

## **Abstract**

*Islamic banks have now widespread in Indonesian society. Unlike the case with conventional bank-based economy secular, Islamic banks are present based Islamic economic principles. However that does not mean all customers in Islamic bank consider these factors in choosing an Islamic bank which only judge from the Islamic aspect alone. This study aimed to identify the underlying dimensions or what are the important factors customers such as satisfaction of bank sharia services, internal and external factors, religion factors and understanding of sharia bank when choosing Islamic banks. Information on consumers' characteristics and behaviors is very important as one of strategic efforts to develop Islamic banking. How is a consumer characteristic and behavior and what factors are motivating this consumer to choose Islamic banking. The data used in this study is primary data. The primary data is collected from the respondent, i.e. the customers who saves their money at Shariah Bank and reside in Yogyakarta city by the questionnaires filled by respondent.*

**Keywords:** *Islamic banking, consumer behavior, factor analysis*