

CUSTOMER PREFERENCE IN STORING WADIAH YAD DHAMANAH SAVINGS (Survey at Bank BRI Syariah KCP Setiabudhi)

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Abstract. This research aims to know the influence of product quality, and quality service to the customer's preferences in store savings wadiah yad dhamanah. The method used was explanatory survey with multiple linear regression test tool. The respondents of the research was Bank BRI Syariah KCP Setiabudhi Bandung. As for the sampling technique used is a sampling of saturated. The results showed a preference Bank BRI Syariah KCP Setiabudhi can be categorized and significantly higher client preferences are influenced by the variable quality of product and service quality.

Keywords : Customer Preferences, Product Quality, Service Quality

INTRODUCTION

In the MUI DSN Fatwa No. 2 of 2000 concerning general provisions savings based on contract *wadiah* are deposits that can be taken at any time (*on call*) or based on an agreement, and no compensation is required, except in the form of voluntary gifts from the bank.

It can be seen that *wadiah* that might be implemented in sharia financial institutions is *wadiah yad dhamanah*. This is used to empower assets or money deposited and Islamic financial institutions themselves are business institutions or investment institutions (Januari, 2015).

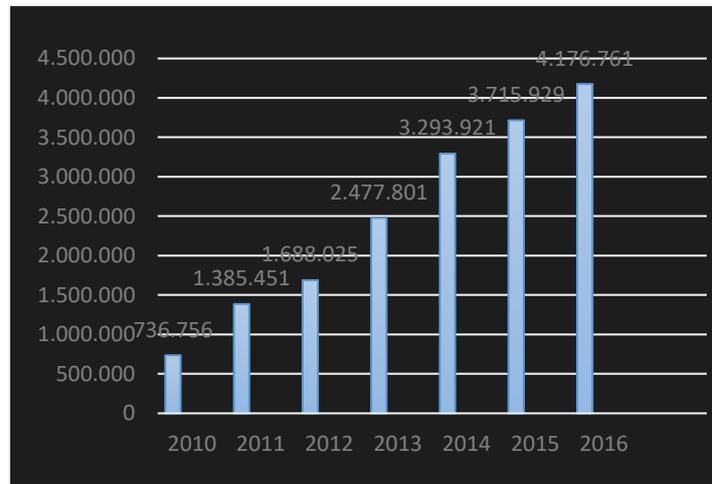
The expansion of banking networks is *market-driven* the need and willingness of banks to meet the needs and potential of developing Islamic banks based on the resources and economic activities of a region as well as the patterns of attitudes and preferences of economic actors towards Islamic banking products and services (Mursyid, 2011).

Consumer behavior will be an important point in determining his choice of goods and services he likes. The development of Islamic banking is also very related to the behavior of consumers or customers in using products contained in Islamic banks to meet all their financial needs. Therefore, Islamic banking must pay attention to behavioral factors or customer preferences that will affect the progress of its products (Aliah, 2010).

In its decision making process, customers need considerations from the bank such as complete facilities, *returns* higher with low administrative costs, low risk levels, and attractive promotions. Currently savings products are not only used as a means of saving money, but as a means of transactions such as the use of debit facilities, ATMs, transfers, etc. (Primasthi, 2015).

Saving in Islamic banks is fairly cheap. Many Islamic banks apply free administration fees, one of which is BRI Syariah Bank. Especially for contract account holders *Wadiah*, this eases savers whose deposit value is small. According to Falakh (2017) a decrease in the number of customers occurred one of them due to the lack of publicity carried out by banks which resulted in ignorance of prospective customers regarding the savings product *wadiah yad dhamanah*.

However, with the easy and inexpensive facilities available in these savings products, the savings products at BRI Syariah Bank are still able to compete with other savings products, so this product can become a savings product that is in demand by the public.



Picutre 1.

Growth of Wadiah Bank Rakyat Indonesia Syariah Saving Years 2009-2016

Source: www.brisyariah.co.id

In the picture above it can be seen that the growth of savings *wadiah* in BRI Bank has increased significantly from 2009 to 2016. In the year 2009 savings *wadiah* amounted to 312,998 (in millions of rupiah), in 2010 amounted to 736,756 (in millions of rupiah), in 2011 amounted to 1,385,451 (in millions of rupiah), in 2012 amounted to 1,688,025 (in millions of rupiah), in 2013 amounted to 2,477,801 (in millions of rupiah), in 2014 amounted to 3,293,921 (in millions of rupiah), in 2015 amounted to 3,715,929 (in millions of rupiah), and in 2016 the numbersavings *wadiah* of BRI Syariah bank was 4,176,761 (in millions of rupiah).

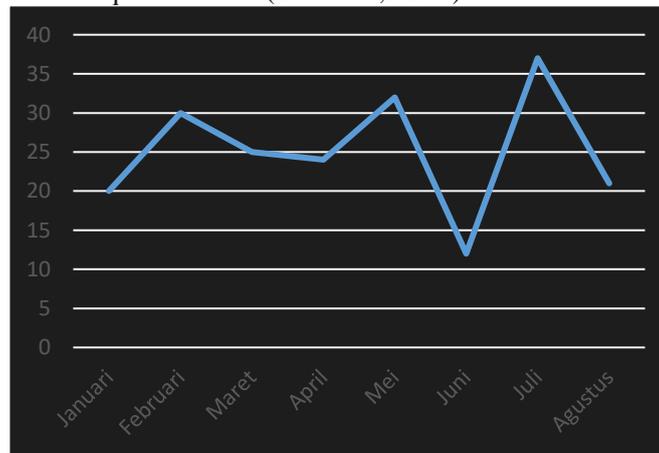
Based on data from the Financial Services Authority (OJK), in March 2017 there were 22.47 million savings accounts in Islamic banks. This figure increased 23.88% compared to the same period the previous year. In this savings account, deposits are IDR 85.84 trillion (Wisanggeni, 2017).

According to Lukita, as the *Corporate Secretary* at BRI Syariah said several reasons why savings products at BRI Syariah are in great demand, including having the most complete features, in addition to using ATMs, customers can make transactions using *electronic banking*, *internet banking* and *mobile banking*. The company also subsidizes transaction costs from customers, for example, customers take money using ATM cards at other banks' ATM machines, then 50% will be subsidized according to certain conditions. That way customers can use all existing ATMs at a low and low cost. In addition, customers also do not incur administrative fees and are free of charge for ATM cards. In essence, customers are very spoiled with various easy transactions from low cost and complete feature facilities. Savings products at BRI Syariah have now reached more than 1.2 million customers (Nursyanti, 2016).

Although the development of the contract *wadiah* has increased significantly, in fact the contract *wadiah* itself still feels less popular among the people. Only a part of the community knows what means *Wadiah* and how the procedure for using contract *wadiah* in the Islamic banking sector states that it needs to be introduced further to the public regarding Islamic banking products, such as products with *wadiah* to support economic improvement and the benefit of the people (Ayuni, 2015).

While classical fiqh actually does not recognize the principle of *wadiah yad dhamanah*, or more equates the principle of *wadiah yad dhamanah* with *qardh* (accounts receivable). Though

in principle this product is considered very different from the principle of *wadiah* (pure deposit) according to the classical fiqh muamalat (Suwandi, 2012).



Picture 2.
Growth of *Wadiah Yad Dhamanah* Customer at Bank BRI Syariah KCP Setiabudhi Year 2017

Source : BRI Syariah KCP Setiabudhi

Based on the figure above, the savings *wadiah yad dhamanah* in BRI Syariah Bank fluctuated from January to August. The rise and fall of the savings product *wadiah yad dhamanah* is due to the fact that customers are more interested in other savings products than savings because there is a lack of promotion regarding savings *wadiah yad dhamanah* and many similar competitors in other banks, therefore the number of customers in Bank BRI Syariah KCP Setiabudhi experiences fluctuations every month (Nursyanti, 2016).

But according to Hastuti (2013) the existence of Islamic banks themselves still have not received optimal attention in the order of the national banking industry. The Islamic system is only categorized as "Banks with Profit Sharing Systems", there is no detailed basis for sharia law and the types of businesses allowed. The discussion of banking in the Act No.7 of 1992 concerning the profit sharing system was only briefly described and was a mere insertion.

Otoritas Jasa Keuangan menjelaskan terkait The Financial Services Authority explained the development of Islamic banks in Indonesia until September 2017. In terms of growth in assets, financing, and deposits, there was a decline from September 2012, in 2012 to 2013 the growth of Islamic banks was always around 30% -40%, and experienced the decline from 2013 to 2016. However in 2017 there was an increase in growth with Total Assets of Islamic banking amounting to Rp 405 Trillion, Deposits of Rp 325 Trillion, and Financing of Rp 279 trillion. The number of deposits is 24.83 million, and the composition of deposits of Islamic banking from savings of 90.47 trillion rupiahs, hopefully will be an indication of strengthening in 2018 (Infosyariah, 2017).

But despite growing high, the number of Islamic bank savings and financing accounts has only reached around 16 million, which is very small compared to the Muslim population in Indonesia of more than 150 million (Liputan6, 2016). The small number of Muslim residents in Indonesia who use Islamic bank products shows consumers' preference in using low Islamic bank products, so that the population of Indonesian Muslims has not fully participated in developing Islamic products and causes Islamic banks to run slowly compared to conventional banks. This is also confirmed by Fitriani's (2014) research that at least Indonesian Muslims use Islamic banks because conventional banks are more varied, making it easier for customers to access the services of these institutions to meet their needs, unlike Islamic banks that are still limited.

Therefore, it is necessary to further introduce the people in Indonesia, especially Muslims, to Islamic banking products. This is to support the development of Islamic banks, help improve healthy economies, and benefit the people. In addition, all goods consumed by Muslims must be guaranteed halal. This is in accordance with the word of Allah SWT in QS. Al-Maidah: 88

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ ٨٨

means: "And eat food that is lawful and good of what God has bestowed to you, and fear Allah that you believe in Him."

According to paragraph above it can be concluded that Islam has regulated the behavior of a Muslim in meeting his needs. A devout Muslim will only choose to use products or services that are lawful in every activity. This is because he believes that everything will be accounted for in the hereafter. So that the consideration chosen will see benefit both in the world and in the hereafter (Barna, 2010).

In order to overcome the instability of the use of Islamic banking products. Especially in the preferences of consumers or customers, a study that analyzes the factors that influence customer preferences in savingsavings is *wadiah yad dhamanah* needed.

This study uses one of the theories from Kotler & Keller (2006) which defines preference as a choice of likes or dislikes by someone towards a product, goods or services consumed. According to him, consumer preferences can be influenced by two factors, namely external and internal factors. The internal factors that influence consumer preferences are cultural, social, personal and psychological factors.

In the Primasari study (2016) using a variable in product quality and service quality of Hasanah iB savings products to measure customer satisfaction at Bank BNI Syariah. Both have a positive and significant influence on customer satisfaction. The research results from Sofhian (2016) show that there are seven factors that influence customer preferences in using products at Bank Muamalat Indonesia Tbk. Gorontalo Branch, namely sharia factors, *brands* and management, facilities, services, location, social, and products. Found a very dominant service factor towards customer preferences.

According to Kontot, Hamali, & Abdullah (2016) although the factor emphasis on banking products is placed on *shariah compliance* and ethical issues, *returns* high and quality service remain as the main factors to influence the decisions of their customers. Many studies reveal that the influence of religion in shaping customer behavior when making decisions to invest funds or use products contained in Islamic banking.

Based on the phenomenon described above. So from that the writer chooses the variable of product quality and service quality as the variable that influences the customer in choosing the savings product *wadiah yad dhamanah*. Therefore, the title raised in this study is "Customer Preferences in SavingSavings *Wadiah Yad Dhamanah* (Survey at Setiabudhi KCP Bank BRI Syariah Bandung)".

LITERATUR REVIEW

Consumer Preferences

According to Kotler & Keller (2006) preference is also defined as the choice of likes or dislikes by a person towards a product, goods or services consumed. Preference theory can be used to analyze the level of satisfaction for consumers, for example if someone wants to consume or use a product or service with limited resources then he must choose an alternative so that the use value or utility obtained reaches optimal.

According to the research of Bank Indonesia (2000) preference indicators consist of:

1. Relative

Advantages The relative profit in question is the share of the profit sharing of sharia banks compared to the conventional bank interest rates, as well as the use of sharia principles.

2. Compatibility

compatibility is the respondent's perception of Islamic banks and the suitability of the profit sharing system.

3. Complexity

Complexity is a picture of how much Islamic banking has a universal dimension involving economic and social aspects.

4. Triability / Observability

Triability is the level of information seeking about Islamic banking.

Savings

Savings is an action recommended by Islam, because it means that a Muslim is required to prepare himself for his future and to face certain events that we do not yet know (Ayuni, 2015). There are verses in the Quran that indirectly instructs Muslims to prepare for tomorrow:

وَلْيَحْزَنَ الَّذِينَ لَوْ تَرَكَوْا مِنْ خَلْفِهِمْ ذُرِّيَّةً ضِعْفًا خَافُوا عَلَيْهِمْ فَلْيَتَّقُوا اللَّهَ وَلْيَقُولُوا قَوْلًا سَدِيدًا ۙ

means: "And let fear of Allah those who suppose to leave behind their children weak children, whom they are worried about. Therefore let them fear God and let them say the right words." (Surah An-Nisa: 9).

According to the Banking Act No. 10 of 1998 saving is a deposit whose withdrawal can only be carried out according to certain agreed conditions, but cannot be withdrawn by check, bill, demand deposit or other similar tools (Kasmir, 2004). According to the Sharia Banking Act Number 21 of 2008, savings are deposits based on agreement *wadiah* or investment in funds based on *mudharabah* or other contracts that do not conflict with sharia principles which can be withdrawn according to certain agreed terms and conditions, but cannot be withdrawn by check, bilyet giro, or other similar tools (Al-Arif, 2012).

Legal Foundation

1. Al-Quran

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا ۝٨

means: "God sent you to convey the message (deposit) to the right to accept and (tell you) if you set a law between people so that you can determine justly. Surely Allah gives you the best teaching. Verily, Allah is ever Hearing, Seeing." (Surat an-Nisa: 58).

2. Hadits

Abu Hurairah narrates that the Messenger of Allāh at said, "Convey the mandate (mandate) to those who have the right to receive it and do not repay treason to those who have betrayed" (Narrated by Abu Daud and according to Tirmidhi this Hadith Hasan, while Imam Hakim categorizes Sahih.

3. Ijma'

The leaders of Islamic scholars throughout the ages have carried out *ijma* (consensus) on contract *wadiah* this because humans really need it in muamalah life (Ash-Shiddieqy, 2001).

4. Hukum di Indonesia

In Indonesia there have been found several products related to *wadiah* this both in legislation and in the form of fatwas issued by the National Sharia Council (DSN) of the Indonesian Ulema Council. In banking law regulated in Law No. 21 of 2008 concerning savings (Al-Arif, 2012). Whereas in the MUI DSN Fatwa which talks about *Wadiah* is the MUI DSA Fatwa No.36 / DSN-MUI / X / 2002 concerning SWBI (Certificate *Wadiah* Bank Indonesia), which can be utilized by Islamic banks to overcome their excess liquidity (Hasan, 2009).

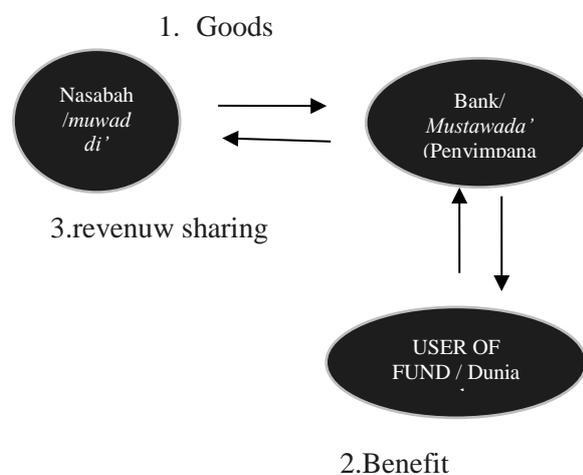
In the SWBI there should be no compensation required, except in the form of giving *voluntary (athiya)* from Bank Indonesia and DSN-MUI Fatwa No.63 / DSNMUI / XII / 2007 concerning SBIS (Bank Indonesia Syariah Certificate). Provisions regarding SWBI are regulated in PBI No.6 / 7 / PBI / 2004 concerning SWBI. However, since March 31, 2008 SWBI

has been replaced by another instrument, namely the Bank Indonesia Sharia Certificate (SBIS) based on PBI No. 10/11 / PBI / 2008 concerning SBIS (Ulfasari, 2017).

Wadiah Yad Dhamanah Savings

Wadiah can also be interpreted as a deposit from one party to another, both individuals and legal entities that must be guarded and returned whenever the requester wishes. The purpose of the agreement is to maintain the safety of the goods from loss, destruction, theft, etc. (Primasthi, 2015).

Wadiah yad dhamanah is a deposit where the recipient of the deposit is the recipient of trust, which is also the guarantor of the security of the goods deposited. The following is the savings scheme *wadiah yad dhamanah*:



Picture 1
Wadiah Yad Dhamanah Work Scheme

Source : Antonio (1999)

The concept of *wadiah yad dhamanah*, the party receiving the deposit may use and use the deposited money or goods. The bank in this case gets profit sharing from users of funds. Banks can provide incentives to requester in the form of bonuses. The principle *wadiah* commonly applied in sharia financial institutions is to use *wadiah yad dhamanah*, in which the party entrusted is responsible for the integrity of the assets so that it can use the safekeeping assets (Karim, 2004).

Product Quality

Quality is a quality standard where each product Quality according to Kotler and Armstrong (2006: 299), namely, "*product quality is a product that performs its function, it includes the product's several durability, reliability, precision, ease of operation and repair, and other valued attributes*".

According to DSN Fatwa No. 02 / DSN-MUI / IV / 2000, Indicator savings products *wadiah yad dhamanah* used in this study are:

- a. Characteristically deposits
- b. Savings can be taken at any time (*oncall*) or by agreement
- c. No remuneration is required, except in the form of the provision (*'athiya*) which is voluntary from the bank
- d. Safe from criminal acts (Wahyudi, 2010).

Service Quality

Parasuraman (1985) defines service quality is "Service quality is a measure of how well the service level delivered matches customer expectations. Delivering conforming quality service means to customer expectations on a consistent basis." (Parasuraman, 1985: 42).

The indicators for measuring service in banks according to ethics customer service, among others (Kasmir, 2008):

- a. Availability of friendly and courteous employees
- b. Availability of good facilities and infrastructure
- c. Responsible to each customer from the beginning to completion
- d. Able to serve quickly and precisely
- e. Able to communicate
- f. Provide guarantee of confidentiality for each transaction
- g. Having good knowledge and ability
- h. Trying to understand customer needs
- i. Able to give trust to customers

3. Research Method

Subjects in this study were customers of BRI Syariah bank KCP Setiabudhi No. 146 Bandung, because BRI Syariah Bank has a strategic location so that it can facilitate research.

The method used in this study is explanatory research. The research design that will be used by researchers is descriptive causality. Based on the results of interviews with Supervisor Bank BRI Syariah KCP Setiabudhi that customers of savings *Wadiah Yad Dhamanah* the active accounted for 87 customers.

The determination of the number of samples to be used in this study by *sampling* saturation or census. Therefore, the number of samples in this study amounted to 87 customers. The scale used in this research instrument is a numerical *scale*.

Test this validity using the *corrected item-total correlation*. One method for testing reliability can be done using the alpha method.

This study uses normality, multicollinearity, and heteroscedasticity tests and to ensure that the data produced is normally distributed. Data analysis with multiple linear regression, and hypothesis testing from t test, f test, and determinant coefficient with computer program *SPSS 22.0 for windows*.

RESULTS AND DISCUSSION

The results of the reliability validity test can be seen in the following table:

Tabel 1 Test Results for Validity and Reliability of Instruments

No	Variabel	No. Item	No. Item Tidak Valid*	Koefisien Alpha ***
1.	Customer Preferences	1-9	3,4	0,70
2.	Product Quality	10-15	**	0,75
3.	Service Quality	16-25	**	0,83

Description:

* The total item coefficient is corrected <0, 3.

** Valid items.

*** Testing is done after invalid items are dropped with coefficient reliability > 0.60.

Sharia Bank BRI Customer Preferences in Savings *Wadiah Yad Dhamanah*

In measuring this preference researchers use indicators that consist of relative advantages, compatibility, complexity, and triability. The results of the research found in the field are as follows:

Table 1. Customer Preferences in Savings *Wadiah Yad Dhamanah*

Range	Category	Result
$X > 2610$	High	3535
$1566 \leq X \leq 2610$	Medium	
$X < 1566$	Low	

Table 1. Describing customer preference categories in savings *wadiah yad dhamanah* in the high category. This is known from the results of data processing of 87 respondents totaling 3535 points.

Table 2. Customer Preferences in Saving *Wadiah Yad Dhamanah* Savings based on Respondents Response

Range	Category	Frequency	Percentage
$X > 35$	High	76	87,3
$21 \leq X \leq 35$	Medium	11	12,7
$X < 21$	Low		

Based on Table 2. It can be seen that the majority of respondents were in the high category, 87.3%. This can be caused by customers feeling benefited in savings *wadiah yad dhamanah* seen from the facilities and features of savings products in Islamic banks that greatly help customers in the effectiveness of transactions, saving in Islamic banks there is no *usury* or bank interest, savings customers in Islamic banks are not only Muslims, and savings *wadiah yad dhamanah* at BRI Syariah Bank is also beneficial for business development. In practice economic activities are prohibited from violating sharia rules, such as *gharar*, *ikhtikar*, *bai'najasy*, *riba*, *maysir*, and *risywah*. This is consistent with those disclosed in the word of Allah Surah Al-Imran: 130:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ۝ ١٣٠

Meaning: "O people - those who believe, do not consume usury doubled and fear ye to God that you may have good fortune. (Surat al-Imran: 130).

In measuring the quality of savings products *wadiah yad dhamanah* using indicators consisting of deposits, savings *on call*, there are no rewards that are implied except *'athiya* (voluntary giving), and safe from criminal acts. The results of the research found in the field are as follows:

Table 3. Product Quality at Savings *Wadiah Yad Dhamanah*

Range	Category	Result
$X > 2175$	High	2931
$1305 \leq X \leq 2175$	Medium	
$X < 1305$	Low	

Table 3. Describes customer preference categories in saving savings *wadiah yad dhamanah* is in the high category. This is known from the results of data processing 87 respondents totaling 2931 points.

Table 4. Product Quality at Savings *Wadiah Yad Dhamanah* based on Respondents Response

Range	Category	Frequency	Percentage
$X > 30$	Tinggi	64	73,5
$18 \leq X \leq 30$	Sedang	23	26,5
$X < 18$	Rendah		

Table 4. Describes the quality category of savings products *wadiah yad dhamanah* in the high category of 73.5%. This is due to the understanding of each customer regarding sharia rules found in the savings *Wadiah Yad Dhamanah* account is very good. In the high category, it can be explained that customers are very fond of saving savings in Islamic banks and customers are able to make choices to save savings at BRI Syariah Bank in order to meet their needs and desires.

In this study researchers used indicators consisting of the availability of friendly and courteous employees, the availability of good facilities and infrastructure, responsible to each customer from the beginning to completion, able to serve quickly and accurately, able to communicate, guarantee confidentiality every transaction, have good knowledge and ability, trying to understand customer needs, and being able to provide trust to customers. The results of the research found in the field are as follow:

Table 5. Service Quality at Savings *Wadiah Yad Dhamanah*

Range	Category	Result
$X > 4350$	High	5004
$2610 \leq X \leq 4350$	Medium	
$X < 2610$	Low	

Table 5. describes the category of customer preferences in savings savings *wadiah yad dhamanah* in the high category. This is known from the results of data processing of 87 respondents totaling 5004 points.

Table 6. Service Quality at Savings *Wadiah Yad Dhamanah* based on Respondents Response

Range	Category	Frequency	Percentage
$X > 50$	High	81	93,1
$30 \leq X \leq 50$	Medium	6	6,9
$X < 30$	Low		

Table 6. Describes the quality category of savings products *wadiah yad dhamanah* in the category high at 93.1%. This is due to the services provided by employees to customers who save the savings *Wadiah Yad Dhamanah* very well. In the high category, it can be explained

that the customer really likes his service, so that the customer is able to make his choice to save savings at BRI Syariah Bank as a form of customer loyalty to BRI Syariah Bank.

Uji Normalitas

Gambar 1.
Grafik Probability Plot Residual

Based on the picture above, the points in the image spread along the diagonal line, so that the data in this study can be said to be normally distributed.

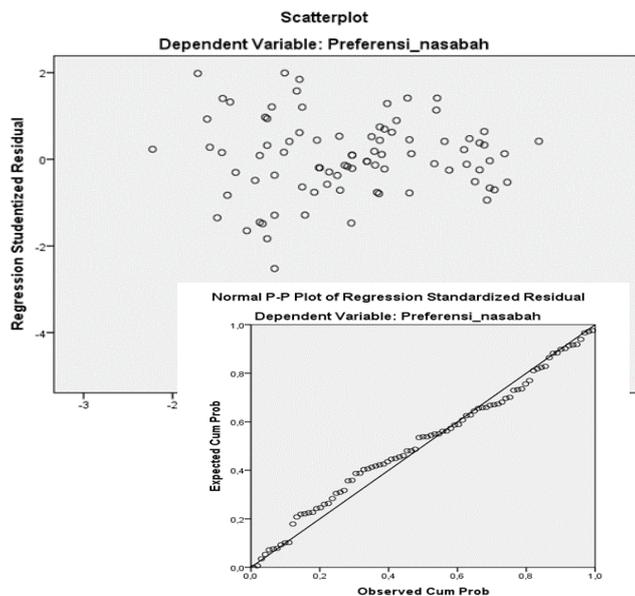
Uji Multikolinearitas

Tabel 8. Hasil Uji Multikolinearitas

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	0,749	1,334
	X2	0,749	1,334

Based on the table above shows that the data in this study have fulfilled the requirements that there is no multicollinearity, so that it can be used for the next stage.

Uji Heterokedastisitas



Picture 2
Grafik Hasil Uji Heteroskedastisitas

Based on the picture above states that the points that spread above and below number 0 on the Y axis without forming a specific pattern can be concluded that the results of this study did not occur heteroscedasticit

Research Hypothesis Testing

Table 7. Summary of Regression Analysis Effect of Product Quality and Service Quality on Customer Preferences in Saving Savings

M	R	R ²	F _{tabel}	B	SE	β	t _{tabel}	P	Keputusan
		Adjusted R ²	F _{hit}				t _{hitung}		
M 1	0,661	0,437	3,11				(1,663)	0,000	
		0,424	32,642						
C				7,930	4,845				
X1				0,564	0,104	0,512	5,413	0,000	Menerima Ha
X2				0,238	0,096	0,235	2,483	0,015	Menerima Ha
		n = 87							
		α = 0,05							

Based on the above table it can be seen regression equation for this study are as follows.

$$Y = 7,930 + 0,564X_1 + 0,238X_2 + e$$

Testing the hypothesis with this f test is carried out with a significance level of 5% or 0.05. The value of f table is known when the significance level is 5%, k = 4, and n = 87 (k-1 = 3-1 = 2, and nk = 87-3 = 84) is 3.11. Based on the results of the f test that the value of f count 32,642 > 3,11 with a significance level of 0,000 < 0,05, it can be concluded that the linear regression model that is estimated to be feasible is used to explain the effect of Product Quality and Service Quality on Customer Preferences.

The estimated value of R² = 0.437, meaning that the contribution of independent variables on the dependent variable 43.7% and the remaining 56.3% influenced by other factors outside the research model. These variables as explained earlier in chapter II that consumer or customer preferences can be influenced by external and internal factors of the consumer itself such as cultural, social, personal, and psychological factors that can also influence consumers in choosing a product or certain services.

It can also be concluded that the results of the t test are as follows:

- a. Product quality variables have t count (5.413) > t table (1.663), meaning to accept Ha or reject Ho. The level of significance is 0,000 < 0,05 so that X1 has a significant effect on the dependent variable Customer Preference (Y). Thus the hypothesis formulation is to accept Ha:
- b. The service quality variable has t count (2.483) > t table (1.663), meaning to accept Ha or reject Ho. The significance level is 0.015 < 0.05 so that it has a significant effect on variable Y. Thus the hypothesis formulation is to accept Ha:

Discussion Between Product Quality and Customer Preferences

Based on the results of research that product quality is in the high category. The hypothesis test results conclude that there is a positive and significant influence between product quality on customer preferences. The results of this study indicate that the relationship between product quality and customer preferences is in the same direction. If the quality of products owned by BRI Syariah Bank is getting higher, then the customer's preference in saving wadiah yad dhamanah savings will also be higher.

This is in accordance with previous research Primasari (2016) concluded that there is an influence between the quality of Hasanah iB savings products has a positive and significant effect on customer satisfaction at Bank BNI Syariah KCP Ungaran. According to Johan (2010) in his research, product variables have a positive influence on preference but not significantly on customer preferences. Nunung's research (2015) also mentions that his research was seen simultaneously and partially to have a significant effect on the customer preferences of iB Masalah savings products at the Tasikmalaya KC Bank BJB Syariah West Java. The conclusion is that there is a positive influence between product quality and customer preferences in saving wadiah yad dhamanah savings.

Discussion Between Service Quality (X2) and Customer Preference (Y)

Based on the results of the study that service quality variables are in the high category. The hypothesis test results conclude that there is a positive and significant influence between service quality on customer preferences. If the service quality owned by BRI Syariah Bank is getting higher, then the customer's preference in saving wadiah yad dhamanah savings will also be higher.

In Sofhian's (2016) study at Bank Muamalat which showed that service variables had dominant influence on saver customer preferences at Bank Muamalat Indonesia, Bashir's (2014) study of Islamic banks in Brunei Darussalam was based on service quality factors. The conclusion is that there is a positive influence between product quality and customer preferences in saving wadiah yad dhamanah savings.

CONCLUSION

Based on research conducted on customers who save wadiah yad dhamanah savings, the majority of customers have a high preference for saving their savings at BRI Syariah Bank because the main purpose of saving in Islamic banks is to avoid interest / usury, make halal transactions, to obtain treasure, and benefits for business development or in other economic activities.

Product quality has a positive and significant influence on customer preferences. This means that the higher the quality of a product, the better the customer's preferences. Service quality has a positive and significant influence on customer preferences. This means that the higher the quality of service, the better the customer's preferences.

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