

## **ABSTRACT**

The population of Moslem in Indonesia is one of the biggest population in the world. The number of Moslem in Indonesia is supposed to be the basis of the development of sharia bank especially in religion educational center such as Islamic boarding school. In fact, however, there are only few students at Wahid Hasyim Islamic Boarding School using the products of sharia bank. There is only 11% of the students using sharia bank. This research aimed to find out the relation of religiosity and promotion variable to the students' preference in using the products of sharia bank. It was also to find out how far promotion variable moderate the religiosity toward students' preference in using the products of sharia bank.

This research employed quantitative method in order to confirm the data taken with the existing theory. The research object was the students at Wahid Hasyim Islamic Boarding School who used the product of sharia bank. The sample was 40 students and questionnaire was used to collect the data. The result of the research showed that religiosity did not significantly influence students' preference, promotion highly influenced the students' preference, and that promotion was able to moderate the relation of religiosity toward students' preference in choosing to use the products of sharia bank.

**Keywords:** religiosity, promotion, preference