



## Realizing the Islamic Banking Consumer Behaviour in Indonesia

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### Abstract

*The purpose of this study is to analyze the relationship between brand image, product knowledge and perception of profit sharing toward intention to use of Islamic Banking products in Indonesia. Data were obtained by distributing questionnaires to consumers who have not use Islamic Banking products in Indonesia. The collected data was analyzed by using SmartPLS. This study finds that brand image has a positive effect on intention to use, product knowledge has a positive effect on intention to use, and perception of profit sharing has positive effect on intention to use Islamic Baking products. Thus, this study focuses only on the Islamic Banks perspective. For the future researches are recommended to examine the internatl factors of consumers that influence intention to use Islamic Banking such as religiosity, attitude as mediating variable and product knowledge.*

**Keywords** brand image, product knowledge, perception of profut sharing, intention to use, Islamic Banking

### 1. INTRODUCTION

Indonesia is the most large number of Moslem country. The Moslem Population in Indonesia reach 87,17% from total population (Kusnandar, 2019). This large number can be a big potency market for Islamic Banking Industry. However, it is not optimized yet, because the majority is not fully understand and familiar with Islamic economics concept (Martin, 2019).

Indonesia's Islamic Economics related closely to Islamic Banking Industry in Indonesia ([www.kompasiana.com](http://www.kompasiana.com)). Based on market share data Dec 2018 only 5.96% of Islamic Banking users and the rest of 94.04% is still use a Conventional Bank. It proved that majority of Indonesia's Moslem still not into or interest to Islamic Banking ([www.ojk.go.id](http://www.ojk.go.id)).

Based on annual report of Bank Indonesia , BNI Syariah is one of leading bank with the most increasing DPK in the last 3 years. PT Bank BNI Syariah in one of leading Islamic Bank in Indonesia. Fund product of BNI Syariah with the highest number is saving product ([www.bnisyariah.co.id](http://www.bnisyariah.co.id)).

Fact that Indonesia has the highest population of Moslem contrast with knowledgeable Moslem population of Islamic Banking concept. It is mean that, majority are not fully understand the Islamic Banking itself. This is become a question why the majority are use Conventional Bank for transaction while there's an option of Islamic Bank (Indi, 2019). Researcher think that this issue need to study further to know the factors that influence the majority to use Islamic Banking in general and PT Bank BNI Syariah in specific.

According to late research, there's a some factors that influence intention to use Islamic Banking Product. Lajuni *et al.*, (2017), found that attitude factor and social influence has a positive impact toward intention to use Islamic Bank products. Meanwhile Adenan, Ali & Rahman (2018), in their research found that brand image significantly impact toward intention to saving in Islamic Bank. Otherwise, Newaz, Fam, & Sharma (2016), resulting that intention to use depends on religiosity. Claudia & Meidisa (2019), found that the more product knowledge impacting intention to use increase all the way. One of factor that influence intention to use Islamic Bank product is marketing communication (Hoque & Hashim, 2018). While Jannah, Diana & Mawardi (2019), profit sharing is one of the factor that influence intention to use Islamic Bank products. Based on description, issue and late research, Researcher decide to examine to “Influence of Brand Image, Product Knowledge, and Perception of Profit Sharing Toward Intention to use of Islamic Banking Products”.

### **1.2. Customer Behavior**

Based on Peter, Paul & Olson (2013), definition of Customer Behaviour in dynamics interaction between awareness, behaviour, and environment influence that people can exchange one another like an aspects in life. Meanwhile Schiffman & Kanuk (2010), definition of Customer Behaviour is behaviour in quest, buy, use, evaluate, and spend the products or services that consumer expect to satisfy their needs.

### **1.3 Intention to Use**

According to Kotler & Keller (2012), “customer buying decision depends on all their experience in learning, choosing, using, even disposing of a product”. While according to Hilgard that quote by Slameto (2013), stated that “interest is persisting tendency to pay attention to end enjoy some activity and content”.

### **1.4. Brand image**

According to Kotler & Keller (2012), Brand image is perception and belief depends on the consumer that reflected in consumer's mind.

In late research did by Adenan, Ali & Rahman (2018), showed that brand image significantly influence in tendency to saving positively. This result also supported by late research by Lenarto & Putra (2017), Alexi (2017), and Rahi & Yasin (2017). In the other hand, Lien *et al.*, (2015), stated Brand image insignificantly influence the intention to use. Based on this late research's result, Researcher conclude the fist Hypothesis :

H1 : There's a significant influence between Brand Image toward intention to use Islamic Bank product

### **1.5. Product knowledge**

Product Knowledge according to (Sumarwan, 2014), is “ bunch of product informations, information that include category, brand, product's terminology, attribute and product's feature also price and faith or belief on the product” .

Claudia & Meidisa (2019), in their research stated that there's a significant influence between product knowledge toward intention of saving positively. This result goes along with researched by Wang (2015), Rahman & asrarhaghighi (2015), Sriminati & Nora (2018), and Suki (2016). Based on description above, Researcher conclude the second Hypothesis :

H2 : There's a significant influence between product knowledge toward intention to use Islamic Bank product

### **1.6. Perception of profit sharing**

According to Kotler & Keller (2012), perception is where we choose, arrange, and translate information input to create a new meaning pictures.

According in Economic dictionary, profit sharing means with benefit sharing. Definitionally, profit sharing is cash profit distribution on behalf of effort or business based on previous profit. The benefit or profit divide based on the deal on the first place and it happened between *shahibul maal* and *mudharib*.

Jannah, diana & Mawardi (2019), stated that profit sharing significant influence intention to saving positively. This result also supported by Wahab (2016), Khotimah (2018), Angriani & Hariadi (2018). While according to Halmawati (2019), stated that profit sharing variable is insignificantly influence toward intention of saving. Based on description above, Researcher conclude the third Hypothesis :

H3 : There's a significant influence between Profit Sharing to intention toward use Islamic Bank product

Based on the description above, the conceptual framework from this research as follow :

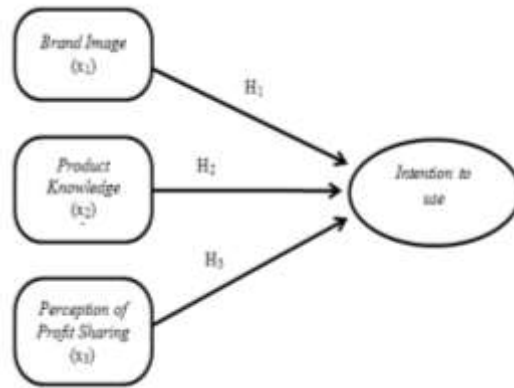


Figure 3. Research Framework

## 2. Method

Data collection was carried out by quantitative methods using an independent questionnaire. A point ordinal scale (1 = "strongly disagree" to 5 = "strongly agree") was used to rate respondents' responses. intention to use adapts four indicators from Adenan et al (2018), brand image adapted five indicators from Lien et al., (2015). Meanwhile, Product knowledge adapted three indicators from Rahman and Asrhaghighi (2015).

### 2.1. Sample and data collection

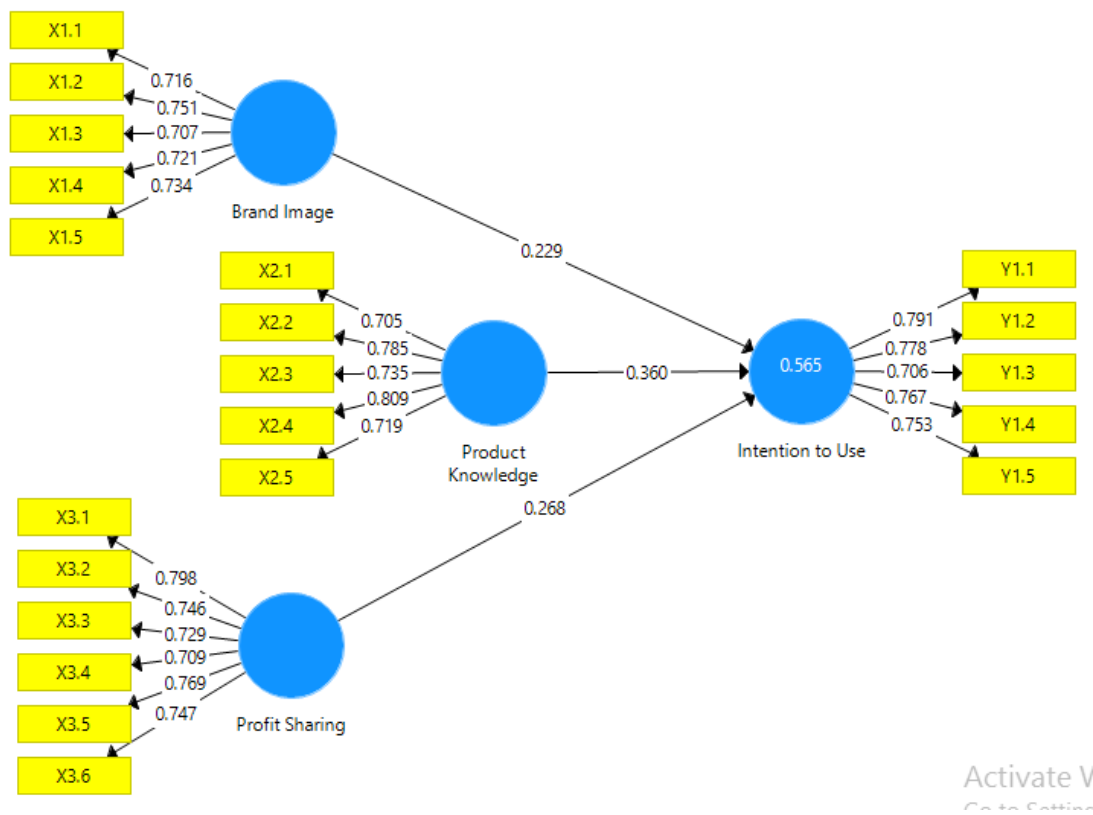
This study used purposive sampling. The purpose of purposive sampling is to produce a sample that can logically be considered representative of the population. The survey uses a questionnaire to obtain the consumers that intention to use Islamic Banking products. According to Arikunto (2013) the sample is a part or representative of the population under study. If the subject is less than 100 it is better to take all of them. Conversely, if the subject is greater than 100 it can be taken between 10-15% or 20-25% ". Based on the above opinion, the authors took a sample of 10% of the 1,608 population. Thus the number of samples in this study were 161 customers.. The research hypothesis testing was carried out using the Structural Equation Model (SEM) approach based on Partial Least Square (PLS). PLS is a component or variant based structural equation model (SEM). Structural Equation Model (SEM) is a field of statistical studies that can test a series of relationships that are relatively difficult to measure simultaneously. According to Santoso (2014), SEM is a multivariate analysis technique that combines factor analysis and regression analysis (correlation), which aims to examine the relationship between variables in a model, be it between indicators and or relationships between constructs.

### 3. RESULT AND DISCUSSION

#### 3.1. Result

Outer model test use to find relation between indicators and latent variable. This outer model test consist of 2 indicators, such as reflective indicator and formative indicator. As for outer model test for validity and reliability test showed in this pictures.

Figure 4. PLS Algorithm



#### Reliability Indicator Test and Internal Consistency Reliability

This test used for prove data consistency in this research. Construct in this research is reliable if composite reliability >0.70 and cronbach's alpha > 0.60.

Table 1.  
Reliability Indicator & Internal consistency

Construct	Composite Reliability	Cronbach's Alpha
X <sub>1</sub>	0,848	0,777

X <sub>2</sub>	0,866	0,807
X <sub>3</sub>	0,885	0,846
Y <sub>1</sub>	0,872	0,817

Based on the table, known that each construct has composite reliability above 0.70 and cronbach's alpha above 0.60. So, it conclude that construct has a good reliability

### **Convergent Validity and Discriminant Validity**

Convergent Validity from outer model with reflective indicator determine by indicators value that measure the construct. Convergent Validity test is to observe correlation between item score or component score towards construct score also Average Variance Extracted (AVE).

*Table 2*  
*Convergent Validity Test Result*

<b>Variable</b>	<b>Indicator</b>	<b>Outer Loading</b>	<b>Result</b>
<i>Brand</i>	X1.1	0,716	Valid
<i>Image</i>	X1.2	0,751	Valid
	X1.3	0,707	Valid
	X1.4	0,721	Valid
	X1.5	0,734	Valid
	<i>Product Knowledge</i>	X2.1	0,705
<i>Product Knowledge</i>	X2.2	0,785	Valid
	X2.3	0,735	Valid
	X2.4	0,809	Valid
	X2.5	0,719	Valid
	<i>Profit</i>	X3.1	0,798
<i>Sharing</i>	X3.2	0,746	Valid
	X3.3	0,729	Valid
	X3.4	0,709	Valid
	X3.5	0,769	Valid
	X3.6	0,747	Valid
		Y1.1	0,791

<i>Intention</i>	Y1.2	0,778	Valid
<i>to Use</i>	Y1.3	0,706	Valid
	Y1.4	0,767	Valid
	Y1.5	0,753	Valid

The result show that Convergent Validity test on table 2 that each indicators has fulfilled convergent validity with loading factor above 0.70.

AVE value required min 0.5, and the result as follow :

	Cronbach's Alpha	rho_A	Composite Reliability	Average Varian...
Brand Image	0.777	0.782	0.848	0.527
Intention to Use	0.817	0.822	0.872	0.577
Product Knowledge	0.807	0.814	0.866	0.565
Profit Sharing	0.846	0.854	0.885	0.563

Figure 5

Based on Figure 5, known that AVE value each construct above 0.5. Therefore there's no convergent validity issue on the model. So that construct in this research model has a good discriminant validity.

Discriminant Validity test by proved the indicators on construct has the biggest fornell larcker criterion between each construct. Following Discriminant validity use software SmartPLS :

*Table 3.*  
*Discriminant Validity*

	<i>Brand Image</i>	<i>Intention to Use</i>	<i>Product Knowledge</i>	<i>Profit Sharing</i>
<i>Brand Image</i>	0.726			
<i>Intention to Use</i>	0.613	0.760		
<i>Product Knowledge</i>	0.606	0.698	0.752	
<i>Profit Sharing</i>	0.620	0.677	0.742	0.750

### Inner Model Test Result

Inner Model Test use to see correlation between latent variable. Inner model consist output

R<sup>2</sup>, F<sub>2</sub>, Q<sub>2</sub>, and path coefficient. Following Path coefficient table :

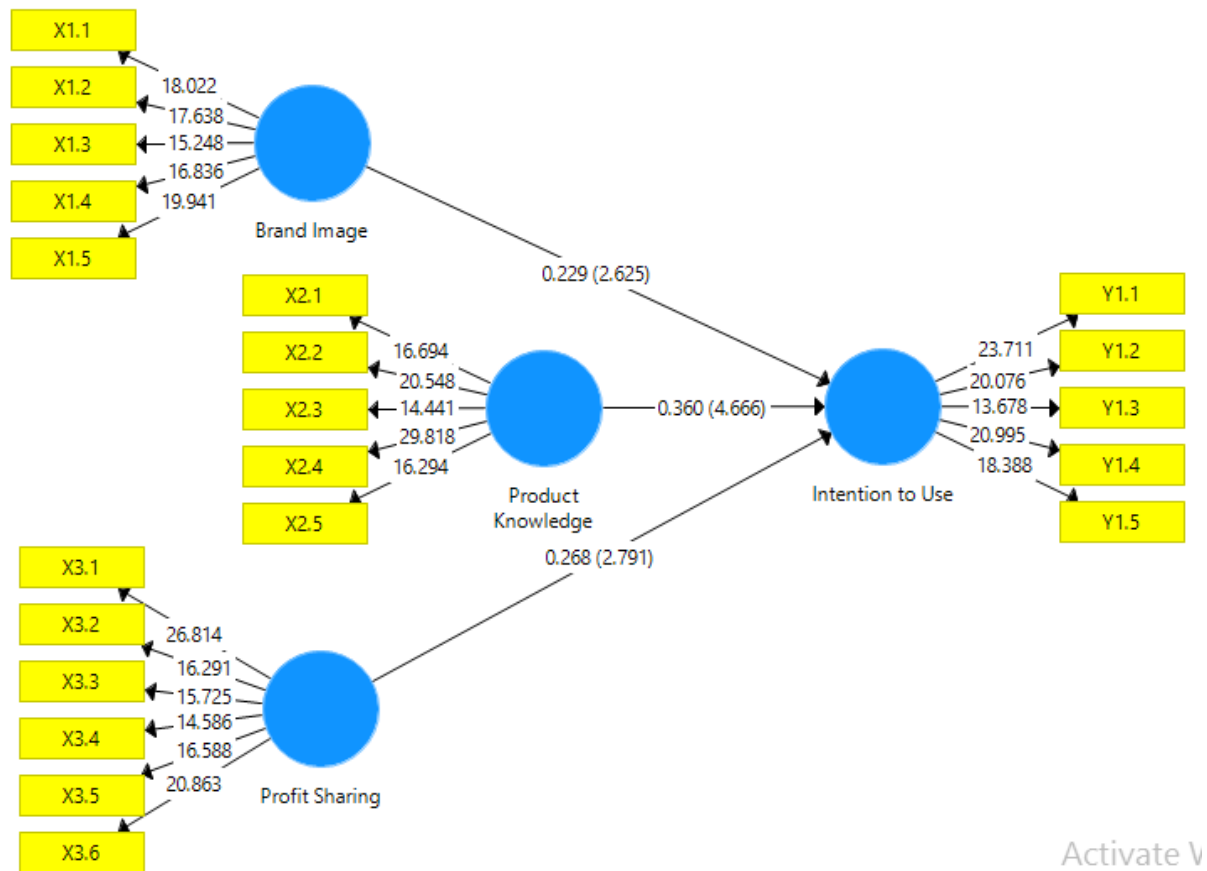


Figure 6. Inner Model Result

Determinant coefficient use to see exogenous variable to describe endogenous variable in research. In this research , I use output from R square in data analysis. Following determinant coefficient analysis data :

Table 4. R<sup>2</sup>

Variable	R Square	Adjusted R Square
Intention to Use	0,573	0,565

Based on the table above obtained that Adjusted R value is 0.565 which is mean that Brand Image, profit sharing, and product knowledge variable ability to influence intention to use variable reach 56.5% meanwhile the rest 43.5% influence by another variable outside this



model.

### Effect Size ( $f^2$ )

Effect Size ( $F^2$ ) value use to determine correlation each variable in this model. Following result table of Effect size test.

*Table 5.*  
*Effect Size*

Variable	Y1
X <sub>1</sub>	0,070
X <sub>2</sub>	0,126
X <sub>3</sub>	0,068
Y <sub>1</sub>	

Based on the table, show that the lowest effect size value is 0.068 while the biggest effect size value is 0.126.

### Prediction Relevance ( $Q^2$ )

This test to determine prediction capability of exogenous variable toward endogenous variable called blindfolding procedures. Following the output of Prediction Relevance test result :

*Tabel 6.*  
*Construct Crossvalidated Redundancy*

	SSO	SSE	Q2 (=1-SSE/ SSO)
<i>Brand Image</i>	805.000	805.000	
<i>Intention to Use</i>	805.000	552.108	0.314
<i>Product Knowledge</i>	805.000	805.000	
<i>Profit Sharing</i>	966.000	966.000	

Based on the table, show that prediction capability brand image, product knowledge and profit sharing toward intention to use reach 31.4%. It is mean that prediction capability conclude as big prediction capability.

### Path Coefficient

Hypothesis test on SmartPLS versi 3.3.2 did by bootstrapping sample procedure. Criteria hypothesis test by path coefficient seen by output t-statistic and original sample. Influence of variable relation criteria conclude as significant if t-statistics value > 1.96 and relation direction

seen by original sample value. Following summary of t-statistic value and original value that influence brand image, product knowledge, and profit sharing variable toward intention to use variable.

*Table 7. Hypothesis Testing*

<b>Variabl e Correlat ion</b>	<b>t- Stati stic</b>	<b>Origi nal Samp el</b>	<b>Directi on Relatio n</b>	<b>Resul t</b>
$X_1 - Y_1$	2,625	0,229	Positiv e	Accep t
$X_2 - Y_1$	4,666	0,360	Positiv e	Accep t
$X_3 - Y_1$	2,791	0,268	Positiv e	Accep t

### **1<sup>st</sup> Hypothesis test**

Based on table 7, impact of X1 toward Y1 obtained t-statistics as much as 2.625. Direction relation between X1 to Y1 is positive because of original sample value is positive (0.229). So, it is conclude that brand image significantly influence intention to use. Which is means that first hypothesis is accepted.

### **2<sup>nd</sup> Hypothesis test**

Based on table 7, impact of X2 toward Y1 obtained t-statistics as much as 4.666. Direction relation between X1 to Y1 is positive because of original sample value is positive (0.360). So, it is conclude that product image significantly influence intention to use. Which is means that second hypothesis is accepted

### **3<sup>rd</sup> Hypothesis test**

Based on table 7, impact of X3 toward Y1 obtained t-statistics as much as 2.791. Direction relation between X1 to Y1 is positive because of original sample value is positive (0.268). So, it is conclude that perception of profit sharing significantly influence intention to use. Which is

means that third hypothesis is accepted.

### 3.2 Discussion

Result of first hypothesis show that there's a significant influence between brand image toward intention to use positively. Means that better the brand image of BNI Syariah in society, bigger the intention to use toward BNI Syariah products.

This result is consistently support by another research such as Adena, Ali & Rahman (2018), Lenarto & Putra (2017), Lien *et al.*, (2015), Rahi & Yasin (2017), Erdil (2015), Imbayani & Gama (2018), Wu (2015), and Erida & Rangkuti (2017) that brand image is one of factor that determine consumer in making decisions.

Wulandari & Oktafani (2017), stated that company brand image had really close relation with intention to use product. It is shown in Indonesia that better a company brand image resulting higher society trust get by company. Majority, before buy some products, society think about how popular brand image itself. Indonesia's consumer habit is to buy more product with "popular" brand image. According to Sunyoto (2014), consumer habit is individual activity directly involve in get and use products or services also involve in buying decision in preparation and determination activity. Indonesia's consumer habit is one of the reason why BNI Syariah made a slogan "Hasanah Titik" since 2016.

This slogan "Hasanah Titik" expected to make bank image of BNI Syariah in the middle of Bank industry competition against the other bank. And it expected to become a brand and good strategy for BNI syariah to gain an attentions and cutomers. A good Brand image is one of company asset, because there's some literature show that a brand can be influence every customer perception and give a positive impression to a company (Ruslim & Andrew, 2012).

This research proved that product knowledge has a positive impact toward intention to use Islamic Banking products. The higher product knowledge increase influence intention to use Islamic Bank Product especially BNI Syariah products.

This result is consistently support by another research such as Imbayani & Gama (2018) and Ernawati, (2019). But, in Erida & Rangkuti (2017), showed that product knowledge insignificantly influence toward intention to use.

Manuarang & Mawardi (2018), stated that product knowledge level influence customer's buying intention. Generally, consumer with higher product knowledge has a better memory, recognition, analysis, and logical ability compared consumer with lower knowledge. Resulting, customer with better knowledge depends on intrinsic cue not by stereotypes to

make a judgemental decision of product quality.

PT Bank BNI Syariah always make an effort to increasing society product knowledge about BNI Syariah products, especially saving or deposit product such as iB Hasanah, Tapenas, iB Baitullah, Tunas, Prima, iB Bisnis, etc. BNI Syariah use media platform to promote saving products such as instagram, twitter, facebook, web, wa, youtube) also be a sponsor in many big event. In Ramadhan period, PT BNI Syariah work with Film maker muslim to made a web series that broadcast on youtube. to promote products and services with targeting millennial.

With this effort PT Bank BNI Syariah expect to promote and increase product knowledge for society. Resulting, with the product knowledge increasing can influence intention to use society toward BNI Syariah products especially become a fund customer. This is supported by Ruslim & Andrew (2012), stated that consumer with higher product knowledge become to be more realistic in product choosing decision to satisfy their expectation. Higher the product knowledge in buying decision can increase satisfy buying decision.

This research proved that perception of profit sharing variable significantly influence toward intention to use islamic bank products. Higher profit sharing that given by the bank to customer then higher intention to use islamic bank product especially BNI Syaria. This reason can be one of the reason that customer saving decision. Interest in Islamic Bank referred as profit sharing with percentage sharing become fundamental deal at first place.

This result goes along with Jannah, Diana, & Mawardi (2019), Wahab (2016), Khotimah (2018), Angriani & Hariadi (2018), and Risal & Alexander (2019). Meandwhile, in contrary with Andriani & Halmawati (2019), stated that profit sharing variable insignificantly influence toward intention to use Islamic bank products.

Based on the data known that there's many perception given by society toward BNI Syaria's profit sharing, majority still think that Islamic Bank especially BNI Syariah gave the profit sharing in the middle range. Beside the profit sharing percentage, there's a few reason that given by the society such as misconception about profit sharing also lack of trust in toward Islamic bank . This proved that Islamic Bank still not maximize their product promotion such as saving, loan, and deposit resulting this misconception.

Beside , the lack of profit sharing concept, there's some opinion emphasize interest rate which is mean the rate that Islamic bank offer lower than conventional bank offer. This is become one of the reason low interest in Islamic Bank. Which is why BNI Syaria use more religious approach than rate approach. With this kind of approach, is more effective to increase the intention to use for PT Bank BNI Syariah's products.

#### 4. CONCLUSION AND IMPLICATION

As practical contribution, for Islamic banks, especially in this study should increase brand image and product knowledge in the community because there are still many people who think that Islamic banks are the same as conventional banks through socialization, and can provide competitive profit sharing for customers to attract customer interest. Specifically for the brand image, the indicator with the lowest average respondent's answer is Islamic Banks is a sharia banking institution that has a social responsibility to the community". This indicates that the implementation of CSR carried out by Islamic Banks in Indonesia has not been maximally felt by the community so that it does not attract people to transact with . The indicator with the highest average respondent's answer is "BNI Syariah has a good perception in the community". In the future, Islamic Bank is expected to be able to implement CSR in sectors that are felt by the community. As a result, the public will be more interested in for financial transactions with the CSR Islamic Banking which is right on target to build the image of Islamic Banks. A good image will attract the public to save at Islamic Banks in Indonesia. In term of the product knowledge , the indicator with the lowest average respondent's answer is "I know and understand the products of Islamic Banking". This indicates that there are still many people who do not know the products offered by Islamic Banking. The indicators with the highest average respondent answers are "In Islamic Banking there is a Sharia Supervisory Board in charge of overseeing its operations" and "Islamic Banking does not use interest instruments and the gharar system". In the future, Islamic Banking needs to increase promotion so that the public will know more about Islamic Banking products so as to increase the interest of the community to save at Islamic Banking. Promotions that have been carried out so far will be further improved in the future. First, offline promotion by Islamic Banking employees directly when people come to Islamic Banking or employees directly promote various products in Islamic Banking to their closest family, neighbors around the house, or friends outside the office. Especially for Frontliner employees, they must increase cross selling and up selling activities, which have been a tradition of Islamic Banking when customers come to Islamic Banking. Frontliner employees must be equipped with qualified knowledge and knowledge so that when promoting these products it can be digested by the public easily. One way to improve the knowledge of Frontliner employees is to further improve training and weekly tests which are always held by the Islamic Banking head office. However, there are also offline promotions through certain events (open tables at religious events such as mosques, open tables at government events such as at the ministry of

religion). The more Islamic Banking participates in the event, the more people outside are met so that product information reaches the community and the public is interested in transacting with Islamic Banking. Second, online promotions (promotions via Facebook, WhatsApp from employees directly to the community, promotions via Instagram). The reason for the promotion of online media / social media is important because currently the majority of Indonesians tend to open social media every day. The number of promotions carried out by Islamic Banking through online media is expected to be able to increase public knowledge of various products from BNI Syariah. As a result, it will increase public interest in saving / making transactions with BNI Syariah.

According to the perception of profit sharing, the indicator with the lowest average respondent's answer is "I know the current ratio for the results of savings." This indicates that many respondents do not know about the amount of margin / profit sharing ratio that applies to Islamic Banking. The indicator with the highest average of respondents' answers is "Islamic Banking provides competitive profit sharing". In the future, Islamic Banking needs to increase the dissemination of information about the margins set by Islamic Banking in order to attract the interest of the public to save at Islamic Banking. Promotion to increase public knowledge about the amount of margin that Islamic Banking has will be the same as promotion to increase public knowledge of Islamic Banking products. First, promotion of the amount of margin can be done offline directly by Islamic Banking employees directly to customers and prospective customers who come to Islamic Banking or the promotion is outside the employee's working hours, either to friends at home, close family or to the surrounding community. domiciled employee. In order to promote margins in Islamic Banking, employees must have sufficient knowledge to answer any questions that arise from prospective candidates.

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