

Social Economic Perception and Status towards the Behavior of Customers of Islamic Banking Financial Services Users

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Abstract: The rapid development of Islamic banking in Indonesia, still considered relatively low when compared to other Islamic countries such as Malaysia and Saudi Arabia, with a market share of around 20% and 53% of the total domestic banking market. This is due to the low interest of the community to become Syariah banking customers due to the lack of public understanding of Syariah banking. The purpose of this study is to determine the cause of the lack public interest to transact through Syariah banking by looking at the influence of perceptions and socio-economic status of behavior, especially Syariah bank customers. Data collected through interviews and questionnaires. The data analysis technique used is path analysis. The results show that socio-economic status has a positive and significant effect on religious attitudes and behavior. Perception has a significant positive effect on religious attitudes but does not have an influence on behavior and religious attitudes have a significant positive effect on behavior. Status has a significant positive effect on behavior mediated by religious attitudes. Perception has a significant positive effect on behavior mediated by religious attitudes.

1 INTRODUCTION

The growth of Islamic banking in June 2018 showed a positive and intermediation improved with an increase in assets, funding channeled (PYD), and third-party funds (DPK) higher than the same period the previous year. The performance of Islamic banks in June 2018 generally improved compared to the end of 2017 indicated by the key financial ratios, baikdari sisilikuiditas, efficiency, profitability, and capital, which showed improvement. Sources from the FSA can be seen the number of CAR of 20.59% and ROA of 1.69%.

Although the growth of Islamic banking sector continued to grow during the past few years, the total market share of Islamic Banks and Islamic Business Unit reached 5.70% of total banking sector in June 2018. The market share is considered to be relatively low when compared to other Islamic countries with the population and economic level are much smaller, namely Malaysia and Saudi Arabia. Various reasons can be known as socioeconomic status communities are low making it difficult to get an understanding, education especially low incomes so that they do not feel the need to relate to Islamic banks.

Perception felt important, because perception is a process when individuals organize and interpret their

sensory impressions in order to give meaning to their environment. Customer perception is closely related to their religious attitude that what is done by the customer is an objective reality that will affect their behavior to use the services of Islamic banking.

Human behavior is a form of reaction to an object of one's feelings in this regard Islamic banking. Attitude is a preparatory act / acts in a certain direction. In the form of supportive attitude (favorable) or feelings of support (unfavorable) which has three components: cognitive, affective and behavioral. Religious attitude is a state where each commit oneself on activities always associated with religion. Thus usually every community that has a high religious attitudes will tend to apply it. So proper to if the people of Indonesia, especially in the field which generally have a high religious attitude will change his attitude towards Islamic banks in that they would be interested to become customers of Islamic banks.

Likewise, customer attitudes towards flowers and the results are very diverse, so from a variety of these attitudes give the feel is quite interesting as a picture of perception, economic and social status of religious attitudes and behavior of the community in dealing with Islamic banking. While Islamic banks with profit-sharing system does not provide certainty as

conventional bank interest income provide revenue certainty. As a result of socioeconomic status, perception so that ultimately affect the religious attitudes and behavior of prospective customers in the use of financial services in Islamic banking. Formulation problems of this study are as follows:

1. How to influence customers' perception of religious attitudes in using financial services of Islamic banking?
2. How does the influence of Socio-Economic Status of the Religious Attitude customers in using financial services of Islamic banking?
3. How will influence customers' perception of Conduct in using financial services of Islamic banking?
4. How does the influence of Socio-Economic Status of the behavior of customers in using financial services of Islamic banking?
5. How do the religious attitude towards behavior of customers in using financial services of Islamic banking?

2 METHODOLOGY OF RESEARCH

The method used is quantitative tool hypothesis testing is using path analysis. Path analysis (path analysis) is an extension of the multiple linear analysis, or the use of regression analysis to estimate the causal relationships between variables that have been set previously by the theory (Ghozali, 2013). The data analysis technique used is *Based Component Structure Equation Model* (SEM) with a program Generalized Structured Component Analysis (Web GeSCA) version 1.5.

The research model can be seen as follows:



3 RESULT AND DISCUSSION

Here are the results of testing the validity of:

	estimate	Std. Error	t-value	95% CI_LB	95% CI_UB
P1	0.5606	0089	6:30	0359	0.6837
P2	0.7482	0059	12.68	0612	0.8192
P3	0.7006	0.0599	11.70	0.5447	0.7934
P4	0.7476	0.0454	16:47	0.6413	0.8167
P5	0645	0.0772	8:35	0.5056	0806
P6	0.6679	0.0585	11:42	0:54	0.7602
st1	0.7655	0.0454	16.86	0672	0842
ST2	0833	0.0257	32.41	0.7766	0.8764
St3	0.8493	0.0184	46.16	0.8171	0.8852
ST4	0.6825	0.0488	13.98	0.5917	0.7771
SR1	0.7447	0.0321	23:20	0675	0.8068
SR2	0.7966	0.0313	25.45	0.7244	0.8488
SR3	0.7612	0.0357	21:32	0.6892	0.8247
SR4	0.8061	0.0401	20:10	0.7174	0.8745
SR5	0.81	0.0318	25.47	0.7326	0.8655
pr1	0.6903	0.0517	13:35	0.5779	0772
comply pr2	0.7887	0.0372	21:20	0.7172	0.8566
Pr3	0.8189	0.0292	28.04	0.7589	0.8839
pr4	0.7402	0.0549	13:48	0.6085	0825

At a confidence level of 95% or 5% alpha and df 198 then table-t of 1,653. According to the table above, it can be seen that all the indicators have values -t above 1,653, so it declared invalid. Here are the results of reliability testing:

variables	Cronbach's Alpha	Dillon-Goldstein's rho	AVE
X2 (Status)	0.7896	0.8647	0.6167
X1 (Perception)	0.7664	0.8375	0.4643
Y (Religious Attitude)	0843	0.8886	0.6149
Z (Behavior)	0.7556	0.8458	0.5792

Based on the above table, the variables of perception, status, religious attitudes, and behaviors declared reliable by Cronbach's Alpha value and Dillon-Goldstein's rho greater than 0.6. Although the value of the variable AVE perception of less than 0.5, but the indicator status, religious attitudes, and behaviors value is above 0.5. So that all variables can be inferred been reliable.

1. Measurement of Fit Testing Model

Testing of this model can be seen in the following table:

	<i>Measur e</i>	<i>Std. Error</i>	<i>Informatio n</i>
FIT	0.4962	0.0209	Well
Adjusted FIT (Afit)	0.4904	0.0211	Well
GFI	0.9851	0.0019	Well
Standardize d Root Mean Square (SRMR)	0.1158	0.0121	Pretty good

Based on the model FIT goodness table, it can be seen that:

- FIT shows the total variance of all the variables described by the model specification. FIT Values range from 0 to 1. FIT value generated in this study was 0.4962. That is, the value of the variance of the data can be explained by the model is equal to 49.62%.
- AFIT is developed from FIT test values value, because the value of FIT is strongly influenced by the complexity of the model. Afit value generated in this study amounted to 0.4904 or 49.04%, which means good models to explain the phenomenon being studied.
- GFI value is the value Unweight Least Square, which aims to test whether the resulting model describes the actual conditions. GFI is a range of values on a 0 (poor fit) to 1 (good fit). GFI value generated in this study was 0.9851, this indicates that the model used in the study is very appropriate because GFI value close to 1.
- If SRMR value close to 0 then it indicates the suitability of the overall model. SRMR value generated in this study was 0.1158.

2. Analysis of R-Square

Results of analysis of the R-square value can be seen in the table below:

X1	0
X2	0
Y	0.337
Z	0.4316

R-square value on religious attitude variable (Y) equal to 0.337 so that it can be said that variations in religious attitudes afford described by state variables (X1) and perception (X2) is 0.337 or 33.7%. While the behavioral variables (Z) has the R-square value of

0.4316 so that variations in behavior were able to be explained by variable status (X1) and perception (X2), and the religious attitude (Y) equal to 0.4316 or 43.16%. The rest is explained by other variables not examined or incorporated into the model.

3. Direct Impact Hypothesis Testing

Hypothesis testing direct influence can be seen from the table below:

	<i>estimate</i>	<i>Std. Error</i>	<i>t-value</i>	<i>95% CI_LB</i>	<i>95% CI_UB</i>	<i>Informatio n</i>
- X1	0.3306	0.0868	3,809	0:16	0.4865	Significant
- X1	0.2602	0.0826	3:15	0.1211	0.4591	Significant
- X2	0.3599	0.0745	4,831	0.2262	0.5007	Significant
- X2	0.1242	0.0861	1,442	- 0.0554	0.2717	Not significant
- Y	0.4108	0.0848	4,844	0.1888	0.5576	Significant

Based on the table above, it can be obtained directly influence the results of hypothesis testing as follows:

- Hypothesis 1, Effect of Status (X1) on Religious Attitudes (Y)**
Status has a significant positive effect on religious attitudes with coefficient 0.3306 and t-value of 3.809. That is, the higher the socio-economic status, the attitudes of religious communities is increasing. As perceived by Purwanto (1990), the tendency to react a certain way to a stimulus in accordance with the situation. In this case the person becomes perangsangnya status to be more religious.
- Hypothesis 2 Effect of Status (X1) to Behavior (Z)**
Status has a significant positive effect on the behavior of the coefficient of 0.2602 and a t-value of 3.15. This shows that the existing status of a person it would be easy to act in accordance with her wishes. As perceived by Prasetyo and Ihalauw (2005), the behavior is about how the decision-makers make the decision to buy or transact a product and taking it where it is supported by its status.
- Hypothesis 3, Influence Perception (X2) on Religious Attitudes (Y)**
Perception has a significant positive effect on religious attitudes with coefficient 0.3599 and t-value of 4.831. That is, the greater the public perception that the religious attitude is increasing. As perceived by Asshidin (2016) that the attitude of a person's tendency toward an object or idea and evaluate the value of a feeling about something.

- **Hypothesis 4, Influence Perception (X2) on the behavior of (Z)**

Perception has no influence on the behavior of the coefficient of 0.1242 and a t-value of 1.442. This shows that the higher the public perception will not affect the behavior without the support of their awareness of the personal and the person concerned. In accordance with that presented by Kotler and Armstrong (2008), which encourages a person to love, toward or away from something is not a perception but an attitude.

- **Hypothesis 5, Effect of Religious Attitude (Y) to Behavior (Z)**

Religious attitudes had a significant positive effect on the behavior of the coefficient of 0.4108 and t-value is at 4.844. That is, the higher the religious attitude of society then the behavior is also increasing. According to the dictionary Chaplin stated trends are relatively stable and continues to behave or react in a certain way is the foundation of attitude,

4. Effect Hypothesis Testing Not Live

Hypothesis testing indirect influence can be seen from the table below:

	<i>esti mate</i>	<i>Std . Error</i>	<i>t- value</i>	Inform ation
$Z \sim X1$	0.14 78	0.0 436	3: 39	Signific ant
$Z \sim X2$	0.13 58	0.0 466	2, 914	Signific ant

Based on the table above, then the hypothesis test results can be obtained indirect effect as follows:

- **Tests of Hypotheses 6, Effect of Status (X1) to Behavior (Z) mediated by religious attitude (Y)**

Test results obtained by the t-value of 2.914, which means the value is greater than t-table 1.653. It can be concluded that the status has a significant positive effect on behavior mediated by religious attitudes. This indicates that the status based on the religious attitude will encourage positive behaviors. Due to the status of a person in the community and religious attitude will keep him away from bad thoughts and bad behavior anyway.

- **Hypothesis 7, Influence Perception (X2) on the behavior of (Z) mediated by religious attitude (Y)**

Test results obtained by the t-value of 3.39, which means the value is greater than t-table 1.653. It can be concluded that the perception has a significant positive effect on behavior mediated by religious

attitudes. This shows that the perception which was followed by a religious attitude will give you the idea that the behavior captured is a good and right decision because in accordance with his beliefs.

4 CONCLUSIONS

The results showed that, the Status has a significant positive effect on religious attitudes. As perceived by Purwanto (1990), the tendency to react a certain way to a stimulus in accordance with the situation. In this case the person becomes perangsangnya status to be more religious. The higher the person's position in society, the better the attitude of religious feeling becomes a role model for people - the people around him.

Status has a significant positive effect on behavior. As perceived by Prasetijo and Ihalauw (2005), the behavior is about how the decision-makers make the decision to buy or transact a product and taking it where it is supported by its status.

Perception has a significant positive effect on religious attitudes. As perceived by Asshidin (2016) that the attitude of a person's tendency toward an object or idea and evaluate the value of a feeling about something.

Perception has no influence on behavior In accordance with that presented by Kotler and Armstrong (2008), which encourages a person to love, toward or away from something is not a perception but an attitude.

Religious attitudes had a significant positive effect on behavior. According to the dictionary Chaplin stated trends are relatively stable and continues to behave or react in a certain way is the foundation of attitude,

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Perception has a significant positive effect on behavior mediated by religious attitudes. This shows that the perception which was followed by a religious attitude will give you the idea that the behavior captured is a good and right decision because in accordance with his beliefs.

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