



Analysis of Customer Preference Factors for Qardh and Murabahah Products at Bank BRI Syariah of Bungo Regency

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ABSTRACT

Purpose: This research was conducted at BRI Syariah KCP Muara Bungo, this was done because the researchers wanted to find out the influence of customer preferences using qardh and muarabah products with sharia system variables, products, services, places / locations and promotions to customer preferences at BRI Syariah KCP Muara Bungo.

Design/Method/Approach: This study uses a descriptive analysis approach and quantitative methods with the aim of examining the influence between variables studied through hypothesis testing. This study uses the Slovin formula to obtain sample sizes, for data analysis methods using multiple linear regression equation models. The assistance used is the SPSS statistical data processing program version 21.00. windows.

Findings: The results showed that overall (simultaneous) there was a significant influence between variables consisting of sharia system variables, products, services, places / locations and promotions to customer preferences in BRI Syariah Muara Bungo KCP. While the variable that has the most influence is promotion (X5), because it has the highest regression coefficient.

Originality/Values: Novelty of the study identified from issue studied consistently, and also place of where the study researched.

INTRODUCTION

Every individual and organization requires the availability of cash to meet the needs of carrying out activities and daily activities. If they are not able to meet these needs as usual, many of them look for other solutions, namely by lending and borrowing activities. Along with the issuance of Law Number 21 of 2008 concerning Islamic banking, it has provided wider opportunities for the application of Islamic economic practices in Indonesia, in addition to the existence of positive legal protection guarantees. Consequently, the development of sharia-based products has also become increasingly lively lately. Based on the aforementioned law, several sharia financial institutions (LKS) were formed at the initial stage¹.

According to Sjahdeini, the history of the establishment of sharia banking with profit sharing system, is based on two main reasons, namely the view that interest in conventional banks is haraam because it is included in the category of usury that is prohibited in Islam, In the Qur'an in the Surah Al -Baqarah verse 278 and Surah Ali-Imran verse 130 stated: "O you who believe, fear Allah and leave the rest of Riba (not collected) if you are believers (*Q.S. Al-Baqarah ayat 278*)."²

Indonesian Bank³ states that in realizing the stability of the sharia economic system and its benefits for the economy it encourages the sharia financial system which can use the sources of funds regulated in sharia and use it in accordance with sharia and mandate in carrying it out. The sharia aspect does not only touch the operational part, financing activities and funding for customers, must be obtained from sources that are truly free from usury, because in Islamic economics is known by the concept of halal and haram, thayyibat and khabisat, economic activities and business in Islam must look for the halal and thayyib and keep the haram and khabais away so that every economic activity and business that is run gets blessings from God.⁴

Based on the data that I collected since the enactment of UUPS in 2008 the number of Islamic banks with legal entities in the form of BUS has increased. As of December 2016, there were 13 Islamic banks in the form of BUS, consisting of:

¹ Undang-Undang Nomor 21 Tahun 2008

² Departemen Agama RI, *Al-Qur'an dan Terjemahnya* (Solo: PT Tiga Serangkai, 2011), hal. 47

³ Zainuddin Ali, *Hukum Perbankan Syariah* (Jakarta: Sinar Grafika, 2008), hal. 139

⁴ Musa Asy'arie, *Filsafat Ekonomi Islam*, (Yogyakarta: Lembaga Studi Filasafat islam (LESFI)), 2015, hal. 219

Tabel. 1

Bank Umum Syariah per Desember 2016	
1	PT. Bank Aceh Syariah
2	PT. Bank Muamalat Indonesia
3	PT. Bank Victoria Syariah
4	PT. Bank BRISyariah
5	PT. Bank Jabar Banten Syariah
6	PT. Bank BNI Syariah
7	PT. Bank Syariah Mandiri
8	PT. Bank Mega Syariah
9	PT. Bank Panin Syariah
10	PT. Bank Syariah Bukopin
11	PT. BCA Syariah
12	PT. Maybank Syariah Indonesia
13	PT. Bank Tabungan Pensiunan Nasional Syariah

Sumber: Statistik Perbankan Syariah OJK

The Islamic banking industry is a growing industry. We can see that the development of assets owned by Islamic banks has increased since the issuance of UUPS in 2008, but the growth experienced is not comparable to the growth of banking assets nationally. Data from the FSA stated that as of September 2016 the market share of Islamic Banks was around 5.16% - 5.3%.

Tabel. 2

Tahun	Total aset	
	Bank Syariah	Bank Umum
2005	20.88 T	1.469 T
2006	26.72 T	1.693 T
2007	36.53 T	1.986 T
2008	49.55 T	2.310 T
2009	66.09 T	2.534 T
2010	97.51 T	3.008 T
2011	145.46 T	3.652 T
2012	195.01 T	4.262 T
2013	242.27 T	4.954 T
2014	272.34 T	5.615 T
2015	296.26 T	6.095 T
2016	356.50 T	6.729 T

Sumber: Statistik Perbankan OJK

From the data above, we certainly have their respective interpretations of how far the success of the development of Islamic banks in broad. but the results are not as expected. The data above shows that in the years since the UUPS was enacted, Islamic banks still have not been maximized in increasing their market share in Indonesia. In connection with the above efforts, PT. Bank BRI Syariah also does not miss implementing similar things for its credit activities by launching Qardh (loan) products with gold pawning and Murabahah products. The presence of Islamic financial institutions has now become a necessity for people with the substance of Islamic teachings that carry welfare for all (rahmatan lil'alamin)⁵.

Compared to the conventional pawn system, the Qardh system with the Gold Pawn applied by PT. Bank BRI Syariah has various advantages, including: First, its product services are based on sharia principles, where customers are only burdened with administrative costs and the cost of storing and maintaining collateral (Ijarah). This practice is different from that applied to the conventional system where the customer is subject to the obligation to pay capital / money (interest money or usury). Second, in returning the loan the customer is given the choice between paying in one lump sum or in installments. Third, the cost of saving and maintenance services for collateral (ijarah) is relatively lower than bank interest. Fourth, the maximum loan obtained by the customer reaches 80% of the estimated gold adjusted to the standard price (HSE), higher than the maximum loan at a conventional bank which averages 70% of the collateral. There are many advantages that are offered by PT. Bank BRI Syariah through the Qardh (Loan) product service with this gold pawn.

While Murabaha is one of the most common types of contracts applied in Islamic banking activities. Murabaha is implemented through the mechanism of buying and selling goods with the addition of margin as a profit to be obtained by banks. The portion of financing with the Murabahah contract currently contributes the largest of the total financing of Indonesian Islamic Banking, which is around 60%. Initially, Murabaha was not related to financing. Then, experts and Islamic banking scholars combine the concept of Murabahah with several other concepts to form the concept of financing with the Murabahah contract.

⁵ Muhammd Amin Suma, *Menggali Akar Mengurai Serat Ekonomi Dan Keuangan Islam* (Jakarta: Kholam Publising, 2008), hal. 167.

Tabel. 3

Comparison of Target Achievement and Product Realization
Qord and Murabahah in Billion Rupiah

Periode 2016	Qard				Murabahah			
	Target	Outstanding	Realisasi	%	Target	Outstanding	Realisasi	%
Januari	500	4.206	4.525	63.8	1.000	14.300	15.001	70.1
Februari	500	4.525	4.815	58	1.000	15.001	15.720	17.9
Maret	500	4.815	5.152	67.4	1.000	15.720	16.514	79.4
April	500	5.152	5.902	150	1.000	16.514	17.550	103.6
Mei	500	5.902	6.600	139.6	1.000	17.550	18.900	135
Juni	500	6.600	7.100	100	1.000	18.900	20.025	112.5

Sumber : Portopolio BRI Syariah Muara Bungo Juni 2016

Based on the above table explains that in 2016 qard and murabahah products did not reach the target set by the bank, from the latest report in June the realization only reached 6,600 from the realization of the 7,100 target for qard products and for murabahah products only reached 18,900 from the realization of the 20,025 target. From the explanation above see that it is very much needed research on customer preferences for Islamic banks that implement Qard products (loans) with gold pawning and Murabahah products. In order for marketing objectives to be achieved, marketers must apply appropriate marketing strategies⁶.

METHOD

The method used in this research is analytical descriptive research method and quantitative method. Descriptive analysis is a form of research data analysis to test the generalization of research results⁷. Descriptive analysis research is used to present a structured and accurate picture of the data under study, this study was conducted to provide a more detailed picture of a symptom or phenomenon⁸. The type of descriptive research used is case study research.

The variables measured in this study are Sharia System variables (X₁), products (X₂), services (X₃), place (X₄), promotions (X₅), customer preferences (Y). This variable is measured using a Likert scale, a Likert scale is a measuring tool used to measure the attitudes, opinions, perceptions of someone or a group of people about a social phenomenon. Data sources needed in this study are:

1. Primary data is data obtained by researchers directly from information through the first source through interviews and results obtained from observations in

⁶Mulyadi Nitisusastro, *Perilaku Konsumen dalam perspektif kewirausahaan*, (Bandung: Alfabeta, 2012). hal. 196

⁷Sayid Syekh, *Pengantar Statistik Ekonomi dan Sosial* (Jakarta: Gaung Persada, 2011), hal. 13.

⁸Bambang Prasetyo dan Lina Miftahul Jannah, *Metode Penelitian Kuantitatif* (Jakarta: Raja Grafindo Persada, 2007), hal. 42.

the field which are recorded through the writer's written notes. In this study primary data obtained from filling out questionnaires by customers and data taken from BRI Syariah.

2. Secondary data is data obtained indirectly, through documentation and books relating to the problem at hand. and does not directly relate to the respondent to be investigated and is a supporter of the researcher to be conducted.

Primary data in this study were obtained from questionnaires, so that the questionnaires distributed to respondents can truly measure what they want to measure, the questionnaires must be valid (valid) and reliable (reliable). Test the validity and reliability of the items. The analysis using SPSS was carried out with the following steps: Interpretation of the results of SPSS calculation. This stage is divided into two parts, conducting regression analysis and correlation analysis.

RESULT AND DISCUSSION

General Description of PT. Bank BRI Syariah.

Starting with the acquisition of PT. Bank Rakyat Indonesia (Persero), Tbk., Against Bank Jasa Arta on December 19, 2007 and after obtaining permission from Bank Indonesia on October 16, 2008 through its letter No.10 / 67 / KEP.GBI / DpG / 2008, then on November 17 2008 PT. BRI Syariah Bank is officially operating. Then PT. Bank BRI Syariah changes business activities that were initially conventionally operational, then are converted into banking activities based on Islamic sharia principles.

More than two years PT. BRI Syariah Bank is present to present a leading modern retail bank with financial services according to customer needs with the easiest reach for a more meaningful life. Serve customers with excellent service (service excellence) and offer a variety of products that meet customer expectations with sharia principles. The presence of PT. Bank BRI Syariah in the midst of the national banking industry is emphasized by the meaning of the glow that follows the company logo. This logo illustrates the desires and demands of the community towards a modern bank of PT. BRI Syariah Bank that is able to serve the community in modern life. The color combination used is a derivative of blue and white as red thread with the brand PT. Bank Rakyat Indonesia (Persero), Tbk.

Activities of PT. Bank BRI Syariah is getting stronger after on December 19, 2008 the deed of separation of the Sharia Business Unit of PT. Bank Rakyat Indonesia (Persero), Tbk., To merge into PT. Bank BRI Syariah (spin-off process) which took effect on January 1, 2009. The signing was carried out by Mr. Sofyan Basir as the President Director of PT. Bank Rakyat Indonesia (Persero), Tbk., And Mr. Ventje Rahardjo as the President Director of PT. BRISyariah Bank.

BRI Syariah Products

In an agency there are activities that support the development of a company that aims to benefit and to serve customers well. To attract the interest of the community to join PT. Bank BRISyariah, Bank BRISyariah offers a wide range of quality products that are in accordance with sharia principles. The business activities of PT. BRISyariah Bank is as follows:

Fund Collecting

Collecting funds is an activity to collect or find funds by buying from the wider community in the form of deposits, savings and time deposits. This fund raising activity is often referred to as funding. BRI Syariah funding products see good growth since the inception of BRI Syariah. This is due to the growing awareness of the Indonesian people about sharia-based products that have been very well utilized by the Bank. BRI Syariah continues to improve the quality of its services, especially in maintaining existing customers as well as an effort to gain greater market share.

Service improvement continues through several initiatives including the development of physical distribution networks and electronic distribution networks. Development of physical networks in addition to bookkeeping of new sharia service offices at the end of 2013. BRI Syariah has had 573 sharia service offices spread in various parts of Indonesia compared to 338 recorded at the end of 2012. While this development of electronic networks is done by increasing network capacity in addition through refinement of existing features in BRI Syariah also increased the number of on-site and off-site ATMs from 234 at the end of 2012 to 418 at the end of 2013. Besides that, BRI Syariah ATM cards can also be used on the ATM Bersama and Prima ATM networks without cash withdrawal fees, transfer fees, balance check and purchase fees (through the Prima ATM network).

In addition to improving service quality, BRI Syariah also carried out a series of promotional programs with a soft selling and hard selling approach which were packaged in an intense advertising campaign throughout 2013 through print and electronic media. All of these efforts gave encouraging results, as reflected in the improved performance of the consumer banking segment both in terms of the association of funds and the financing channeled. At present the ongoing initiative is the open table program, which is bookkeeping service activities for BRI Syariah IB bookkeeping savings and online marketing of other BRI Syariah funding products conducted at points of interest. The target areas include the center of the crowd, business centers and mosques, schools and other public areas, especially during social events that attract a large enough mass.

The forms of deposits are as follows: a. BRI Syariah Savings, Savings is the most popular savings among the general public. From childhood we have been encouraged to live frugally by saving. Initially saving is still simple, save money under a pillow or in a piggy bank and kept at home. But the risk factors of saving money at home are so great as the risk of loss or damage. At PT. Bank BRISyariah there are three types of savings offered, namely: First, BRI Syariah iB Savings Savings: BRI Syariah iB Savings Savings (all-round facility), is a savings from BRISyariah for individual customers using the principle of deposit, intended for individuals who want convenience in transactions finance. The benefits of providing peace and comfort are full of goodness and blessings, because the management of funds is in accordance with sharia principles. Savings benefit BRI Syariah IB is offered to those who want convenience in conducting financial transactions with the 7 benefits offered namely: a light initial deposit of at least Rp. 50.000, free savings monthly administration fee, free monthly ATM card fees, free balance check, free cash withdrawal fees at BRI ATMs, ATM Bersama and Prima ATM networks and free Prima Debit Fees. All the benefits offered have increased the popularity of the BRISyariah iB Tabungna Benefits and made the most popular product. At the end of 2013, funds raised in the BRISyariah iB Savings reached Rp. 2.76 trillion, up from the previous Rp. 1.88 trillion at the end of 2012.

Second, BRI Syariah Haj Savings iB: BRI Syariah Haj Savings is intended for customers who want to plan to perform the Hajj. This product is the same as the savings product, but the withdrawal can only be used for pilgrimage trips. The benefits of providing peace and comfort are full of goodness and blessings, because the management of funds is in accordance with sharia principles. Third, Impian Syariah iB savings: Impian Syariah iB savings is a term savings from BRI Syariah with profit sharing principles designed to realize customer dreams in a planned manner. The benefits of providing peace and comfort are full of goodness and blessings because the management of funds is in accordance with sharia principles and protected by insurance.

1. Giro of BRI Syariah iB

Deposits are deposits which can be withdrawn at any time by using checks, crossed checks, other means of payment orders or by transferring books. Demand deposits are a form of savings that is widely accepted among people who have additional needs such as fund management and the ease and ease of doing their business activities. Funds collected in the BRISyariah Giro as of the end of 2012 amounted to Rp. 675 billion

2. Deposito of BRISyariah iB

According to Law Number 10 of 1998, deposits are deposits that can only be withdrawn at a certain time based on the customer's deposit agreement with the bank. And Deposits are products offered to customers who have the desire to invest safely and profitably. This product is offered with ARO (Automatic Roll Over) facilities and

Bilyet. The superiority of this product includes competitive profit sharing ratios and direct prizes starting from IDR 50 million in accordance with applicable regulations. In late 2013, funds raised in BRISyariah deposits were recorded at Rp. 10.92 trillion, or jumped 16.29% from the previous year which was Rp. 9.39 trillion. BRISyariah iB Deposits represent the largest portion of all third party funds collected in the Bank, amounting to 75%.

Funding

In channeling funds to customers Islamic financing products are divided into several types including, namely: Financing Small Medium Enterprise (SME) and Linkage Financing SME and Linkage are fund investment products provided by PT. Bank BRISyariah to prospective customers with a background in small and medium businesses that need working capital as well as assistance and investment for future business development. The financing included in SME and Linkage financing are as follows:

1) Cash Assured Financing

Cash Assured Financing is a financing facility that is fully guaranteed with cash collateral. Cash collateral permitted at this time is only in the form of PT. BRI Syariah. Financing must still meet the applicable sharia compliance elements. This type of usage is divided into two, namely for working capital and investment. In working capital financing using the musharaka, mudharabah contract. Principal financing at the same time at the end of the financing period and profit sharing payments are made monthly. Whereas investment financing uses murabahah / ijarah muntahiyah bittamlik (IMBT) contracts. There are payments of principal installments and margins on a monthly basis.

2) Business Vehicle Ownership Financing

Business vehicle ownership financing is financing provided to customers for the purchase of four or more wheeled vehicles (passenger and / or commercial vehicles) used for business support facilities (for company operations), excluding heavy equipment and transportation which will be regulated in separate provisions. The contract used in this financing is musyarakah contract and murabahah contract.

2) Micro Funding

The Micro Business currently focuses on the productive financing aspect. This financing is channeled to micro entrepreneurs in traditional markets, which are mostly groceries and clothing and other goods, each of which has absorbed around 75% for the middle traders (grocery traders, repair shops, refill water and businesses others) and 25% for small traders (vegetable traders, fish traders and others). BRISyariah has four financing categories to serve the micro segment namely Micro 25, Micro 75, Micro 500

and KUR Syariah. Micro Bank Financing Products BRISyariah Micro Financing Ceiling Products (million) Micro Tenure 25iB 5-25 6-36 Micro 75iB 5-75 6-60 * Micro 500iB> 75-500 6-60 * KUR Syariah 0.5-25 1-60 * * Tenors can be up to 60 months with special conditions

3) *Consumer Funding*

Consumer activities are financing activities offered by BRISyariah Bank to meet the needs of prospective customers with installment payments. On the financing side, consumer banking provided the second largest contribution to the growth of the Bank's business after commercial banking, with this portion representing around 26% of all financing channeled by BRISyariah. The consumer financing products offered by BRISyariah Bank are as follows: *First*, Home Ownership Financing of BRISyariah iB. Home Ownership Financing provided to individuals to meet part or all of the need for housing using the sale and purchase principle (Murabahah) where the payment is in installments with the amount of installments that have been determined in advance and paid monthly. KPR Bri Syariah which shows rapid growth and is intended for the wider community who have a dream to have their own home. This product is offered with a murakaha and wakalah scheme, specifically to reach low-income customers, BRISyariah launched a product that is packaged under the name KPR Sejahtera BRISyariah iB with a maximum financing limit of Rp 145 million. KPR Sejahteras BRI Syariah Ib has several advantages, one of which is a mild down payment which has always been an obstacle for people who do not have the ability to set aside large amounts of money in a relatively short time. BRI Syariah KPR users are also facilitated with fixed installments which ease with a maximum tenor of 15 years. The increase in iB BRISyariah mortgage financing has been driven through strategic cooperation between BRISyariah with several property sales agents and development and through the Employee Welfare Program (EmBP) to increase mortgage financing in the second cities, KPR Sejahtera develops cooperation with the Ministry of Public Housing (Kemenpera)) RI through the Housing Financing Liquidity Facility (FLPP) program. This product is considered strategic by the Bank where the longest tenor is expected to open up opportunities for growth in other financing products through the cross selling scheme.

Second, Motorized Vehicle Financing of BRI Syariah iB. Motorized Vehicle Financing is given to individuals to meet vehicles using the sale and purchase principle (Murabahah) where the payment is in installments with the amount of installments that have been determined upfront and paid monthly. The contract used is wakalah contract and murabahah contract. *Third*, Multipurpose financing of BRI Syariah iB. Multipurpose Ownership Financing / multi-service ownership is financing to meet the consumptive needs of employees according to sharia by using the main compensation in the form of salary income of the employee concerned. This funding aims to meet the needs of employees, especially employees of companies that work with PT. Bank

Analysis of Customer Preference Factors for Qardh and Murabahah ~ BRISyariah in the Employee Welfare Program, where this product is used for various needs of employees and aims to increase employee loyalty.

Fourth, Financing of Precious Metal Ownership. Precious Metals Ownership Financing is financing to individuals for the purpose of ownership of gold by using a murabahah contract where the financing is taken in monthly installments until the time period is completed according to the agreement. The benefit is the ease of owning 24-carat (99.999%) and local ANTAM gold precious metals with a light installment financing system and fast processing, using the principle of buying and selling (murabahah) with murabahah contracts when wakalah. Thus the BRByariah iB Gold Ownership Financing (PKE) is the first gold ownership installment product in the Indonesian banking market, this product was formerly called the BRISyariah iB Precious Metals (KLM). This product targets people who want to have investments in the form of gold while serving the growth of certain segments of society that re-view gold as a commodity that needs to be owned in the midst of worries that have plagued most western countries about the collapse of the fiat currency value. PKE BRISyariah iB was launched in July 2011 Very positive and public welcome. Outstanding PKE in 2013 decreased by 34% to Rp. 57 billion compared to 129 billion in 2012.

Fifth, Qardh Gold Backed of (QBE) BRI Syariah iB. Pawn / Qardh Gold-backed iB is a loan facility which is a type of financing based on Islamic sharia principles, where Islamic banks provide loan funds to individual customers and customers hand over certain valuable items as collateral to Islamic banks. Pawn BRISyariah iB is here to provide solutions to obtain cash to meet urgent funding needs or for business capital needs with a fast, easy, safe and sharia-compliant process. The pawnshop practice which in the past decade was only known as meeting the immediate financial needs of individuals was creating a large market and now has begun to be worked out very professionally and conventionally by one of the financial institutions in this country. The BRISyariah Pawn was launched to cover the immediate needs of both individual customers who needed urgent needs from both individual customers who needed super-fast funds and had shown promising performance in the first years after it was launched. After experiencing a drastic decrease in the achievement of the Islamic Pawn in 2012, the Islamic Bank at the end of the same year and in early 2013 conducted a series of evaluations to find out the root causes of the decline in the performance of this sector. Improvements will continue to be made in the future so that it is hoped that Pawn of BRISyariah will return to its position or even exceed its best performance as it was achieved when the product was launched.

Sixth, umroh *funding* of BRISyariah iB. Indonesia is a country with a Muslim majority population and Indonesia is also one of the countries with the largest Muslim population in the world. To perform the pilgrimage requires time in the waiting list

time, many Muslims do Umrah as an exercise before carrying out the pilgrimage. This is the opportunity to be taken by Islamic banks in Indonesia, one of which is BRI Syariah Bank. Umrah financing has made one of the promising products for the bank's business. The contract used in the Umrah BRISyariah iB financing product is the sale and purchase agreement of benefits / services (Ijarah / MultiJasa). The benefits provided are a choice of time periods according to capability of up to 36 months and umrah packages available from a variety of options for the BRI Syariah Tour and Travel Bureau or from the customer's own choice.

c. Service Products

As for those included in BRI Syariah services products are as follows: a. E-Banking is a product service that is used to facilitate someone in banking transactions. With E-Banking transactions can be done anywhere and anytime easily and practically through electronic networks such as the internet and mobile phones and telephones. Some BRISyariah E-Banking products are:

- a. ATM cards and BRISyariah Debit Cards are special cards given by BRISyariah to account holders that can be used to transact electronically on these accounts. When a card is used for transactions, it will immediately reduce the available funds in the account.
- b. BRISyariah Go-Branding Card is an ATM card issued by BRISyariah in collaboration with institutional customers for their members or consumers. The Go-Branding Card has the same benefits as the ATM card and the BRISyariah Bank Debit card, with the advantage being that the card design is entirely determined by institutional customers.
- c. Cash Management System with this service, it can conduct banking transactions both financial and non-financial through the customer's computer connected to the BRISyariah network system. Cash Management System (CMS) BRISyariah offers financial management services aimed at helping institutional / corporate customers control and streamline their financial management. This system allows corporate customers to carry out various types of financial transactions electronically in real time, online, anytime, and from anywhere. This system is a web-based application with SSL (Scure Socket Layer) support without having to depend on bank operating hours. In order to protect customer data, this system is equipped with BRIS Tokens and Multi Layer Users to prevent unauthorized users from making transactions. This system also has a Password Blocker that will automatically block customer access if there is an error entering the password three times. Moreover, access will also log off automatically if there is no activity for

five minutes. CMS has a liquidity off management service which includes.

- a) Cash Polling
Managing inter-company accounts in a group that is linked to one company's main account. Transfers between accounts can be done electronically with CMS.
- b) Cash Distribution
Companies can manage cash flow between accounts of other companies such as operational accounts transfer of books can be done periodically and can be scheduled time and date.
- c) Range Balance
Companies can manage cash flow between company accounts electronically. The company can set the schedule and minimum balance on each account.
- d) Zero Balance
The company can manage company accounts electronically by moving all funds at the end of the day to the specified account.
- e) SMS of BRIS
The sms of BRIS service is a 24-hour banking service for BRISyariah customers via cellular phones by typing SMS commands into the BRISyariah short dial code, namely: 3338
Terms of Use: Have a savings account - an account base that is accessed by smsBRIS users - Has a BRISyariah ATM - smsBRIS registration at a BRIS ATM. Have 1 (one) cellphone number / SIM Card (Prepaid and Postpaid) from GSM or CDMA operator - User-id smsBRIS
- f) Mobile of BRIS
MobileBRIS is an SMS and GPRS based application from Bank BRISyariah that can be used to access the BRISyariah iB Avail savings account anytime, anywhere. The mobileBRIS service facility makes it easy for customers to make payments for all routine monthly bills, transfers, reload credit, and payment of Zakat, infaq Shodaqah (ZIS). To use mobileBRIS, customers can first register the smsBRIS (BRISyariah SMS Banking) service at the nearest BRIS ATM or BRISyariah Branch Office. If the customer has used the smsBRIS service, the customer can easily download the mobile application at www.brisyariah.co.id, Blackberry App World, Google Play Android, Apple App Store, and Nokia Ovi Store.

DATA ANALYSIS

Regression Analysis

Regression analysis method serves to determine the effect / relationship of independent variables with the dependent variable data processing will be done with SPSS.21.00 Software For Windows application tools.

- 1) Factors that Simultaneously Influence (Overall) on customer preferences in BRI Syariah KCP Muara Bungo.

Following this the researcher will analyze and discuss the effect of variable x on customer preferences at BRI Syariah KCP Muara Bungo. The F test is used to test the effect of the independent variables together on the dependent variable. The independent variables in this study are the sharia system (X1), product (x2), service (X3), place / location (x4), promotion (x5). while the dependent variable in this study is customer preference (Y). Obtained the following results:

Tabel 4
ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	119,922	5	23,984	110,938	,000 ^b
Residual	18,809	87	,216		
Total	138,731	92			

a. Dependent Variable: preferensi nasabah

b. Predictors: (Constant), sistem syariah, produk, pelayanan, tempat, promosi.

Testing can be done in two ways. First, by comparing the value of the calculated F number with the F table. Second, by comparing the significance level (sig) of the calculation results with a significance level of 0.05.

- a) Using the first method or comparing the magnitude of the Fcount to Ftable. Fcount from SPSS processing obtained a value of 110, 938. Furthermore Ftable can be searched in the statistical table at a significance of 0.05. With the provisions $df1$ (Numerator) = $k-1$ or $6-1 = 5$, and $df2$ (Denominator) = $n-k$ or $93-5 = 87$ (k = number of variables X and Y). Based on these conditions, the Ftable number of 2,474 Based on the calculation results obtained Fcount of 110, 938 > Ftable of

2.474. This means that it has a significant effect, together with the variables of the sharia system, products, services, places, promotions of customer preference variables in BRISyariah KCP Muara Bungo.

- b) Using the second method or comparing the magnitude of the significance level (sig) of the study with a significance level of 0.05. Based on the calculation of a significance number of $0,000 < 0.05$, it means that there is a significant influence between the variables of the sharia system, products, services, places, promotions of customer preference variables in BRI Syariah KCP Muara Bungo. Based on the simultaneous test (F test) that has been analyzed previously, it was found that the variables of the sharia system, products, services, places, promotion of customer preference variables in BRI Syariah KCP Muara Bungo or in other words jointly (simultaneously) effect on customer preferences. This can be seen in the simultaneous test (Test F) showing that P value $0,000 < 0.05$ and Fcount greater than Ftable ($110, 938 > 2.474$) means that H_0 is rejected and H_a is accepted, meaning that Variable X has a significant simultaneous effect on the Y variable (preference customer).
- 2) Factors That Give Partial Influence On Customer Preferences In BRI Syariah KCP Muara Bungo

Tabel. 5
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4,474	,730		6,131	,000
1					
x1	,064	,038	-,078	1,670	,099
x2	,078	,035	,126	2,202	,030
x3	-,054	,035	,085	-1,527	,130
x4	,010	,043	,012	,241	,810
x5	,754	,041	,923	18,467	,000

a. Dependent Variable: preferensi nasabah

T test is used to see the significance of the influence of each variable X (sharia system, products, services, places, promotions) tested on the variable Y

(customer preferences). Partial hypothesis testing aims to test how much influence the variable X consisting from X1 (sharia system), X2 (product), X3 (service), X4 (location), X5 (promotion), to Y (customer preference). The results showed that the most influential in the t test was the dimensions of the sharia system, products, promotions, while the dimensions of service and place / location did not have a significant effect on customer preferences at BRI Syariah KCP Muara Bungo.

Correlation Analysis

Correlations between the sharia system, promotions, value assessments and procedures for loan disbursement can be seen in the table below:

Tabel 6
Correlations

		sistem syariah	produk	pelayanan	tempat	Promosi	preferensi nasabah
sistem syariah	Pearson Correlation	1	,503**	,420**	,418**	,352**	,279**
	Sig. (2-tailed)		,000	,000	,000	,001	,007
	N	93	93	93	93	93	93
Produk	Pearson Correlation	,503**	1	,652**	,509**	,522**	,520**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	93	93	93	93	93	93
Pelayanan	Pearson Correlation	,420**	,652**	1	,536**	,515**	,446**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	93	93	93	93	93	93
Tempat	Pearson Correlation	,418**	,509**	,536**	1	,510**	,469**
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	93	93	93	93	93	93

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	Pearson Correlation	,352**	,522**	,515**	,510**	1	,924**
Promosi	Sig. (2-tailed)	,001	,000	,000	,000		,000
	N	93	93	93	93	93	93
	Pearson Correlation	,279**	,520**	,446**	,469**	,924**	1
preferensi nasabah	Sig. (2-tailed)	,007	,000	,000	,000	,000	
	N	93	93	93	93	93	93

** . Correlation is significant at the 0.01 level (2-tailed).

To interpret this number, the following criteria are used:

0 - 0.25 = Very weak correlation

0.25 - 0.5 = Correlation is quite strong

0.5 - 0.75 = Strong correlation

0.75 - 1 = Very strong correlation

1) Correlation between sharia systems and products

Based on the calculations, the correlation between the variables of the sharia system and promotions is 0.503. correlation of 0.503 has a relationship between variables of the sharia system and promotion of assessment is strong and unidirectional (because the results are positive, unidirectional means that if the sharia system and promotion is also high.

2) Correlation between the sharia system and service

Based on calculations, the correlation between the sharia system variables and the estimated value is 0.420. correlation of 0.420 has a relationship between the variables of the sharia system and promotion of assessment is quite strong and unidirectional.

3) Correlation between the sharia system and place / location

Based on the calculation, the correlation between the syariah system variables and the loan disbursement procedure is 0.418. correlation of 0.418. has a relationship between the variables of the sharia system and the procedure for disbursing the assessment loan is quite strong and unidirectional.

- 4) Correlation between the sharia system and promotion.
Based on the calculation, the correlation between the syariah system variables and the loan disbursement procedure is 0.352. correlation of 0.352. has a relationship between the variables of the sharia system and the procedure for disbursing the assessment loan is quite strong and unidirectional.
- 5) Correlation between products and services.
Based on the calculation, the correlation between product and service variables is 0.652. correlation of 0.652. has a strong and direct relationship between product variables and assessment services.
- 6) Correlation between product and place / location.
Based on calculations obtained correlation numbers between product variables and place / location. The correlation between product and place / location is 0.509. has a strong and direct relationship between the product and the place / location of the assessment.
- 7) Correlation between products and promotions.
Based on the calculations, the correlation between variables between products and promotions is 0.522. correlation of 0.522. has a relationship between variables between the product and promotion of strong and unidirectional assessments.
- 8) Correlation between service and place / location.
Based on calculations obtained correlation figures between service variables and place / location. amounted to 0.536. correlation of 0.536. has a relationship between variables between the product and promotion of strong and unidirectional assessments.
- 9) Correlation between service and promotion.
Based on the calculation, the correlation between variables between services and promotions is 0.515. correlation of 0.515. has a relationship between variables between the product and promotion of strong and unidirectional assessments.
- 10) Correlation between place / location and promotion.

Based on the calculation, the correlation between variables between the product and promotion is 0.510. correlation of 0.510. has a relationship between variables between the product and promotion of strong and unidirectional assessments.

Determination Coefficient

Efforts to determine the influence of the sharia system, products, services, places / locations, promos to customer preferences can be seen from the SPSS calculation in the Model Summary, especially the adjusted R square number. The coefficient of determination functions to determine the percentage of sharia system variables, products, services, places / locations, promotion of customer preferences in Muara Bungo KCP BRISyariah. The coefficient of determination is used to calculate the effect of the independent variable on the dependent variable. Obtained the following results:

Tabel 7
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,930 ^a	,864	,857	,46497

a. Predictors: (Constant), x5, x1, x4, x3, x2

The value of R in the Model Summary table shows the relationship between variable X and Y is strong, with a correlation coefficient (R) of 0.930, where if the correlation coefficient > 0.60-0.79 then the relationship between variables is very strong. RSquare value (R²) or the coefficient of determination is 0.864 or 86.4%. While the amount of AdjustedRSquare is 0.857 or 85.7%. The way to calculate the coefficient of determination (KD) using the following formula:

$$KD = r^2 \times 100\%$$

$$KD = 0,864 \times 100\%$$

$$KD = 86,4\%$$

This figure means that the influence of sharia systems, products, services, places / locations, promotions on customer preferences is 86.4%, while the remaining 13.6% is influenced by other variables outside this study that were not examined by the authors.

CONCLUSSION

Based on the results of research with simultaneous f test testing, it shows that the sharia system factor has a positive and significant influence on customer preferences in sharia BRI, this is due to the influence of a strong religious foundation, as well as most customers who use Qard and Murabahahan products at BRI sharia is a follower of Islam. for people who are Muslim they believe that with the existence of Islamic financial institutions, the community will avoid the false path (which is not true) which is forbidden by Islam. Research findings, indicate that product factors have a significant effect and contribute to customer preferences, therefore to continue to increase demand from the public on Qard and Murabahahan products should always pay attention to matters relating to products from BRI syariah itself, which includes quality procurement products, product choices, ease of obtaining information about products, because a good product will affect customer preferences.

Service variables and place / location variables Based on the results of the study with simultaneous f test testing, it shows that these variables also have a positive and significant influence on customer preferences in Islamic sharia even though the t test has not partially given a significant influence based on the results of the study, by improving services and place / location variables can make people interested in conducting transactions with BRI Syariah so that demand from the community will always increase despite other advantages such as sharia-based systems, product quality and attractive promotions. The promotion variable also has a significant influence and has a positive influence on customer preferences at BRI Syariah, promotions that can give interest to customers through attractive advertisements, distributing brochures, holding exhibitions or engaging directly in the field with the public so that they can influence customer preferences at Sharia BRI. for this reason, it is hoped that BRI Syariah will always carry out professional promotions in addition to providing good services to the community.

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