The Effect of Personality and Service Quality on Public Preference in Sharia Bank in Riau Province

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Abstract

Islamic banks in Indonesia are experiencing rapid growth and demonstrating promising trust. This development can be seen from the standpoint of the national Islamic banking market. Riau Province is one of Sumatra's provinces where the majority of the inhabitants are Muslims. The objective of this study was to discover how knowledge and service quality affect people's preferences for Islamic banks in Riau Province. The sampling technique used was proportionate stratified random sampling, while the data collection technique used was a questionnaire. To analyze the data, the descriptive quantitative method was employed. In analyzing quantitative data, Partial Least Squares–Structural Equation Modeling (PLS-SEM) was used with a total sample of 384 people. The findings of this study show that the significant value in the first hypothesis test the significant value in the first hypothesis test (H1) is 0.020< 0.05 or less than 5%, implying that the positive path coefficient value suggests that Personality has a significant positive effect on preference. Based on the results of the tests, it is determined that the first hypothesis is accepted. Meanwhile, the Second Hypothesis Test (H2) has a significant value of 0.040 < 0.05 or less than 5%, indicating that the path coefficient value is positive and that Service Quality has a significant positive effect on Preference. The third hypothesis test (H3) is 0.035 < 0.05 or below 5%, it can be concluded that a positive original sample value indicates that religiosity has a significant strong influence in improving personality which can increase public preference for Islamic banks Based on the results of these tests, it can be concluded that the third hypothesis is accepted. And the fourth has a significant value of 0.039 < 0.05 or less than 5%, it can be concluded that a positive original sample value indicates that religiosity has a significant strong influence in improving service quality which can increase public preference for Islamic banks. Based on the findings of the test, the second hypothesis is accepted.

Keywords: Personality, Service Quality, Religiosity, Preference, Islamic Banks

Introduction

Islamic banking has been regulated in detail by Law No. 21 of 2008, which states that "Sharia banking is everything related to Islamic banks and Islamic business units, which includes institutions, business activities, and methods and processes in carrying out their business activities." This law controls the financial system based on Sharia principles, opening up several opportunities for Sharia banking to carry out its business activities, and allowing Sharia banking to compete with conventional banks freely that have existed since Indonesia's independence (Muhammad, 2002).

Islamic banks in Indonesia are rapidly expanding and demonstrating a promising trust. This development can be seen from the standpoint of the national Islamic banking market. However, when compared to the potential that should be realized, this gain in market share is still far from its intended value. Indonesia has the world's biggest Muslim population and has the potential for tremendous natural wealth and high levels of investment.

Table 1
Islamic Banking Market in Indonesia Year 2019-2021

Bank Group	Asset (IDR Trillion)		
	2019	**2020**	**2021**
BUS, UUS, BPRS	503,7	575,85	646,21
Percentage (%)	**5,96%**	**6,24%**	**6,52%**

Source: Shariah Banking Snapshot www.ojk.go.id

According to data published on the Financial Services Authority's (OJK) official website, Indonesia's Sharia banking market share has risen in the last three years. In 2019, Sharia banking accounted for 5.96% of total financial assets in Indonesia. Sharia banking's market share was 6.24% in 2020, increased 0.28% from 2019. At the end of 2021, the Sharia banking market share was 6.52% of Indonesia's total financial assets, experienced an increase of 0.28%. According to the data, the performance of Islamic Islamic banking in Indonesia has remained low in terms of market share over the last 3 years, increasing by only 0.28% each year. This phenomenon contradicts Indonesia's Sharia financial industry's potential.

Riau Province is one of the provinces located in Sumatra. The region is close to Jambi, West Sumatra, and North Sumatra. This province has a strategic location because it is adjacent to Singapore and Malaysia, which is beneficial to its economy. This is also a factor in the development of the sharia banking industry in Riau. Furthermore, the majority of the people in this province are Muslim, with a Malay culture identical to Islam, which requires them to undertake commercial and civil acts (muamalat) based on Islamic law through sharia financial institutions. As a result, the enabling circumstances become a driver for the development of sharia banking in Riau. According to Financial Services Authority data in 2020, Pekanbaru has 11 Sharia Bank branch offices, 29 auxiliary branch offices, and 8 Sharia Bank cash offices. This province is also among the top ten provinces in Indonesia in terms of sharia banking assets, with a percentage rate of 1.40%.
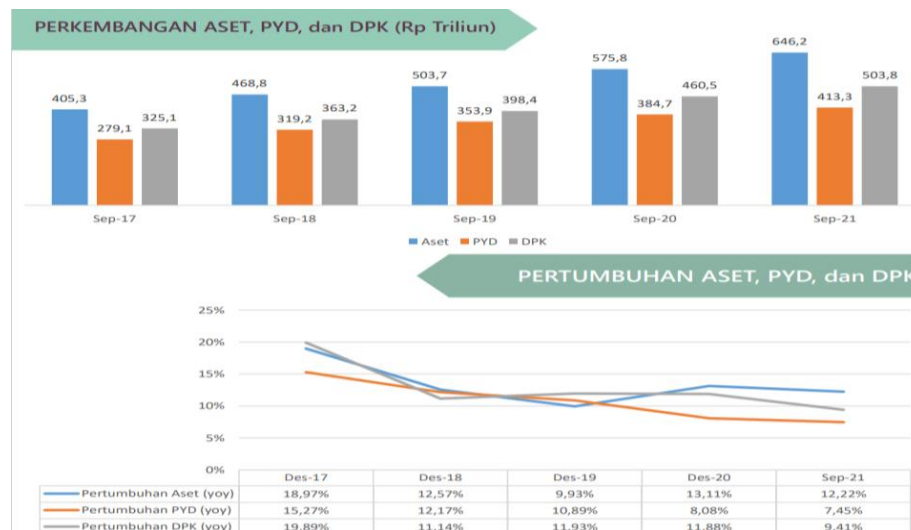
Figure 1. Development and Growth of Indonesian Islamic Banking
Year 2017-2021
Source: Shariah Banking Snapshot www.ojk.go.id

Table 1 above shows the development and growth of Islamic banking in Indonesia. In terms of asset growth, there have been fluctuations throughout the last 5 (five) years; in 2017, sharia banking assets grew by 18.97%, but in 2018, they grew by a lower 12.57%. The asset growth rate for Islamic banking was 9.93% in 2019, 13.11% in 2020, and decreased again in 2021 with asset growth of 12.22%.

According to financing expenses (PYD), Islamic banking grew by 15.27% in 2017, but only 12.17% in 2018. In 2019, the growth of PYD declined by 10.89%; in 2020, the growth of PYD was only 8.08%; and in 2021, the growth of Islamic Banking PYD was only 7.45%.

Third-party funds (DPK) in Islamic banking also decreased; in 2017, DPK was 19.89%; in 2018, DPK only grew by 11.14%; and in 2019, DPK in Islamic Banking was 11.93%. TPF climbed up by 11.88% in 2020 before declining by 9.41% in 2021. Riau Province is one of Indonesia's provinces. According to data from the Financial Services Authority (OJK) in September 2021, Riau Province is included among the 10 (ten) provinces with the largest Islamic banking assets in Indonesia where this province ranks 9th (ninth) Islamic banks with the largest assets.

Table 2
Development of Islamic Banking in Riau Province
Year 2019-2021

The Main Indicator of Shariah Banking	2019	2020	2021
Asset Growth	11,86%	19,68%	32,93%
PYD Growth	18,73%	7,86%	22,01%
DPK Growth	12,93%	15,93%	27,98%

Source: Shariah Banking Snapshot www.ojk.go.id

Table 2 above shows the development of Islamic banking in the Riau region from three indicators namely asset growth, channel financing growth (PYD), and third-party fund growth (DPK) from 2019 to 2021 which fluctuates in others. Every year has its ups and downs. The

rise of Islamic banking assets in the Riau region in 2019 was 11.86%, with a 19.68% increase in 2020. In 2021, the growth of Islamic banking assets in the Riau region was 32.93%, and became the 9th largest Islamic banking asset in Indonesia.

The Channel Financing Growth (PYD) in 2019 amounted to 18.73% and decreased in 2020. The growth of Islamic banking PYD in the Riau region was only 7.86% and the growth of PYD increased again in 2021 by 22.01%, which means there was fluctuation growth in three years. Based on the rise of Islamic banking third-party funds (TPF), Riau Province has experienced increased growth from 2019 to 2021. In 2019, the TPF in Islamic banking in Riau province increased by 12.93%, followed by a 15.93% increase in TPF growth in 2020, and a 27.98% increase in TPF growth in 2021.

According to Hamzah (2021), in his study, one of the causes of low public awareness of doing business with Islamic banks, is public perceptions that each considers Islamic banking to be the same as other conventional banks, and information technology used by banks is the lack of control of the Islamic banking market in Indonesia. Sharia still lags behind conventional banking in terms of human resources or human resources in Islamic banks.

Consumer preference analysis is an examination of what consumers like and dislike, as well as the relevance of a product attribute or the product itself. This preference study will yield an order of importance of product attributes, such as what is the most important or preferred.

According to Lilien et al (Simamora, 2003), numerous steps must be done before consumers develop preferences, including:

a. It is assumed that consumers regard the product as a collection of attributes. Different consumers have distinct perceptions about what attributes are important.
b. The level of importance of attributes varies according to the needs and desires of each. Consumers have different emphases on what attributes are most important.
c. Consumers form a variety of beliefs regarding product placement based on each attribute.
d. The level of consumer satisfaction with the product will vary depending on the differences in qualities.
e. Consumers will form opinions about various brands based on evaluation procedures.
   A consumer mindset can form preferences for a variety of reasons, including:
   a) Based on previous experience, consumers feel satisfaction in purchasing the product and compatibility in consuming the product they purchased, and the consumer will continue to use or utilize that brand product, resulting in a purchasing choice.
   b) A passed down belief that develops as a result of a family's long-term use of a product. These customers are loyal to the products they regularly use because they perceive the benefits of doing so, resulting in customer happiness and usage of the products purchased.

According to Kotler (2007) various factors influence consumer preferences while selecting a product, including culture, social, personality, and psychology.

Furthermore, Howard (1998) asserts that the five most basic elements impacting client preferences in decision-making are explicitly influenced by five qualities, namely cultural, social, personal, economic, and psychological. Preferences can be defined as a consumer attitude in selecting a product because the product to be eaten is based on the relative level of decision, based on the presence of the brand or stimulation. Additionally, according to Nugroho (2013) choices for goods and services are influenced by four factors: culture, society, personality, and psychology. However, based on the theory of preference input formed by

these four factors, this is related to the meaning of input which is a stimulus or encouragement felt by the customer, and encouragement can influence the customer's tendency towards something.

This investigation demonstrates, particularly for those directly or indirectly involved in the banking industry, that many members of the Islamic community do not save or do business in Islamic banks because they do not understand and have different, even negative, perceptions of it. Those participating should aim to offer a more comprehensive view to the target audience, which may establish a memorable knowledge in depositing or dealing with Sharia-compliant institutions. As a result, our research will assist in building the groundwork for the formation of an Islamic banking supervisory structure. This would also assist marketers in better understanding the perceptions of Islamic banks and developing strategies to promote Islamic banking products to the people of Riau.

The market share of Islamic banks should be the majority of the Muslim community, particularly Muslims with a rational mind. People who choose to transact in Islamic banking are supposed to be reasonable thinkers, whereas in this life we must prepare ourselves to meet unanticipated risks that always lurk unnoticed and can happen to individuals at any moment of the family and property owned. While those who can think rationally almost always have a decent educational background, it is possible to claim that a good education encourages people to think rationally.

Literature Review
Personality

Personality according to GW. Allport is a dynamic organization of individual psychophysical systems that determine individual behavior and thinking in a distinctive way. Personality is also the sum total of innate or hereditary tendencies with various influences from the environment as well as education, which shape a person's psychiatric condition and influence his attitude towards life.

According to (Littaurer, 2006), personality is the overall behavior of an individual with a certain system of tendencies that interact with a series of situations. Therefore, the situation created in learning must be balanced with the habits and actions of a child, so that there is a feeling of coercion or pressure in the child.

Personality factors are a way of collecting and classifying the consistency of an individual's reaction to a situation that is happening (Charles Lamb. W. et.al, 2001). A person's behavior in buying something is also influenced by the personality factors of the consumer concerned.

Personal factors combine psychological order and environmental influences. Including a person's disposition, foundation, especially their dominant characteristics. A person's personal factors are related to the different types of work he pursues. This difference in the type of work causes differences in income levels that will affect lifestyles that also vary. This is indicated by the presence of high income and low income, so there are different lifestyles. Thus work and lifestyle have a relationship with a person's personality.

Then personal factors can also be defined as psychological characteristics of a person that are different from others that cause relatively consistent and lasting responses to the environment. Although personality is one of the useful concepts in studying consumer behavior, some marketers believe that personality influences the types and brands of products purchased.

Service Quality

Service is the activity of providing services from one party to another. Good service is defined as service that is provided in a friendly, fair, timely, accurate, and ethical manner to meet the needs and satisfaction of those who receive it. Service quality, according to Lupiyoadi can be described as the distance between reality and the customer's expectations of the service they receive or obtain (Pahi et al., 2020). The difference between Islamic and traditional service facilities is simply in the process of use, which when businessmen give services in physical form should not promote luxury.

According to Zeithaml, Parasuraman, and Berry (in Sunyoto), there are five dimensions of service quality by applying the gap concept called service quality. The five quality dimensions in question include:

    a. The assurance dimension covers the company's ability to arouse customer trust in its products.

    b. The dimension of tangibles/physical appearance includes physical appearance/evidence.

    c. The reliability dimension covers the company's ability to provide the best service to its customers.

    d. The responsiveness dimension covers the company's desire to provide fast and responsive service.

    e. The empathy dimension includes a sense of care and personal attention given to customers.

Religiusity

In general, religiosity is something that is felt very deeply and in touch with one's desires, requires obedience and rewards or binds one in a society (Nashori, 2002). Suharto et al (2018) suggest that religiosity is the dominant factor for customers to continue using Islamic bank products. Meanwhile, for prospective customers, religiosity is dominant as a driver of interest in saving at Islamic banks. In addition, indirect factors found religiosity influence the loyalty of deposits in Islamic banks through trust and image variables.

According to defining religiosity as a condition that exists in a person that encourages him to behave according to the level of adherence to religion. Religion is behavior that stems directly or indirectly from Nash (Jalaluddin, 2005)

From some of the definitions above, the author concludes that religiosity is a condition that exists in humans that describes nature and daily life according to the demands of obedience according to the laws of their respective religions.

Preference

Consumer preferences are values that consumers observe when making a choice. He will utilize his expectations as a baseline or template for consumer preferences. Consumer expectations are the foundation for why two organizations in the same industry can be judged differently by their customers. Expectations in the context of consumer preferences are often the customer's estimate or belief about what he will obtain later. According to Ahmed et al (2016); Simamora (2003), consumers must go through numerous processes to form preferences, including:

    a) It is assumed that consumers see the product as a set of attributes. Different consumers have different perceptions of what attributes are relevant.

b) The level of importance of different attributes according to the needs and desires of each. Consumers have different emphases on what attributes are most important.

c) Consumers develop several beliefs about product placement on each attribute.

d) The level of consumer satisfaction with the product will vary according to the difference in attributes.

e) Consumers will arrive at attitudes towards different brands through evaluation procedures.

According to Kotler, a person in determining his choice of a product or service is strongly influenced by four factors, namely:

a. Cultural Factors

Cultural factors have the widest and deepest influence on a person's behavior. Culture describes the values, ideas, attitudes, and actions of a society.

b. Social Factors

Social factors that influence a consumer are such as a reference group, family, status, and social role. Reference groups cause a person to adopt new behavior and lifestyle, as well as impact a person's conduct and personal concepts, which can influence a person's choice of products and services.

c. Personal Factors

Personal factors are influenced by a variety of circumstances, including age and life stage, work, economy, lifestyle, and personality, which is a unique psychological trait of each individual based on his response to a reasonably consistent environment.

d. Psychological Factors

Psychological factors are basic factors in consumer behavior that include motivation, perception, learning process, and beliefs as well as attitudes. These factors are also a tool for consumers to recognize their feelings, gather and analyze information, formulate thoughts, and opinions, and take action.

Relevant research is a review of previous research findings that is required to sharpen the next study. The past research is as follows:

In research (Lubis, 2020) with personality indicators that are directly proportional to the significant effect on sharia insurance preferences. This factor must be viewed as one of the factors that can increase public participation, especially Al-Washliyah residents in choosing sharia insurance so this factor is very important to consider and pay attention to. A person's behavior in buying something as well as sharia insurance is also influenced by the personality factors of the consumer concerned.

Research by Alfi Mulikhah Lestari (2015) entitled *"The influence of religiosity, bank products, trust, knowledge and service on saving preferences in Sharia banking"*, concluded that through a sample of 50 Muslim student respondents from the Faculty of Economics and Business of the University of Brawijaya Malang, it was found that the influence of religiosity, products bank, trust, knowledge and service towards the main preference of saving in sharia banking. Of the five factors, the religiosity factor was found to be a very dominant factor with an eigenvalue of 71.18%.

Research by Edyansyah (2014) entitled *"The influence of service quality and product quality on customer satisfaction at PT. Bank Mandiri (Persero) Tbk (Case Study on Bank Mandiri Lhokseumawe Pendopo Branch)"*, concluded that from the results of partial testing, it was found that the two independent variables namely service quality and product quality partially influence customer satisfaction at Bank Mandiri For simultaneous testing, service quality and product quality have a significant effect on customer satisfaction at Bank Mandiri

Lhokseumawe Pendopo Branch due to the value of F_{count} (56.558) > F_{table} (3.09). The most dominant variable affecting customer satisfaction is service quality.

Research by Ananggadipa (2013) entitled *"Analysis of factors that influence customers (students) in choosing to save in Sharia banks"*, concluded that factors such as knowledge, religiosity, products, reputation, and service in Sharia banks have a positive influence on the decision to choose to save in a Syariah Bank, although not significant.

Research Method

The author conducted quantitative research for this study. Quantitative methods are data in the form of numbers or numbers (Bisri 2013:12). In this study, the population of Riau Province is 6,735,329 people. From the amount above, the author did sampling. The number of samples is determined based on the Krejcie-Morgan formula, as follows (Sanusi, 2017):

$$n = \frac{X^2 NP\,(1-P)}{d^2\,(N-1) + X^2 P\,(1-P)}$$

$$n = \frac{(3,84)(6.735.329)(0,5)(1-0,5)}{(0,05)^2\,(6.735.329)+(3,84)(0,5)(1-0,5)}$$

$$n = 383.97 \Rightarrow 384$$

Thus, in this study, the sample size when rounded is 384 people.

Descriptive statistical analysis was performed using SPSS 22 software. This research used Partial Least Squares-Structural Equation Modeling (PLS-SEM). Hair et al. (2011) in Ghozali (2021) recommend using PLS-SEM if the research is an exploration or extension of the existing structural theory, namely TAM in the context of this research. The evaluation of the PLS-SEM model according to Ghozali (2021) was done by evaluating the outer model and inner model.

Results and Discussion

Smart Partial Least Squares (Smart PLS) was used to analyze the data in this study because it is suitable for estimating path models that use latent constructs with numerous indicators and can help to obtain latent variable values for prediction purposes (Ahmed et al., 2023). In smart PLS, evaluation is divided into two parts: outer model evaluation (measurement model) and inner model evaluation (structural model).

1. **Evaluation of the measurement model (outer model)**
    Evaluation of the measurement model is used to assess the correlation between constructs and their indicators. It is divided into two stages: convergent validity, which is evaluated using validity indicators, construct reliability, and average variance extracted (AVE) values, and discriminant validity, which is evaluated by looking at cross-loading values and then comparing correlations between constructs with the root AVE. The following is an analysis and evaluation of the measurement model (outer model) in the picture of the calculated PLS algorithm results.

    a. **Convergent Validity**
    Convergent validity measures the compatibility between variable measurement results indicators and theoretical concepts that explain the existence of variable test indicators. Convergent validity is connected to the theory that construct indicators should be closely correlated. The convergent validity test can be assessed in two

stages: outer loadings and average variance extracted (AVE). Outer loadings are tables that demonstrate the size of the correlation between indicators and latent variables by containing loading factors. The loading factor must be more than 0.7 to be considered valid. Output outer loadings can be obtained from PLS Algorithm Report SmartPLS.

The indicator that measures the construct is then presented in the path diagram in the figure below

Path Chart Output
Table outer

	KP	KUP	Pre	R	R x KP	R x KUP
KP1	0.707					
KP2	0.707					
KP3	0.740					
KP4	0.706					
KP5	0.756					
KUP1		0.818				
KUP2		0.898				
KUP3		0.766				
KUP4		0.870				
KUP5		0.891				
Pre1			0.767			
Pre2			0.797			
Pre3			0.792			
Pre4			0.819			
Pre5			0.879			
R1				0.752		
R2				0.842		
R3				0.902		
R4				0.898		
R5				0.839		
R x KUP						1,000
R x KP					1,000	

Based on the output of the path diagram and outer loading table above, it can be known that after re-estimation, it can be known that each indicator has a loading factor value. All indicators have a positive relationship with each latent variable and the loading factor for each indicator is greater than 0.7 and is said to be quite high. These results show that the use of each of these indicators is stated to be able to measure latent variables precisely. Based on the table above, it can be concluded that the highest loading factor value is 0.898 (KUP2 indicator) and the lowest loading factor value is 0.707 (KP1 indicator). Because all indicators have a loading factor value higher than 0.7, it is concluded that all indicators in variables X1, X2, Y, and Z are valid.

b. Composite reliability and average variance extracted (AVE)

Validity and reliability criteria can also be seen from the reliability value of a construct and VE) of each construct. A good construct is when it has a high-reliability value, which is above 0.70 and AVE is above 0.50. The following are the results of composite reliability and AVE testing on all variables:

Table
Value composite reliability and AVE

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
KP	0.878	0.889	0.901	0.580
KUP	0.950	0.954	0.957	0.693
Pre	0.907	0.923	0.923	0.576
R	0.937	0.940	0.948	0.698

Based on the table above, it is feasible to conclude that all constructs meet their reliable criteria. This is demonstrated by composite reliability values greater than 0.70 and average variance extracted (AVE) greater than 0.50. Based on the data shown above, it is concluded that the construct has a good reliability value.

a. Average Variance Extracted (AVE)

The Average Variance Extracted (AVE) value represents sufficient convergent validity which means that a single latent variable is able to account for more than half of the variance of the indicators in the mean. The role of thumb used for AVE is greater than 0.5. Based on the table above, it can be concluded that all constructs each have an AVE value higher than 0.5 so that it is not concluded that all constructs have good convergent validity.

b. Composite reliability

In addition to validity tests, PLS also conducts reliability tests to measure internal consistency. Reliability tests in PLS can use two methods, namely Cronbach's Alpha and Composite reliability. The rule of thumb Cronbachs Alpha value is greater than 0.6 and Composite reliability must be greater than 0.6. Based on the table above, it can be concluded that each construct has a Cronbachs Alpha and Composite Reliability value greater than 0.6 meaning that each construct and dimension is reliable.

2. Structural model testing results (inner model)

The structural model (inner model) is evaluated by looking at the value of the parameter coefficient of the relationship path between latent variables. Structural testing (inner model) is carried out after the model in the relationship established in this study, according to the observation data and the overall model fit (goodness of fit model). Testing of structural relationship models to determine the relationship between latent variables designed in this study. From the PLS smart output on structural model and hypothesis testing, it is carried out by looking at the estimated value of the path coefficient and the critical point value (t-statistical) that is significant at a p-value of < 0.05. The structural model of this research can be seen in the following figure:
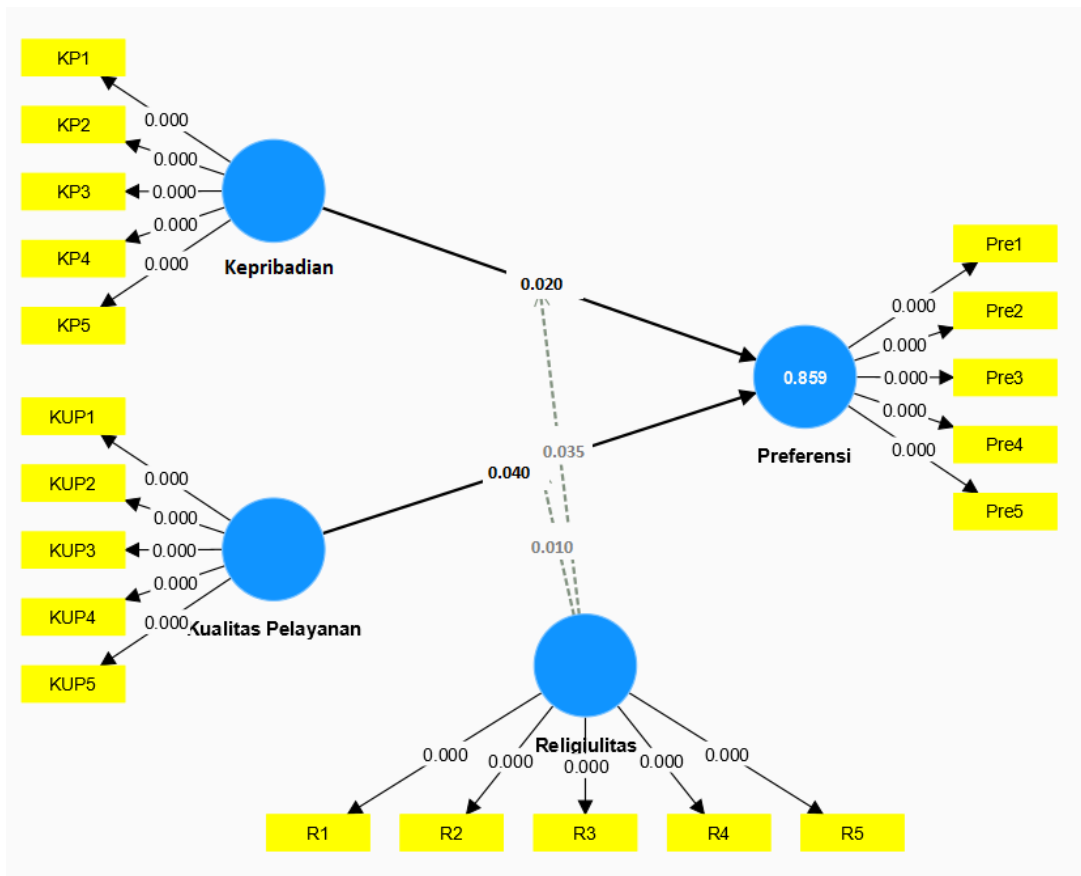
Figure 3. Structural model (inner model) of smart PLS bootstrapping output

Information:

        X1 = Personality (KP)
        X4 = Quality of Service (KUP)
        Y1 = Religiosity (R)
        Y2 = Preference (Pre)

3. **Test the hypothesis**

The direct hypothesis used is as follows:

    Ho1:   Personality Along with the indicators affect the preference of Islamic banks.
    Ho2:   Service Quality along with its indicators affect the preference of Islamic banks.

The direct hypothesis used is as follows:

    Ho3:   Personality Through Religiosity (R) has an indirect influence on Preference in Islamic Banks.
    Ho4:   Service Quality Through Religiosity (R) has an indirect effect on Preference for Sharia Banks.

    a. **Direct path influence coefficient testing**

        Hypothesis testing on the coefficient of influence of direct paths between the variables Personality, Group Preferences, Knowledge, Quality of Service, Religuosity, and Preferences. The results of the direct path influence can be seen in the following structural model (inner model):

        1) First hypothesis testing (H1). With a significant value of 0.020 < 0.05 or below 5%, it can be concluded that the value of the positive path coefficient indicates

that Personality has a significant positive effect on Preferences. Based on the results of such tests, it can be concluded that the first hypothesis is accepted

2) Testing the second hypothesis (H2). With a significant value of 0.040 < 0.05 or below 5%, it can be concluded that the value of the positive path coefficient indicates that Service Quality has a significant positive effect on Preferences. Based on the results of such tests it can be concluded that the second hypothesis is accepted

b. **Intervention influence pathway coefficient testing**
Examination of the influence of moderation variables aims to detect the position of moderation variables in relation to trust in the model. The results of the direct path influence can be seen in the following structural model (inner model):

1) Testing the sixth hypothesis (H3). with a significant value of 0.035 < 0.05 or below 5%, it can be concluded that a positive original sample value indicates that religiosity has a significant strong influence in improving personality which can increase public preference for Islamic banks Based on the results of these tests, it can be concluded that the third hypothesis is accepted.

2) Testing the seventh hypothesis (H4). with a significant value of 0.039 < 0.05 or below 5%, it can be concluded that a positive original sample value indicates that religiosity has a significant strong influence in improving service quality which can increase public preference for Islamic banks. Based on the results of these tests, it can be concluded that the fourth hypothesis is accepted.

Conclusion

In conclusion, the significant value in the first hypothesis test (H1) is 0.020< 0.05 or less than 5%, implying that the positive path coefficient value suggests that Personality has a significant positive effect on preference. Based on the results of the tests, it is determined that the first hypothesis is accepted. Meanwhile, the Second Hypothesis Test (H2) has a significant value of 0.040 < 0.05 or less than 5%, indicating that the path coefficient value is positive and that Service Quality has a significant positive effect on Preference. The third hypothesis test (H3) is 0.035 < 0.05 or below 5%, it can be concluded that a positive original sample value indicates that religiosity has a significant strong influence in improving personality which can increase public preference for Islamic banks Based on the results of these tests, it can be concluded that the third hypothesis is accepted. And the fourth has a significant value of 0.039 < 0.05 or less than 5%, it can be concluded that a positive original sample value indicates that religiosity has a significant strong influence in improving service quality which can increase public preference for Islamic banks. Based on the findings of the test, the second hypothesis is accepted.

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