the hope of being able to perform Hajj and Umrah. This is one indication that high and low religiosity does not make a person has preference to use iB Hajj and Umrah products which are not based on one's religious observance.

b. The Effect of Service Quality on Customer Preferences for IB Hajj and Umrah Products

Based on the results of data testing that has been carried out by researchers, the test results on the service quality variable on customer preferences show that the variable X_2 has a positive regression coefficient of 0.633. The calculated t value of the variable X_2 is obtained at 16.488 and a significant value of 0.000 because the calculated t value of the table $> t$ ($16.488 > 1.667$) and the significance value of $0.000 < 0.05$ then this test shows that H_0 is rejected and H_2 is accepted, so that the Quality of Service variable (X_2) has a positive and significant effect on the preference variable (Y). Therefore, improving service quality is one of the efforts to increase consumers to decide to become customers at bank muamalat.

c. The Influence of Religiosity and Service Quality on Customer Preferences for IB Hajj and Umrah Products

Based on the results of data testing that has been carried out by researchers, the results of testing on service quality variables on customer preferences show the results of simultaneous research or f test in this study obtained $f \text{ count} > f \text{ table}$ which is $234.680 > 3.13$ with a signification number of $0.000 < 0.05$, it can be concluded that H_0 is rejected and H_1 is accepted. This can be interpreted that the sub-variables of religion (x_1) and service quality (x_2) have a significant influence together on the preference variable (y). With the practice of good creed and the form of depth of a person in believing in a religion and accompanied by good service quality and providing a sense of comfort, security and fostering a sense of trust, customer preferences will increase on Hajj and Umrah ib products, but on the contrary if one's low understanding of religion and even get inappropriate service treatment, customer preferences will never arise in customers to use products offered by a bank or a company.

CONCLUSION

Partially, the variable religiosity had no effect on preference. This explains that a person's high and low religiosity will not have an impact on the preferences or interests of Muslim customers in saving in the hope of being able to perform Hajj and Umrah. Service quality variables affect preferences. Because improving service quality is one of the efforts to increase consumers to decide to become customers at bank muamalat. While simultaneously the variables of religiosity and service quality affect preferences. With good creed and a form of depth of someone in believing in a religion and accompanied by good service quality and providing a sense of comfort, security and fostering a sense of trust, customer preferences will increase on Hajj and Umrah ib products, but

on the contrary if one's low understanding of religion and even get inappropriate service treatment, customer preferences will never arise in customers to use products offered by a bank or a company.

REFERENCES

- (———. (2014). *Metode Penelitian Kuantitatif Kualitatif Dan R & D* (Bandung: Alfabeta).
- Ajzen. (1991). *The Theory of Planned Behavior*, *Organizational Behavior and Human Decision Processes*, Vol. 50, 2: 179-211 Dan I. Ajzen, *Attitudes, Personality and Behavior*, 2nd Ed. (New York, NY: Open University Press, 2005)
- Alwahidin, Nur Afni. (2022). *Pengaruh Kualitas Pelayanan Dan Religiusitas Terhadap Minat Menabung Di Bank Syariah Indonesia*, Vol 3, No 1, Juli, Page 57-71.
- B.H.Sheppard, J. Hartwick and P.R. Warshaw. (1988). *The Theory of Reasoned Action: A Meta-Analysis of Past Research with Recommendations for Modifications and Future Research*, *Journal of Consumer Research*, Vol. 15, 3: 325-43.
- Bank Indonesia. (2022). *Statistik Perbankan Syariah*. 2022, Diakses 31 Juli 2022.
- Carlson Chan Dan Andrew Chan. (2011). *Attitude Toward Wealth Management Services: Implications for International Banks in China*, *International Journal of Bank Marketing* Vol.29, 4: 272-292.
- Fadhilatul Hasanah. (2019) *Pengaruh Tingkat Religiusitas, Pengetahuan, Kualitas Produk Dan Kualitas Pelayanan Terhadap Preferensi Menabung Mahasiswa Universitas Muhammadiyah Palembang Pada Bank Syariah*, Volume 4 Nomor 1 Juni.
- Fahmi Gunawan et al. (2018). *Senarai Penelitian Pendidikan, Hukum, Dan Ekonomi Di Sulawesi Tenggara* (Yogyakarta: CV Budi Utama)
- Fatih Duraini. (1977). *Al-Haqq Ma Mada Sultán al-Daulah Fi Taqyidibi* (Beirut: Mu'assasah al-Risalah)
- G.D.Sideridis, A. Kaissidis and S. Padelidu. (1998). *Comparison of the Theories of Reasoned Action and Planned Behaviour*, *The British Journal of Educational Psychology*, Vol. 68: H. 563-80.
- Gibson. (2010). *Religiusitas Culture*. Jakarta. Erlangga.
- Hendi Suhendi. (2005). *Fiqh Muamalah* (Jakarta: Rajawali Press), Hlm. 9.
- I. Ajzen and M. Fishbein. (1980). *Understanding Attitudes and Predicting Social Behavior* (Englewood Cliffs, NJ.: Prentice-Hall)
- I. Ajzen. (2000). *Theory of Reasoned Action* (New York, NY: American Psychological Association)
- Ibn Abidin. (1966). *Hasyiah Rad Al-Mukhtar Ala al-Dar al-Mukhtar Sharh Tanwir al-Absar*, Jil. 4 (Mesir: Matbaah Mustafa al-Halabi), Hlm. 501.
- Ivancevich, Lorenzi, Skinner, Dan Crosby. (2000). *Manajemen Kualitas Dan Kompetitif Terjemahan Mohammad Musa*, (Jakarta: Fajar Agung), h.32.
- Jalaludin. (2012). *Psikologi Agama* (Jakarta: PT Raja Grafinso Persada), 15.

- John W. Creswell. (2010). *Research Design: Pendekatan Kualitatif, Kuantitatif Dan Mixed* (Edisi III; Yogyakarta: Pustaka Pelajar), h. 5.
- Kara, M. (2013). Kontribusi Pembiayaan Perbankan Syariah Terhadap Pengembangan Usaha Mikro Kecil Dan Menengah (UMKM) Di Kota Makasar. *Asy-Syir'ab: Jurnal Ilmu Syari'ah dan Hukum*, 47(1).
- M. Fishbein. (1967). *Attitude and the Prediction of Behavior*, in Fishbein, M. (Ed.), *Readings In Attitude Theory and Measurement*, (New York, NY: Wiley), h. 477-92.
- Margono. (2004). *Metodologi Penelitian* (Jakarta: Rineka Cipta).
- Maski, Ghozali. (2010). *Analisis Keputusan Nasabah Menabung: Pendekatan Komponen Dan Model Logistik Studi Pada Bank Syariah Di Malang*. *Jurnal of Indonesia Applied Economics*, Vol.4 (No.1): H. 43-57.
- Mayogi Araffi, Slamet Haryono. (2022). *Peran Religiusitas Dalam Memoderasi Persepsi, Preferensi Dan Pengetahuan Terhadap Minat Menjadi Nasabah Di Bank Syariah Indonesia*, *Jurnal Manajemen Dan Sains*, 7(2), Oktober, 461-467.
- Merriam Webster's. (1995). *Collegiate Dictionary*, Ed. 10 (Springfield, Massachusetts, USA: Merriam-Webster, Inc), h. 1338.
- Moh.Nazir. (2011). *Metode Penelitian* (Bogor: Ghalia Indonesia).
- Muchlis, S., Sukirman, A. S., & Ridwan, R. (2019). Accountability and management transparency masjid finance based on principles aman and fathanah (phenomenology study in mosques in nganjuk hamlet, sugihwaras village, wonomulyo district, polewali mandar regency, west sulawesi province). *The Indonesian Journal of Accounting Research*, 22(1).
- Muhammad. (2011). *Manajemen Bank Syariah* (Yogyakarta: Sekolah Tinggi Ilmu Manajemen YKPN), 237.
- Nina Indah Febriana. (2016). *Analisis Kualitas Pelayanan Bank Terhadap Kepuasan Nasabah Pada Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung*, AN-NISBAH, Vol. 03, No. 01, Oktober. 150.
- Nugroho J Setiadi. (2003). *Perilaku Konsumen* (Jakarta: Penerbit Kencana), 30.
- Nurlaili Adkhi Rizfa Faiza. (2022). *Religiusitas, Kepuasan Pelayanan, Dan Pengaruhnya Terhadap Loyalitas Nasabah Bank Syariah Di Kota Surabaya*, J E S Volume 7, Nomor 2, September.
- Ratminto Dan Atik Septi Winarsih.(2010). *Manajemen Pelayanan Pengembangan Model Konseptual, Penerapan Citizen's Charter Dan Standar Pelayanan Minimum*, (Yogyakarta: Pustaka Pelajar).
- Sugiyono, (2012). *Metode Penelitian Kombinasi (Mix Methods)*. (Bandung: Alfabeta).
- Sugiyono. (2012). *Metode Penelitian Kuantitatif Dan Kualitatif Dan R&G*. (Bandung: Alfabeta).
- Tjoptono, Fandy. (2007). *Strategi Pemasaran*, (Yogyakarta: Andi), h.12.

- Trimulato, T. (2017). Analisis Potensi Produk Musyarakah Terhadap Pembiayaan Sektor Riil UMKM. *Jurnal Ekonomi & Studi Pembangunan*, 18(1), 41-51.
- Wahbah al-Zuhayli. (2004). *M, Al-Fiqh al-Islam WaAdilatuhu, Jil. 4* (Damsyik: Dar al-Fikr), Hlm. 40.
- Wahyu Utami, Marijati Sangen Dan M. Yudy Rachman. (2015). *Analisis Pengaruh Religiusitas, Kelompok Referensi Dan Motivasi Terhadap Keputusan Menabung Di Bank Syariah (Studi Pada Nasabah Bank Syariah Di Kota Banjarmasin)*, *Jurnal Wawasan Manajemen*, Vol. 3, Nomor 1, Februari.)