

ABSTRACT

This study aimed to analyze various factors that influencing saving behavior of shariah banking customers. Shariah banking customers divided into Moslem customers that only save at shariah bank (n_1), Moslem customers that save both in shariah and conventional banks (n_2), non Moslem customers (n_3).

This study use primary data through questionnaire to 400 person from populations 295.498 shariah bank customers in Central Java. And then all customer datas is analyzed with model ols (special n_1) and logit (special customer n_2 and n_3) use software spss.

This study concludes that saving behavior in shariah bank was dominated by gains sharing variable. The relatively higher of gains sharing income compared with conventional bank's interest result in gains sharing variable that most influential and significant for overall shariah bank customers group, namely n_1 , n_2 , n_3 . However, religiosity variable significant only for n_1 customers. Besides, significant finding indicated by conventional bank's interest rate, and trust for n_2 , n_3 customers. Trust means develops relationship with shariah bank based on economic transaction by economic profitability motive. n_1 customers have no account at conventional bank. For n_1 customers, trust variable was not significant. This group develops relationship with shariah bank based solely on ideology (religion) motive. This fact result in finding that n_2 , n_3 customers have rational-economic mindset, whereas n_1 customers have emotional-ideology mindset. This result shows that shariah banking customers were dominated by customers that have rational-economic character. The opening of disagreement about the bank interest is not usury which is still supported by most socio-religious organizations like NU and Muhammadiyah be an important factor slowing the growth of Islamic banking.

Keywords: Shariah Bank, Religiosity, Gains Sharing, Trust, PLS (Profit and Loss Sharing), Emotional-Ideology, Rational-Economic, Shariah Saving Modeling.