

## **ABSTRACT**

*The banking industry is one of the main industries that must exist and are needed. In all industry, specially sharia banking there is competition between companies to get their target customers. The object of the research is the people who have an account on Islamic banking in West Java, and need about 385 respondents. This study uses a SEM analysis model with LISREL software.*

*When testing hypotheses through a structural model, it produces Quality Perception (X1) and Value Perception (X2) contributing 62.3% to the saving decision (Y). While the remaining 37.7% is approved by other variables that are not accepted. And from the path of coefficient, the dominant determining variable in explaining Savings Decision (Y) sequentially is Perception of value (X2) with path coefficient of 0.515 (39.7%), then Quality Perception (X1) with path coefficient of 0.305 ( 22.5%).*

*So this shows that the perception of quality has a significant effect on the decision to save in a Sharia Bank, and the perception of value has a significant effect on the decision to save in a Sharia Bank.*

**Keywords:** *perception, quality perception, value perception, and saving decisions.*