

ABSTRACT

The Islamic banking system is currently receiving a lot of support and acceptance from all religious communities in various parts of the world. Bank Muamalat Indonesia is the first bank to carry out its activities based on Islamic law in Indonesia. Various efforts have been made by Bank Muamalat Indonesia to attract prospective customers to use the services of Bank Muamalat Indonesia, one of which is to provide various kinds of services that can assist its customers in conducting financial transactions. However, with the various services that have been offered to customers, Bank Muamalat Indonesia is still unable to win the competition in the sharia savings category. In addition to this phenomenon, previous research found inconsistent results between service quality, brand awareness, and religiosity on usage decisions. Because of this, this study aims to develop a conceptual model to describe how service quality, brand awareness, and religiosity can influence the decision to use Bank Muamalat Indonesia customers in Semarang City.

Data collection in this study involved 104 respondents using the questionnaire method which was distributed online and offline. The respondents of this study were customers of Bank Muamalat Indonesia in Semarang City. Multiple Linear Regression Analysis is used to analyze the data in this study.

The results of this study indicate that service quality, brand awareness, and religiosity have a positive and significant influence on usage decisions. This study also found that religiosity has the greatest influence on the decision to use. Therefore, all hypotheses in this study are accepted.

Keywords: *Usage Decision, Religiosity, Service Quality, Brand Awareness, Consumer Behavior, Bank Muamalat Indonesia.*