

Abstract

Sharia Bank in Indonesia get more attention from common society since Muamalat Bank was established, which is the first Sharia Banking in Indonesia. Eventhough, it has not got positive response enough, but along the time it was developed rapidly. Sharia Bank which is identically with Islam, surprisingly in the fact is also noted by non-moslem. There are many motives and reasons that influence the customer decision to save in such of Sharia Bank. The rapid growth of Sharia Banks either independent Sharia Bank or Sharia unit, and the wide of its market share have made tied competition between Sharia Bank, and also with conventional bank. So that, such of Sharia Bank has to decide the precise strategy to increase its performance.

One of the important point that has to be noted is the motivation or the factors that being the customer reasons to choose saving in Sharia Bank. Company has to know what is the customer motive or reason to choose Sharia Bank in order to evaluate the strategy that was implemented. Company can know kind of factors that motivate the customer to save in Sharia Bank. So, by that way, company can maintain the customer to be loyal and also attract the society interest who has not joined to Sharia Bank.

This research use regression logit technique analysis because of its ability to test the probability of dependent variable with independent predictor variable, category data scale (nominal), and also its ability to differentiate and to rank the independent variables that influence to each dependent variable. Based on the hypothesis test, it indicate that there are factors which have significant effect in influencing customer reasons either Moslem or non-moslem who save in Muamalat Bank: profit and lost sharing system, profit, call center, speed of transaction, expense of administration, easy of transaction and minimum balance.

Keyword :Sharia Bank;motivation;savings;Moslem customer;non-Moslem customer.