

ABSTRACT

In this modern era more and more financial institutions with sharia concepts such as sharia banking, sharia Islamic insurance, sharia cooperatives and other financial institutions that hold sharia principles. From the phenomenon of the trend of Islamic banks, many factors are significant in influencing the rapid growth of Islamic banking.

This research was conducted at Bank Cimb Niaga Syariah Branch A.Yani, Kudus which is a banking company that participates in developing a sharia-based business. Bank Cimb Niaga Syariah Branch A.Yani, Kudus is located on Jalan Ahmad Yani No.31, Magersari, Panjunan, Kota Kudus, Central Java. This study aims to find out the customer's response to preferences as a customer of Bank Cimb Niaga Syariah A.Yani Kudus Branch.

The outline of this research theory uses the theory of Islamic banks, consumer preferences and behavior. Primary data in this study were obtained through interviews and questionnaires to 100 customers of Cimb Niaga Syariah, A.Yani branch, Kudus. Secondary data obtained from previous research documents and theories related to research in the book. Data that has been successfully collected is then processed using Descriptive Analysis.

Based on the results of the research, it was found that the respondents' preference to be customers of Cimb Niaga Kudus Bank included 8 variables, namely sharia factors with a score of 88.9%, attitudes towards fatwa 90.3%, brand factors and management quality 88.8%, facility factors 84.4%, service factors 87.6 %, location factor 86.1%, social factor 73.6%, product factor 82%.

The conclusion of this study explains that respondents' responses to the preferences of being a customer of A.Yani Kudus are sharia factors, attitudinal factors towards fatwa, brand factors and management quality, facilities, service factors, location factors, service factors, location factors, social factors and factors the product category is good and very good. The attitude factor towards fatwa is the biggest preference in becoming a customer of Bank Cimb Niaga Syariah A. Yani Kudus with a total score of 90.3%. Whereas social factors are the lowest preferences.

Keywords: *Analysist Respond, Preference of Bank Syariah Costumer.*