CUSTOMER PREFERENCE TO SYARIAH CARD

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Abstract

The purpose of this study was to aim at determining factors that influence customer preferences in using Sharia Card/iB Hasanah Card of BNI Syariah of the City of Padang by analyzing seven variables, namely sharia and attitudes toward fatwas, brands, features and facilities, services, contracts, fees, and fines. The study was Data collection was done by employing structured interview technique by using research instruments in the form of questionnaires. The number of samples taken was 50 customers who used Syariah Card/iB Hasanah Card. To analyze data, Factor Analysis was performed in which the collected data were processed using IBM SPSS Statistics 21. The results showed that the seven variables that were analyzed, there were four (4) factors that formed and influenced the customer preferences in using Sharia Card/iB Hasanah Card of BNI Syariah of the City of Padang, namely, First: Religious and Rational Factors; factors that are formed by variables'Contract' and 'Cost' with five statement items. Second: Social Factors; factors that are formed from variables 'Service' and 'Fines' with five statement items. Third, Psychological factors; factors formed from variables'Sharia','attitudes toward fatwas', and 'Brand' with four statement items. Fourth: Product Factors; factors that are formed from variables 'Feature' and 'Facility' with two statement items.

Keyword: Customer preferences, Syariah Card

Introduction

In order to provide convenience, security, and convenience for customers to conduct transactions and cash withdrawals, then the Islamic bank is deemed necessary to provide the kind of credit card that is in accordance with Islamic principles (Darsono & Antonio, 2017). So this time Islamic Bank has also issued a kind of credit card known as Syariah Card. Basic Card issuance of Syariah in the Islamic banks are DSN-MUI fatwa No.54 / DSN-MUI / X / 2006 regarding Syariah Card, which has been expressed regarding the permissibility of Islamic credit card. As it is as stipulated in the General Conditions of the fatwa was a card that functions like a credit card that the legal relationship (based on a system that already exists) between the parties based on sharia principles as stipulated in the intended fatwa (DSN-MUI, 2006).

Bank Negara Indonesia (BNI) Syariah is one the two banks that release the Sharia Card today. The number of users on BNI Syariah Card Syariah scattered throughout Indonesia quite a lot. Throughout 2017, PT. BNI Syariah card growth target by 11% compared to the previous year. Similarly, the transaction volume is expected to grow 10% compared to the previous year. In which, according to Head of the Division of Consumer and BNI Syariah Financing Cards, Frances Siswantari, during 2016 the number of credit card BNI Syariah only rose 8.8% to 262,000 cards in circulation. In terms of performance, BNI Syariah recorded a significant growth. This is evident from BNI Syariah net profit rose 21.38% to Rp.277.3 billion. This growth was supported by rising financing growth 15.35% to Rp. 20.49 as of the end of December 2016 (gomuslim, 2017).

As for the first quarter per 2017, the number of cards in circulation throughout Indonesia recorded an increase of 3% year on year (yoy). In the same period, the volume of credit card transactions was observed to have reached around 25% of the annual target. During the first quarter / 2017, the total financing provided by BNI Syariah reached Rp 21.26 trillion, up 17.8% year on year (yoy). Most distribution to the consumer financing as much as 56.1%. Especially for consumer financing, the majority of the portfolio is BNI Griya iB Hasanah reached 85% (Kinanti, 2017).

Furthermore, Endang Rosawati (Head of Division of BNI Syariah) explains, "Outstanding Hasanah Card" (product name of Syariah Card) by February 2018 in total 355 billion and 266 000 number of cards already in circulation. "The target of this year's outstanding that we can grow up to 10% to 12% yoy (year on year)," she added. Previous BNI Syariah consumer

financing recorded per December 2017 amounted to Rp. 11 trillion. In 2018 is expected to grow to Rp 13.5 trillion (Kontan.co.id, 2018).

Based on the growth of Syariah Card as explained above, it means the syariah-based credit card has been seen as an alternative that can be used for means of payment in the form of financing of Islamic banking. In another meaning, it could be assumed more and more people are reversed from the conventional credit card products to the Syariah-based credit card. This condition inspires to examine in depth about the causes or factors which makes what has been affecting customers so that they are interested in and choose to use Syariah Card particular on products iB Hasanah Card BNI Syariah branch in Padang.

From the background as described above, the purpose and usefulness of this research is to know the preferences of customers in using products Syariah Card / iB Hasanah Card on BNI Syariah Padang branch with doing research on the factors that predominantly affect customers, namely: What are the factors Factors that will be formed from the Syariah variables and attitudes towards fatwa, brand variable, the variable features and amenities, service variable, the variable contract, variable costs, and fines variables that influence customer preference in using Syariah Card on BNI Syariah Padang?

In the Indonesian dictionary, the meaning of preference is likes, tendencies, choices and priorities. Preferences also means choice; preferred state (Indonesia & Pusat Bahasa (Indonesia), 2008). Preference or taste is a concept, which is used in the social sciences, particularly economics. According to Assael, consumer preferences can mean joy, options or something more preferred by consumers. These preferences are formed from the consumer's perception of the product (Samuel, 2016).

According to Philip Kotler and Kevin Lane Keller, Preferences also be interpreted as an option liked or disliked by someone to a product or service that is consumed. Kotler believes that consumer preferences shows consumer preferences from a wide selection of existing products or services (Kotler & Keller, 2009). Preference is the behavior of customers in the selection of alternatives. There are several factors that influence consumers to buy or use the services of the company. Kotler defines the main factors that influenced the behavior of consumers / customers are; cultural, social, personal, and psychology (Kotler, 1999). So they will know the consumer behavior model that aims to determine preferences and is a factor that affects the choice of the consumer/customer.

The preference in Islamic Economics is associated with consumption theory in Islam, as in the discussion of the preference here is based on the theory of consumer behavior. Person's preference for a commodity will affect their behavior to consume, but not absolute.

In the economic analysis, a consumer preference towards a commodity heavily influenced by the person's intelligence in understanding the concept of preference function (preferences) and the utility function (use value). The development of a person's preference for commodities is very diverse, which is strongly influenced by beliefs and understanding of the human being to life. Preferences of a Muslim will be very much different from the preferences of a non-Muslim, and so on. Therefore, there are three elements that affect the behavior of a consumer to consume, that rationality, economic freedom, and utility (Marthon, 2004).

Furthermore, the linkage of theory with the factors that affect customer preference in using Syariah Card is on religiosity. Religiosity is a form of religious aspect that has been internalized by individuals in the heart. According to Adiwarman A. Karim, meaning religiosity is described in several aspects that must be met as a guide on how to live a life properly so that man can attain happiness both in this world and in the hereafter (Karim, 2010).

Religiosity embodied in various facets of life including economic aspects. In this modern era of economic activities would not be perfect without any banking institution. These banking institutions are included in the aspect of sharia related to human social interaction activities. In activities related to human social interaction activities, please note that all transactions are allowed except those forbidden by Syariah, and cause a transaction forbidden by Syariah due to factors illicit substance, unlawful other than substance, and is not valid. Illicit substance caused by the unlawful transaction object. Haram apart based substance that every transaction must have the principle of willingness or both parties are equally good pleasure of the occurrence of a transaction so that it will not happen tadlis of deception.

Methods

This research was conducted in Bank Negara Indonesia (BNI) Syariah branch of Padang. The scope of this study is limited to the factors that influence preference / choice of customers in using the product iB Hasanah Card at Bank BNI Syariah branch of Padang. The population in this study are all customers of the Syariah Card on BNI Syariah branch

of Padang. The number of samples taken in this study were 50 clients Syariah Card users. Sampling a number of 50 respondents are considering that for research on factor analysis based on the theory Singgih Santoso stated that the factor analysis method, it is generally recommended number of samples between 50 and 100 samples (Santoso, 2018). Given the data analysis method in this research is by using factor analysis techniques, the samples taken will amount to 50 samples only.

The sampling technique used in this research is to use the sample design nonprobabilitas (nonprobability sampling design) in the form of incidental sampling. Incidental Sampling is a sampling technique based on chance, that anyone who accidentally / incidentally met with investigators who can be used as a sample. The approach used in this study is a quantitative approach. Quantitative research can be interpreted as a method of research that is based on the philosophy of positivism, is used to examine the population or a particular sample, using a data collection instrument of research, quantitative data analysis / statistics (Sugiyono, 2019).

Further data analysis techniques used in this research is the analysis of factors. What is meant by the factor analysis is a technique used to find the factors that may explain the relationship or correlation between the observed independent indicators (Gunawan, 2016). Factor analysis techniques are used to address issues related to Which the most dominant factor affecting the client's preferences, and determine the extent of the factors thought to researchers at the beginning of the study affect the preferences of customers, especially customers Syariahh card users on BNI Syariah branch of Padang.

The questionnaire used as an instrument of this study using the scale Likert the following formula:

SS = Strongly Agree	will scored 5
S = Agree	will scored 4
R = Doubt	will scored 3
TS = Disagree	will scored 2
STS = Strongly Agree	will scored 1

To measure the feasibility of a questionnaire, it must fulfill at least two (2) testing requirements, the validity and reliability test. After being tested and found that the validity and reliability of the instrument is valid and reliable, then proceed with the analysis of the data by using factor analysis. In principle, trying to find a correlation factor analysis (Interrelationship) between a number of variables are mutually independent from one

another, so that it can be made of one or more sets of variables less than the amount of the initial variable.

Because the main principle of the analysis is the correlation factor, then the assumptions related to the correlation used are big correlation or correlation between the independent variables must be strong enough, for example above 0.5; Large partial correlation, the correlation between the two variables to consider other variables fixed, it should be small. In SPSS, detection of partial correlation given through ANTI-IMAGE CORRELATION choices; Testing of the entire matrix of correlation (correlation between variables), as measured by the amount of Bartlet TEST SAMPLING OF MEASURE Sphericity or ADEQUACY (MSA). This testing requires a significant correlation between at least some variable (Santoso, 2018).

After one or more of the factors formed, by a factor contains a number of variables, it may be a difficult variable to be determined will fit into the factors which. Or, if formed from the process of factoring is only one factor, it could be doubtful whether a variable worthy of inclusion on factors which are formed or not. To overcome this, it could do a rotation (Rotation) on that form factor, making clear the position of a variable.

After the sample obtained and tested, the next step is to analyze the factors, the process includes the following steps:

1. Specify any variables that will be analyzed.
2. Test variables have been determined, using the method of Bartlett Test of Spehericity and measurement MSA (Measure of Sampling Adequacy). KMO test and Bartlett Test has several provisions, namely the number KMO (Kaiser-Mayer-Olkin) should be above 0.5 and significant must be under 0.05. While on the MSA test numbers must be between 0 and 1 with the following criteria:
    1) MSA = 1, the variable can be predicted without error by the other variables;
    2) MSA > 05, the variable is still unpredictable and can be analyzed further;
    3) MSA <, 05, a variable can not be predicted and could not be analyzed further, or released from other variables.
3. Perform core processes in the factor analysis, namely faktoring, or lowering one or more factors of the variables that have passed the test of the previous variable.
4. Conducting the process of rotation or rotation factor to the factors that have been formed. Interest rotation to clarify the variables that go into a particular factor. Several methods of rotation:

1) Orthogonal Rotation, rotate the axis 900 °. The rotation process with Orthogonal method can still be divided into Quartimax, Varimax, and Equimax;

2) Oblique Rotation, rotate the axis to the right, but not necessarily 90 °. Oblique rotation process by the method can still be divided into Oblimin, Promax, Orthoblique, and others.

Rotation method used in this research is that varimax orthogonal rotation method because this method is considered more suitable for the study.

5. The interpretation of the above factors have been formed, in particular giving the name on the form factor, which is considered to represent member variables that factor.

6. Validation of the results of factors to determine whether the factors that formed was valid to do.

Result and Discussion

To determine whether the statements in the instruments used were appropriate and can measure what you want measured, then it will first tested the validity and reliability of all the items of statements that have been made. Each item statement can be considered valid if the values in the column on the Person Correlation correlated item-total is above the value of r table (0.279) or the level of significance of the item-total under the number 0.05. To determine the validity of all 17 variables statement in the questionnaire, it can be correlated item-total correlation which can be seen in the table below:

Table 1

Validity of Test Results

Constructs Ratings	Pearson correlation	Sig. (2-tailed)	N
A. Attitudes Variable Toward Syariah and Fatwa			
BNI Syariah branch of Padang are using the principles of Syariah Islam in practice iB Hasanah Card transactions.	.606**	.000	30
Financing iB Hasanah Card BNI Syariah branch Padang only for business/product is lawful and good.	.550**	.002	30
The existence of FATWADSN-MUI about credit cards Syariah/ Syariah Card provides security and comfort in using the iB Hasanah Card	.629**	.000	30
B. Brand Variable			
IB Hasanah Card products in BNI Syariah branch Padang known and reliable	.649**	.000	30

BNI Syariah branch Padang has a good reputation and credibility to issue Islamic credit card / iB Hasanah Card	.660**	.000	30
C. Variable Features and Amenities			
Islamic Credit Card Products / iB Hasanah Card BNI Syariah Padang branch has a variety of interesting features and wide reach	.649**	.000	30
The number of stores where to shop outlet/slamic merchant available for iB Hasanah Card	.709**	.000	30
D. Services Variable			
Officers friendliness in providing services products iB Hasanah Card is very satisfying	.699**	.000	30
Reliability officers in handling the process iB Hasanah Card has been very good	.608**	.000	30
The ability of officers in providing services products iB Hasanah Card makes it easy and not complicated	.699**	.000	30
E. Contract Variable			
Contract on products iB Hasanah Card was appropriate with Fiqh / Islamic Law	.746**	.000	30
Existing contract on iB Hasanah Card can keep from ishraf properties (excessive)	.732**	.000	30
F. Costs Variable			
Costs on products iB Hasanah Card was appropriate with the rules of Islamic Banking / DSN MUI	.841**	.000	30
Charges on products not iB Hasanah Card burdensome customers	.896**	.000	30
Costs on products iB Hasanah Card explained Transparently	.894**	.000	30
G. Penalty Variable			
Fines on products in accordance iB Hasanah Card with the rules of Islamic Banking / DSN MUI	.829**	.000	30
The Bank BNI Syariah branch Padang always give warning before the payment due date, in order not imposed a fine on the product iB Hasanah Card	.649**	.000	30

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

* Correlation is significant at the 0.05 level (2-tailed)

Source: Processed Data SPSS

From the table above it can be seen that all variables valid statement because the value Person correlation coefficient in the column over the numbers r Correlation table (0.279) and the level its significance is also far below 0.5. From the results of the validity of the above, then 17 variables thoose statement can be analyzed further.

Table 2

Reliability Test Results

(Reliability Statistics)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.938	.938	17

Source: SPSS Processed Data

A variable can be said to be reliable if the value of Cronbach's Alpha> 0.60. From the above table obtained Cronbach's Alpha value of 0.938> 0.60, it can be concluded that all 17 variables are valid and reliable to measure the factors that influence the preference / choice of customers in using the product iB Hasanah Card on BNI Syariah branch of Padang.

After the sample obtained and tested, then the next step is to conduct factor analysis or process stages as follows:

1. **Determinining variables will be analyzed**

   Variables that will be analyzed in this study is the number seven variables with 17 items of statements that have graduated in the process of testing the validity and reliability before.

2. **Test variables have been determined**

   The 17 statement items that have been deemed valid and reliable, entered into a factor analysis to test whether the value of KMO and Barlett's test and MSA (Measures of Sampling Adequacy) it above 0.5. The results of the analysis can be seen in the table below.

Table 3
KMO and Bartlett's Test 1

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.650
Bartlett's Test of Sphericity	Approx. Chi-Square	180.969
	Df	136
	Sig.	.000

Source: SPSS Data Output

From the table above it can be seen that the figure KMO and Bartlett Test is 0.650 with a significance level of 0.000. Because the figure is already above 0.5 and a

significance far below 0.05 (0.000 <0.05), the variables and the existing sample actually already be analyzed further.

From number 17 MSA statement items, there is one statement that does not meet the criteria of MSA figures, the statement "Product iB Hasanah Card in Padang branch of BNI Syariah already known and trusted" (0.463) does not meet the MSA figure (0.5). To the statement "Product iB Hasanah Card in Padang branch of BNI Syariah known and reliable" will be removed from the matrix. Thus, only 16 statements to be analyzed at a later stage.

3. Faktoring and Rotation

After all the variables and the statement items are eligible for further analysis, the next step is to perform core processes of the factor analysis, which did faktoring and rotation, thus forming one or more factors. The method of factoring (factor manufacture / extraction variables) using Principal Component Analysis.

After several factors formed, by a factor which contains a number of variables, it may be a difficult variable to be determined will fit into the factors which. To overcome this, there will be a rotation in that form factor, making clear the position of a variable, will be included in the one factor or to other factors. In this study the rotation process is done using Orthogonal ie Varimax rotation.

Table 4
Communalities

No	Statement	Initial	Extraction
1	BNI Syariah branch of Padang are using the principles of Syariah Islam in practice iB Hasanah Card transactions	1.000	.845
2	Financing iB Hasanah Card BNI Syariah branch in Padang only for the business / product that is lawful and good	1.000	.930
3	The existence of FATWADSN-MUI about credit cards Sharia/Syariah Card provides security and comfort in using the iB Hasanah Card	1.000	.963
4	BNI Syariah branch Padang has a good reputation and credibility to the Islamic credit card issuing / iB Hasanah Card	1.000	.689
5	Islamic Credit Card Products / iB Hasanah Card BNI Syariah Padang branch has a variety of interesting features and wide reach	1.000	.882
6	The number of stores where to shop/outlet/Islamic merchant available for iB Hasanah Card	1.000	.882
7	Officers friendliness in providing services iB products Hasanah Card is very satisfying	1.000	.833
8	Reliability officers in handling the process iB Hasanah Card has been very good	1.000	.834

9	The ability of officers in providing services products iB Hasanah Card makes it easy and not complicated	1.000	.894
10	Contract on products iB Hasanah Card was appropriate with Fiqh / Islamic Law	1.000	.914
11	Existing contract on iB Hasanah Card can keep from nature ishraf (over-)	1.000	.853
12	Costs on products iB Hasanah Card was appropriate with the rules of Islamic Banking / DSN MUI	1.000	.901
13	Charges on products not iB Hasanah Card burdensome customers	1.000	.930
14	Costs on products iB Hasanah Card explained Transparently	1.000	.917
15	Fines on products in accordance with the iB Hasanah Card Islamic Banking rules / DSN MUI	1.000	.713
16	The Bank BNI Syariah branch Padang always give warning before the payment due date, in order not imposed a fine on the product iB Hasanah Card	1.000	.588

Extraction Method: Principal Component Analysis.

Source: SPSS Data Output

Communalities is essentially the amount of variance (if in percentage) of a first variable that can be explained by factors that exist, provided that the greater the number communalities a variable means that the more closely related to factors formed.

Regarding how the factors that will be formed of 16 statements and seven variables above, it can be seen in Table 5. In the table it can be seen that of the 16 statements included in the factor analysis, only four factors formed, due to the factors, the numbers eigenvalues above 1 (8097), with two-factor eigenvalues figure is still above 1 (2551), with three factors eigenvalues figure is still above 1 (1839), and by a factor of four eigenvalues figure is still above 1 (1080). But with five factors eigenvalues figure already below 1, which is 0.858, so the process should stop faktoring on four factors alone. For more details can be seen in the following table:

Table 5
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.097	50.609	50.609	8.097	50.609	50.609	4.017	25.107	25.107
2	2.551	15.942	66.551	2.551	15.942	66.551	3.684	23.024	48.131
3	1.839	11.495	78.046	1.839	11.495	78.046	3.259	20.367	68.498
4	1.080	6.747	84.794	1.080	6.747	84.794	2.607	16.296	84.794
5	.858	5.360	90.154						
6	.484	3.025	93.179						

7	.285	1.779	94.958
8	.243	1.517	96.475
9	.169	1.055	97.529
10	.151	.944	98.473
11	.103	.645	99.118
12	.055	.345	99.463
13	.035	.216	99.679
14	.027	.169	99.848
15	.018	.109	99.957
16	.007	.043	100.000

Extraction Method: Principal Component Analysis.

Source: SPSS Data Output

Until this process, visible from 16 statement and seven variables were included in the analysis of factors, formed 4 factors. This indicates a grouping of a number of variables to certain factors, because of their similarity / kamiripan characteristics of certain variables. can further be seen in the matrix component to determine what variables and will go into which factors, which can be seen in the following table:

Table 6
Component Matrix[a]

No	Statement	Component			
		1	2	3	4
1	BNI Syariah branch of Padang are using the principles of Islamic Syariah in practice iB Hasanah Card transactions	.638	.578	-.282	.155
2	Financing iB Hasanah Card BNI Syariah branch in Padang only for the business / product that is lawful and good	.547	.685	-.390	.095
3	DSN-MUI Fatwa existence of Islamic credit card / Syariah Card provides safety and comfort in using the iB Hasanah Card	.591	.685	-.377	.057
4	BNI Syariah branch Padang has a good reputation and credibility to the Islamic credit card issuing / iB Hasanah Card	.546	.452	.111	.418
5	Islamic Credit Card Products / iB Hasanah Card BNI Syariah Padang branch has a variety of interesting features and wide reach	.670	-.467	.122	.447
6	The number of stores where to shop / outlet / Islamic merchants available for iB Hasanah Card	.726	-.305	.199	.471
7	Officers friendliness in providing services iB products Hasanah Card is very satisfying	.725	.189	.508	-.115
8	Reliability officers in handling the process iB Hasanah Card have very good	.675	.192	.572	-.119
9	The ability of officers in providing services iB products Hasanah Card makes it easy and not complicated	.733	.107	.581	-.087

No	Statement				
10	Existing contract on iB Hasanah Card products are in accordance with the Fiqh / Islamic Law	.743	-.495	-.302	.161
11	Existing contract on iB Hasanah Card can keep from nature ishraf (over-)	.732	-.498	-.220	.146
12	The fees for the iB Hasanah Card product are in accordance with the MUI Islamic Banking / DSN regulations	.802	-.280	-.257	-.337
13	The costs involved in the iB Hasanah Card product are not burdensome for customers	.837	-.219	-.276	-.326
14	The costs involved in the iB Hasanah Card product are explained in a transparent manner	.849	-.182	-.348	-.202
15	The fines on the iB Hasanah Card product are in accordance with the MUI Islamic Banking / DSN regulations	.795	-.022	.137	-.247
16	The Bank BNI Syariah Padang branch always gives warnings before the payment is due, so that you are not subject to fines on the iB Hasanah Card product	.683	.157	.232	-.208

Extraction Method: Principal Component Analysis.
a. 4 components extracted.

Source: SPSS output

After knowing the fourth factor is the most optimal number, the next important step is to determine which variables and into nowhere. This is the function Table Component Matrix. Component Matrix table above shows the distribution of the 16 statements and seven variables at four factors formed. While the figures in the table by the factor loadings, which indicates the magnitude of correlation between a variable factor 1, factor 2, factor 3 and 4. Furthermore, in the process of determining which variables will go into the factors which can be done by doing a comparison magnitude correlation on each line.

And because there are several variables that will put unclear which factor, it is necessary to process the rotation (rotation) in order to more clearly a factor variables will be included on the 1,2,3, or 4.

Table 7
Rotated Component Matrix[a]

No	Statement	Component			
		1	2	3	4
1	BNI Syariah branch of Padang are using the principles of Syariah Islam in practice iB Hasanah Card transactions	.209	.211	.864	.103
2	Financing iB Hasanah Card BNI Syariah branch in Padang only for the business/ product that is lawful and good	.193	.117	.937	-.040

		1	2	3	4
3	DSN-MUI Fatwa existence of Islamic credit card/ Syariah Card provides safety and comfort in using the iB Hasanah Card	.232	.160	.939	-.050
4	BNI Syariah branch Padang has a good reputation and credibility to the Islamic credit card issuing / iB Hasanah Card	-.116	.369	.639	.362
5	Islamic Credit Card Products / iB Hasanah Card BNI Syariah Padang branch has a variety of interesting features and wide reach	.310	.247	-.015	.851
6	The number of stores where to shop / outlet / Islamic merchant available for iB Hasanah Card	.228	.364	.109	.828
7	Officers friendliness in providing services iB products Hasanah Card is very satisfying	.171	.856	.205	.172
8	Reliability officers in handling the process iB Hasanah Card have very good	.110	.879	.159	.154
9	The ability of officers in providing services iB products Hasanah Card makes it easy and not complicated	.159	.892	.122	.242
10	Contract on products iB Hasanah Card was appropriate with Fiqh / Islamic Law	.711	.028	.090	.632
11	Existing contract on iB Hasanah Card can keep from nature ishraf (over-)	.673	.089	.046	.624
12	Costs on products iB Hasanah Card was appropriate with the rules of Islamic Banking / DSN MUI	.884	.268	.127	.174
13	Charges on products not iB Hasanah Card burdensome customers	.885	.282	.200	.168
14	Costs on products iB Hasanah Card explained transparently	.851	.210	.296	.247
15	Fines on products in accordance with the iB Hasanah Card Islamic Banking rules / DSN MUI	.542	.599	.187	.160
16	The Bank BNI Syariah branch Padang always give warning before the payment due date, in order not imposed a fine on the product iB Hasanah Card	.337	.638	.250	.072

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.[a]
a. Rotation converged in 7 iterations.

Source: SPSS output

Component matrix result of the rotation (Rotated Component Matrix) shows the distribution of variables more clear and evident. Now figure that was once a small factor loadings were getting smaller, and large numbers of the factor loadings are greater. This is the main purpose of the rotation, which clarify the position of a variable of a factor. Thus, the 16 statements and seven variables have been reduced to four factors in the classification as follows:

1. **Factor 1 consists of variables:**

    1) Existing contract on iB Hasanah Card product is in conformity with the Fiqh/Islamic Law (0, 711).

    2) Existing contract on iB Hasanah Card can take care of nature ishraf (excessive) (0, 673).

    3) Costs on products iB Hasanah Card is in conformity with the rules of Islamic Banking / DSN MUI (0, 884).

    4) Costs on products iB Hasanah Card does not burden customers (0, 885).

    5) Costs on products iB Hasanah Card explained in a transparent manner (0, 851).

    Five items in the above statement is a combination of variables and Fee Agreement. Variable contract belongs to the factor of religiosity, and religiosity marupakan part of psychological factors, in another sense this factor belongs to the internal factors of the consumers/customers, while the Cost variable belongs to the Rationality factor. This first factor comes from factors of different directions, so the first factor is named the writer with the Religious and Rational Factors. This means that there is a group of customers who choose to use due to factors iB Hasanah Card Agreement and Cost.

2. **Factor 2 consisted of variables:**

    1) Officers friendliness in providing services iB Hasanah Card product is very satisfactory (0, 856).

    2) Reliability officers in handling the process iB Hasanah Card is excellent (0, 879).

    3) The ability of officers in providing services iB Hasanah Card products makes it easy and straightforward (0, 892).

    4) Fines on products iB Hasanah Card in accordance with the rules of Islamic Banking/DSN MUI (0, 599).

    5) The Bank BNI Syariah branch Padang always give a warning before payment is due, not to be fined on the product iB Hasanah Card (0, 638).

    Five items above statement is are a combination of variables and Fine Service, then this factor is named the **Social Factor**. This means that there is a group of customers who choose to use the iB Hasanah Card Services resulting from the Company and the fines are set.

3. **Factor 3 is composed of a variable:**

   1) BNI Syariah branch of Padang are using the principles of Islamic law in practice iB Hasanah Card transaction (0, 864).

   2) Financing iB Hasanah Card BNI Syariah branch in Padang just for business/product that is lawful and good (0, 937).

   3) DSN-MUI Fatwa existence of Islamic credit card / Syariah Card provides safety and comfort in using the iB Hasanah Card (0, 939).

   4) BNI Syariah branch Padang has a good reputation and credibility to issue Islamic credit card / iB Hasanah Card (0, 639).

   Four items above statement is a combination of variables Syariah and fatwa and variable attitudes toward brands. This factor if given name can be named by **Psychology Factor**, because these variables including the beliefs and attitudes and perceptions, and these elements belong to psychological factors. This means that there is a group of customers who choose to use the iB Hasanah Card due to factors of Syariah and fatwa and attitudes towards brands.

4. **Factor 4 is composed of a variable:**

   1) Islamic Credit Card Products / iB Hasanah Card BNI Syariah branch Padang has a variety of interesting features and a wide range of (0, 851).

   2) The number of stores where to shop / outlet / Islamic merchant available for iB Hasanah Card (0, 828).

   Two items in the above statement is a statement of variable features and amenities. This factor if given name can be called by **the Product Factor**, because the variable features and amenities are part of the attributes of a product. This means that there is a group of customers who choose to use due to factors iB Hasanah Card Products and Facilities.

   Of course, the naming of the factors above right is uncertain, because it is difficult to generalize existing variable. However, a factor should be named that as far as possible reflect the content of those factors.

   After rotation matrix is done, the next can also be component of the transformation matrix for four factors that has formed on top. Component matrix transformation can be seen in the following table:

Table 8
Component Transformation Matrix

Component	1	2	3	4
1	.599	.546	.410	.418
2	-.403	.208	.769	-.450
3	-.483	.769	-.409	.089
4	-.496	-.258	.269	.784

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Source: SPSS output

The figures in the table above are in a diagonal direction (from top left to bottom right), which is between the first component 1, component 2 by 2. Component 3 by 3, and component 4 by 4. Seen 2 digit value above 0.5 (factor 1 is 0.599 and the fourth factor is 0.784). Then two other figures in value under 0.5 (a factor of 2 is 0.208 and the third factor is 0.409).

Although only two factors alone have correlations above 0.5, but this is enough to prove the two factors formed quite right. Although actually be great if all the factors have a correlation above 0.5, which could prove a factor or component that forms is appropriate, because all the factors have a high correlation.

Conclusion

Based on data analysis and discussion that has been described previously, it can be concluded that after analyzing the data towards seven variables with 17 indicators / statement items that affect the client's preferences for using the iB Hasanah card on BNI Syariah Padang branch can be reduced to four factors formed and 16 items statement. Factors that formed comprising: First; Religious and rational factors, these factors are formed from variable Contract and fee statement with five items. Second; Social factors, these factors are formed from variable service and fines to five items statement. Third; Psychological factors, these factors are formed from variable syariah and fatwa and variable attitudes toward the brand with the four items statement. Fourth; Product factors, This factor is formed from the Features and Facilities variable with two statement items. Based on this it can be seen that the seven variables tested (variable Syariah and attitudes toward the fatwa, brand variable, the variable features and amenities, service variable, the variable contract, variable costs, and variable penalties) affect the client's preferences in using Syariah Card on BNI Syariah Padang city.

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