

# ANALYSIS INFLUENCE OF DIFFERENCE PERCEPTION BETWEEN SHARI'A BANKING WITH CONSUMER PERCEPTION TOWARDS CUSTOMER'S PURCHASE INTENSION SHARI'A BANKING IN SEMARANG - INDONESIA

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## Abstract:

Based on Shari'a Banking's development background in Indonesia such as phylosophy aspects, legal aspects also prospect and potential aspects, Shari'a Banking's development should increase significantly. Instead of expectation, at the beginning year 2015, Shari'a Banking has decreased 1,6% in Central Java (Jawa Tengah).

This research aims to analyze influence of difference perception between Shari'a Banking with consumer perception toward customer's purchase intention Shari'a Banking in Semarang. This research use qualitative analysis method with 30 respondents and this research gains : (1) Respondents understand and have purchase intension Shari'a Banking are 20 respondents; (2) Respondents understand but do not have purchase intension Shari'a Banking are 4 respondents; (3) Respondents do not understand and do not have purchase intension Shari'a Banking are 6 respondents.

**Keywords :** Consumer Perception, Purchase Intension, Shari'a Banking.

## INTRODUCTION

There are three background of Shari'a Banking development in Indonesia (according to Shari'a Banking Development of Bank Indonesia, dpbs@bi.go.id, 2012). There are : (1) Phylosophy Aspects, (2) Legal Aspects and (3) Potential and Prospect Aspects. First, Phylosophy Aspects. Phylosophy Aspects such as Islamic Economics Values and National Heritages. At Islamic Economics Values such as: tauhid (believe in God); syariah (Islam); akhlak (morals); ukhuwah (relationship with God & society); adil (fair); seimbang (balance), maslahat (usefull) and falah. National Heritages such as : people that believe in one God; has great moral hazzard; unity in diversity and working together; deliberation for consensus and social justice for all Indonesian's people.

Second is Legal Aspects, legal Aspects are UU No.7/1992 and replace with UU No. 10/1998 : Banking System (Perbankan) :

dual banking system dan dual system banking.; UU No.23/1999 and replace with UU No.6/2009 about Bank Indonesia : Controlling Monetary Banking based on Shari'a Principle and Indonesian Bank, can be done by give fund based on Shari'a Principle to the Bank to solve short time funding problem.And UU No.21/ 2008 about Shari'a Banking System.

The last aspects is Potential and Prospects Aspects. Potential and Prospects Aspects, consist of Domestic Market and Global Market.

### **Domestic Market**

- Large population (over 200 millions people); large potential natural resources; Indonesia has great prospect in economics development and financial shari'a.
- Socio-cultural's Indonesian society (gotong royong) is seen in line with value ofeconomics system and financial shari'a.
- Development and Growth market money has increase, specially shari'a national banking.
- Shari'a Banking as financial industry based on real sector is matching with economics condition in Indonesia.

### **Global Market**

- Over 1.3 millions moslem people in the world are represent 20% world population and have total contribution approaching 10% world GNP (Gross National Product).
- Moslem's natural resources dominate the world's natural resources potential.
- InternationalShari'a Banking has increased fast, including at non moslem's country, such as England and Europe.
- More than 300 Islamic financial institutions in more than 75 countries manage assets about USD 700 – 1000 billions, use developing shari'a financial instruments.

Base on that background, Shari'a Banking's development should be increase, but the conditions are not as we expected. There are several articles that publish these conditions such as : "The Growth of Shari'a Banking's Development is Slowing Down in 2014" (Kompas, December 13, 2013); "Market Share of Shari'a Banking has decreased from 4.85% at the end of 2014 being 4.67% at the beginning of 2015 until May 2015". The growth ofShari'a Banking in Central Java (Jawa Tengah) has similary conditions with the growth ofShari'a Banking in Indonesia. "The growth of Shari'a Banking in Central Java has decreased 1.6% at the first 5 months at the beginning of 2015" (Humas Jateng, August 21, 2015).Wijonarko, Hermawan Endro said that "The Growth of Shari'a Banking in Central Java is Slowing Down. (Tribun Jateng, August 13, 2015). For more details can be read in the following Table below.

**Table 1. The Source, Date of Publication and Title of the Articles about the Growth of Shari'a Banking's Development**

No.	The Source	Date of Publication	Title of Articles
1	Kompas – Suryowati, Estu	December 13, 2013	The Growth of Shari'a Banking's Development is Slowing Down in 2014
2	Fuad, Hafid	May 23, 2015	The Growth of Shari'a Banking's Development Slowed Left by Parent Business.
3	Kompas.com – Sukmana, Yoga	June 01, 2015	Impact to Shari'a Banking because The Economy Slowed Down.
4	Tribun Jateng.com – Wijonarko, Hermawan Endra	August 13, 2015	Growth of Shari'a Banking in Cental Java (Jateng) Slowed
5	Suara Merdeka.com – Puspita, Anggun	August 14, 2015	Growth of Shari'a Banking hasn't Optimal
6	Tribun Jateng	August 20, 2015	Aris sure that Shari'a Banking will grow. By 2015, Shari'a Commercial Banking grow only 1 unit. Market Share of Shari'a Banking has decreased from 4.85% at the end of 2014 and being 4.67% at the beginning of 2015 until May 2015".
7	Humas Jateng	August 21, 2015	At the beginning in 2015, the growth of Shari'a Banking were down 1.6%

Source : the data is processed, 2015

Besides of Table 1 above, the data of the Shari'a Banking Statistics per June 2015 shows a growing number of Syariah Commercial Banking also less pleasant developments such as seen in the following table.

**Table 2. Shari'a Banking Statistic per June 2015**

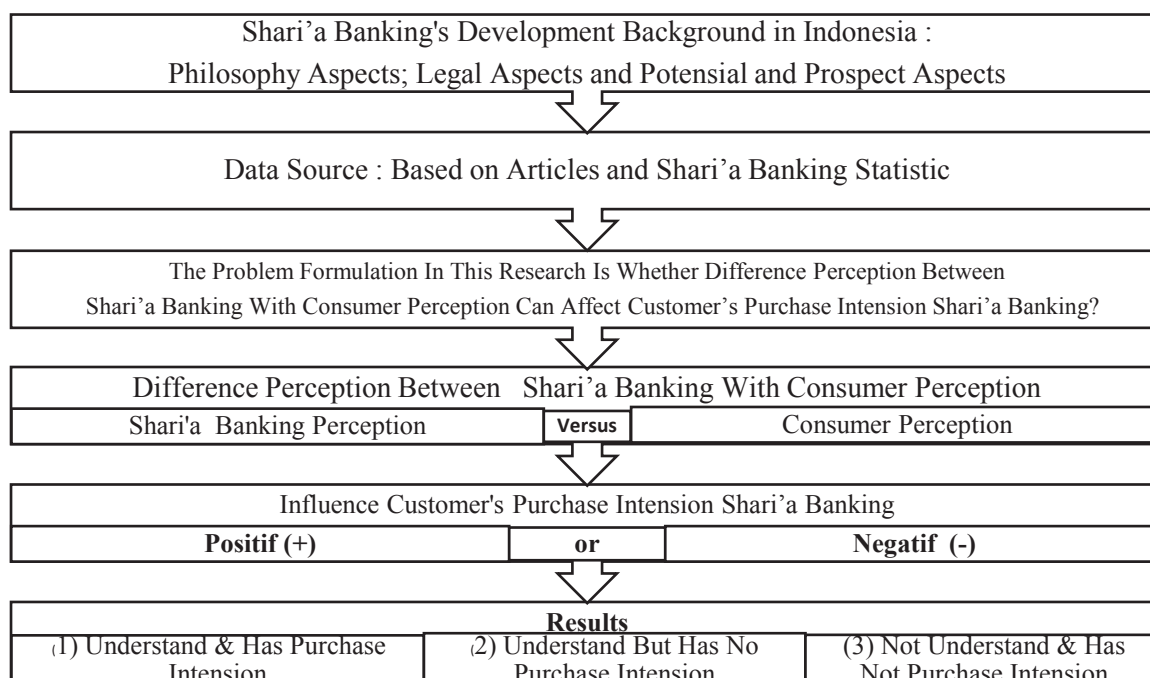
Description	Year						
	2009	2010	2011	2012	2013	July 2014	June 2015
Amount of Syariah Commercial Banking	6	11	11	11	11	12	12

Source: SBS, Juni 2015

From the table above, we know that growing number of Syariah Commercial Banking (SCB) also less pleasant development. At 2009, amount of Syariah Commercial Banking is 6 and amount of SCB from 2010 till June 2014 is 11. Start July 2014, amount of SCB has increased only 1 SCB.

Based on fenomena gap and data above, encourage author to research about *Analyze Influence Of Difference Perception Between Shari'a Banking With Consumer Perception Toward Customer's Purchase Intension Shari'a Banking In Semarang – Indonesia*. Sometimes promotion tools from Shari'a Banking are not right on target because of the difference perception between Shari'a Banking with consumer perception, so it can influence customer's purchase intension Shari'a Banking. Where as the problem formulation in this research is whether difference perception between Shari'a Banking with consumer perception can affect customer's purchase intension Shari'a Banking.

## LITERATUR REVIEW



**Figure 1. Road Map of the Research**

## Definition of Perception

William J. Stanton in Setiadi, Nugroho J. (2003) said :“Perception can be defined by past experiences, stimuli that we receive through sensory perception”. Schiffman & Kanuk in Nitisusastro, Mulyadi (2012) said that “Perception is described as the process by which an individual select, organizes and translates into a coherent sense of stimulation with all the happening in the world. Perception can be described as how we see the world around us”.

Nitisusastro, Mulyadi (2012) said : ”There are individual internal factors that influence customer behaviour such as perception, motivation, learning, personality and attitude. So perception is one of the individual internal factors that influence customer behaviour such as

introduction to the issue, information retrieval, evaluation of alternatives, purchasing decision and postpurchase behaviour.”

### Definition of Purchase Intension

Kotler, Philip & Armstrong, Gary (2008) said that purchase intension is a decision to buy a brand among a variety of other brands. Ferdinand, Augusty (2013) said that there are three indicators of purchase intension, such as : intensity of the search information, interest in becoming a customer’s Shari’a Banking and preferential intension.

### Definition of Shari’a Banking.

Shari’a Banking is defined as its implementation based on Islamic law or shari’a. Because Shari’a Banking based by Islamic’s Law so Shari’a Banking does not have interest rate, because it considered usury (riba) and sin. In the Shari’a Banking system, we know about Nisbah (the ratio of the process is equally known to) and proved by the bank’s client party. (Abadi, Rizki, June 09, 2015).

### Journals Supporting Research

There are three journals supporting research :

1. Astuti, Tri & Mustikawati, Rr. Indah :*Influence of Consumer’s Perception : Interest Rate, Promotion and Service Quality towards Purchase Intension at Bank.* Jurnal Nominal/Volume II Nomor 1/2013.
2. Maski, Ghozali. *Analysis Purchase Decision : Component and Logistic Model Approach. Study in Shari’a Banking in Malang.* Journal of Indonesian Applied Economics, Vol. 4 No. 1 Mei 2010. 43 – 57
3. Mu’allim, Amir. *Customer Perception to Shari’a Financial Institusion.* Al-Mawarid Edisi X tahun 2003.

### METHOD

This research use qualitatif methode, because we focus directly on the problem of human life. (Danim, Sudarwan, 2002). Qualitative data collection was done by means of semi structured interview. It means that we interview respondents with asking questions that focus in special or general topics and create a detailed interview guide. Amount of respondents in this research are 30 Respondents.

### FINDING AND DISCUSSIONS

#### Respondents’s Demographic Datin Table

Table 3 Respondents’s Gender

No.	Respondents’s Gender		Amount
	Male	Female	
Amount	14	16	30

Table 4 Age of Respondents

No	Age (In Year)	Amount
1	20-- 25	17
2	26 - 30	8
3	31 - 35	3
4	>35	2
	<b>Amount</b>	<b>30</b>

Table 5 Marital Status of Respondents

Marital Statusof Respondents		Amount
Single	Married	
24	6	30

Table 6 Religion of Respondents

No	Religion	Amount
1	Islam	25
2	Katholik	3
3	Kristen Protestan	2
	<b>Amount</b>	<b>30</b>

Table 7 Last Education of Respondents

No	Last Education	Amount
1	S1	30

Table 8 Job Type of Respondents

No	Job Type	Amount
1	Entrepreneurial	5
2	Employees of BUMN	7
3	Private Employees	5
4	Others (Teacher, Foundation Staf, Freelancer, Student, Pharmacists)	13
	<b>Amount</b>	<b>30</b>

Table 9 Job Field of Respondents

No	Job Fieldof Respondent	Amount
1	Economy/Trader	15
2	Educators	2
3	Banking	3
4	Others: Investor, Services, Pharmacists	10
	<b>Amount</b>	<b>30</b>

Table 10 Earning per Month of Respondents

No	Earning Per Month	Amount
1	Rp 2.500.000,- s/d Rp 4.000.000,-	19
2	Rp 4.000.001,- s/d Rp 5.500.000,-	3
3	Rp 5.500.001,- s/d Rp 7.000.000,-	0
4	>Rp. 7.000.000,-	8
	<b>Amount</b>	<b>30</b>

Table 11 Average Consumption Each Day of Respondents

No	Average Consumption Each Day	Amount
1	Rp. 50.001,- s/d Rp. 100.000,-	22
2	Rp. 100.001 s/d Rp. 150.000,-	4
3	Rp. 150.000,- s/d Rp 200.000,-	2
4	> Rp. 200.000,-	2
	<b>Amount</b>	<b>30</b>

## Questionnaire

Table 12 Summary of The Respondents's Answer

No	Questionnaire	Answer		Description
		Yes	No	
1	Easy to Understand Shari'a Banking's Terms	9	21	Most of Respondents do not understand with many foreign terms because they use foreign language (Arabic).
2	Perception of Shari'a Bankings in compliance with the initial perception of respondents.	17	23	There are respondents assume that Shari'a Banking has same system with Conventional Banking. They said that Shari'a Banking less detail explanation about their specialty. Although there are different opinions.
3	Respondent has Purchase Intension	22	8	There are some reasons why respondent has purchase intension : Because most of them are moslem and for hajj savings. The other reasons are : less administration fee, good services quality, less lining up because of less customers.
4	Shari'a Banking is in compliance with the principle of Shari'a	13	17	Most of respondents assume that Shari'a Banking's is not compliance with Principle of Shari'a, because they assume that Shari'a Product is the same with conventional bank, only different in term.

Table 13 Research Summary

No	Summary	Amount
1	Respondents understand and have purchase intension Shari'a Banking	20
2	Respondents understand but do not have purchase intension Shari'a Banking	4
3	Respondents do not understand and donot have purchase intension Shari'a Banking	6
	<b>Amount</b>	<b>30</b>

## CONCLUSION AND RECOMMENDATIONS

### Conclusion

Conclusions from this research are :

1. Most of Respondents do not understand with many foreign terms because Shari'a Banking mostly use foreign language (Arabic).
2. There are respondents assume that Shari'a Banking has same system with Conventional Banking. They said that Shari'a Banking less detail explanation about their specialty.
3. There are some reasons why respondent has purchase intension : Because most of them are moslem and for hajj savings. The other reasons are : less administration fee, good services quality, less lining up because of less customers.
4. Most of respondents assume that Shari'a Banking's is not compliance with Principle of Shari'a, because they assume that Shari'a Products are the same with Conventional Banking, only different in term.

### Recommendations

Recommendations for this research are :

1. Shari's Banking should use terms other than Arabic (an universal terms) to gain non moslem's customer so it can change customer mindset that Shari'a Bank is not just for Moslems but also for the general public.
2. Shari'a Banking should have a distinguishing factor as compared to Conventional Banking, such as set the overall shari'a principles. It aims to remove the stigma that Shari'a Banking only different terms with Conventional Banking.
3. Shari'a Banking should improve education to consumers through conventional media and social media. Shari'a Banking can set the target market from various background's consumers, such as : students, university, housewives community and government or private institutions
4. Shari'a Banking should improve introduction Shari'a Banking's products through talkshows, personal sellings, roadshows, conferences or training to all Shari'a Banking's target market. It aims to change the mindset of people to use Shari'a Banking's products.
5. Shari'a Banking should give ease, promotion and network improvement to access Shari'a Banking's products. It aims to improve purchase intension Shari'a Banking.
6. Shari'a Banking should have better human resources's selection process to get qualified human resources, so they more expert both theoretical and practise in Shari'a Banking.



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