



## Antecedents of Consumer Behavior at Islamic Bank In Indonesia

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### ABSTRACT

The emergence of Islamic banking is based on conventional banking activities that prioritize the interests of gaining profits that are prohibited by Islam and economic aspects which are based on transferring business risks to one party. This study aims to analyze the antecedents of consumer behavior at Islamic Bank in Indonesia. This research is qualitative, using documentation as method of data collection. Analysis data using qualitative method. The results found that consumer behavior is influenced by several factors, namely: environmental influences, individual differences and influences, and psychological. However, the process of consumer behavior that is built with the fundamentals of Islamic sharia will provide benefits for a better life in the world and life in the hereafter becomes the ultimate goal of life.



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## INTRODUCTION

The development of the Islamic finance industry began informally before the formal legal framework was issued as the basis for Islamic banking operations in 1992 (Pitluck & Adhikari, 2018; Ulanda, 2021). This development has created competition between Islamic banks, banks must be creative and innovate in knowing the needs, wants and tastes of consumers.

The history of the emergence of Islamic banks is based on two main reasons, namely conventional banks as banking providers by placing interest as part of obtaining profits, which is usury which is prohibited in Islam (Sukmana, et. al, 2020; Ismail, et, al., 2020; Choiriyah, et. al., 2021). Second, in the economic aspect, the delivery of business risk to one party is considered to be very detrimental to one of the parties, this is an injustice that occurs in conventional banks, whereas in the Islamic banking system the gains and losses

depend on the contract agreement and this applies to debtors and creditors. This system is known for its results and is fairer for both parties

Data on Islamic Banking statistics delivered by the Financial Services Authority of the Republic of Indonesia in 2019 mentions , Sharia Commercial Bank with 14 Head Office, 477 Branch Office, 1207 Sub Branch Office and 201 Cash Office. Sharia Business Unit with 20 Head Office, 155 Branch Office , 149 Sub Branch Office and 55 cash office. Sharia Rural Bank with 101 Branch Office and 203 Cash Office. So overall there are 34 Head Office , 733 Branch Office, 1356 Sub Branch Office and 459 Cash Office ([Sharia Banking Statistic, 2019](#)).

Meanwhile, as of April 2020 the number of Data on Islamic Banking statistical services mentioned Sharia Commercial Bank with 14 Head Offices, 490 Branch Office, 1254 Sub Branch Office and 198 Cash Office. Sharia Business Unit with 20 Head Office, 161 Branch Office , 166 Sub Branch Office and 62 cash office. Sharia Rural Bank with 172 Branch Office and 287 Cash Office. So overall there are 34 Head Office , 823 Branch Office, 1420 Sub Branch Office and 547 Cash Office ([Sharia Banking Statistic, 2020](#)). Based on 2019 data until April 2020 there was a change in the increase in the number of Branch Offices of 12.2%, Sub Branch Offices of 4.71% and Cash Offices of 19.17%

However, the sharia financial institution growth data above still shows the perception and attitude towards sharia banking and the system for the results is very diverse ([Kholid, Tumewang & Salsabilla, 2020](#); [Riyadi, 2021](#)). Some people still receive interest, some receive a system for the outcome by still receiving flowers and others refuse interest. The mixing attitude will bring out a pretty interesting nuance as a picture of perception, motivation and trust in addressing sharia banking policy. The difference in perception is due to low public understanding of Sharia banks, especially those due to conventional bank domination. In addition to the legal device and the prevailing laws and regulations do not fully accomodate the operation of sharia banks, still limited network of sharia bank services and the limited resources and sharia banking technology.

From the above description, it is also supported by the 2015 Islamic financial inclusion index in Indonesia which reached 0.161 and decreased to 0.131 in 2018. This decline indicates a decrease in the inclusiveness of Islamic financial services in Indonesia for 3 years. The decline in Islamic financial inclusion in Indonesia was due to a decrease in every dimension of financial inclusion except banking penetration ([Novatul Isrowiyah, Warno, & Rahman El Junusi, 2020](#)).

The results of research conducted by [Metawa and Almosawi](#) on the behavior of sharia customers in Bahrain show that customer decisions in choosing Islamic banks are driven more by religious factors, where customers emphasize adherence to sharia principles ([Metawa, 1998](#)). In a more specific context, customer behavior related to the interest in using the product will actually be greatly influenced and determined by their perceptions of what and how Islamic banks are. Cynicism towards Islamic banking can be seen from the very low Islamic public trust in Islamic banks. The participation of Muslims in investing in Islamic financial institutions is still low. Several questions were asked whether the operation of Islamic financial institutions is just trying to avoid interest or just want the risk to be shared or just want to change the terms in taking risk and profit. Some opinions say that in carrying out their business activities, Islamic financial institutions do not eliminate interest but maintain the practice of charging interest by avoiding business risks faced with uncertain decisions ([Ulum, 2018](#)).

This study aims to analyze the antecedents of consumer behavior at Islamic Bank in Indonesia. The perception factor in forming a good image of Islamic banking in providing understanding and information in the form of terms in Islamic banking will make it easier for consumers to get to know the world of Islamic banking. Islamic banks must pay attention to the behavior of their customers which reflects why someone personally carries out Islamic transactions. How do they choose and buy Islamic products that can increase the effectiveness of the performance of Islamic banks. Based on the above background, this study aims to analyze the problem that arises is what is meant by consumer behavior? What are the behavioral factors in sharia reform? . What are the forms of customer decisions in Islamic banking? .

## LITERATURE REVIEW

### Consumer Behavior

Consumer behavior is a number of actual individual actions that are influenced by psychological factors and other external factors, which lead them to choose and use the goods they want. Consumer behavior is essentially to understand, Why consumers do what they do ? Kottler said for every company it is important to know and understand consumer behavior, in order to be able to develop the goods and services

needed. Consumer decisions are a part of consumer behavior (Ramadhaning & Setiawan, 2012). So it can be said that the lack of socialization carried out by the Islamic bank is one of the things that influences customer interest and decisions in choosing Islamic banks (Khasanah, 2014).

Schiffman and Kanuk said that consumer behavior is the term consumer behavior referring to the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs (Schiffman, 2000). Engel, Blackwell & Miniard define consumer behavior as activities that are directly involved in obtaining, consuming, and services, including the decision processes that precede and follow these actions (Engel, Blackwell & Miniard, 1995) In simple terms, consumer behavior studies include What they buy? Why They Buy it? When They buy it? Where They buy it? How often they buy it?

There are two factors that influence consumer behavior from the above arguments, namely internal factors and external factors. The two factors above can be compiled again into several parts. First, the internal factors consist of: (a) *learning and memory*, (b) *personality and self-concept*, (c) *motivation and involvement*, (d) *attitude*, (e) *perception*. Second, external factors consist of : (a) *cultural factors*, (b) *social factors*, (c) *economic factors*, (d) *marketing mix factors*. As for in detail the factors of consumer behavior are summarized in the following figure.

**Figure 1. Consumer Behavior Factors**

| <b>Internal Factors</b>      | <b>External Factors</b> |
|------------------------------|-------------------------|
| Learning and Memory          | Cultural Factors        |
| Personality and Self-Concept | Social Factors          |
| Motivation and Involvement   | Economic Factor         |
| Attitude                     | Marketing Mix Factors   |
| Perception                   |                         |

### Customer's Decision

The decision of Islamic bank customers in choosing a bank is strongly influenced by the process of evaluating information on the bank. The decision to choose a bank is based on : (1) *Bank Characteristics*, (2) *Service and trust in banks*, (3) *Knowledge*, (4) *Physical Objects of the Bank*.

There are five determinants of service quality that can be used as a basis in choosing a service provider. Spencer defines quality as something that satisfies consumers, so any quality development efforts must start from understanding the perceptions and needs of consumers. Evans and Lindsay argue that quality must contain dimensions of performance, form, trustworthiness, suitability, serviceability, aesthetics and perceived quality (Evans, 1996). The five determinants of satisfaction include: (1) *Reliability*, namely the ability to carry out the promised service reliably and accurately, (2) *Responsiveness*, namely the willingness to help customers and provide fast services; (3) *Assurance*, namely employees' knowledge and courtesy and their ability to generate trust and confidence, (4) *Empathy*, namely the willingness to care and give personal attention to customers; (5) *Tangible*, namely the appearance of physical facilities, personnel equipment and communication materials. Based on the description above, it can be concluded that information on a bank is needed by a prospective customer, both from the bank itself and from the experiences of others before making a decision on the bank.

According to Engel, there are 3 things that influence consumer behavior behavior (Engel, Blackwell & Miniard, 1995), namely: *first, environmental influences*. Consumers live in a complex environment and decision behavior is influenced by (a) culture, (b) social class, (c) personal influence, (d) family and (e). Situation. *Second, individual differences and influences*. There are 5 things where consumers are differentiated (a) consumer resources, (b) motivation and involvement, (c) Knowledge, (d) attitude, (e) personality, lifestyle and demographics. *Third, psychological process*. This process includes three things, namely (a) information processing, (b) learning, (c) change in attitude and behaviour.

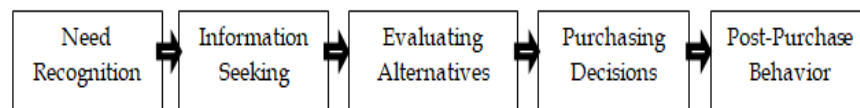
According to Kotler, consumer purchases are influenced by *cultural factors* (culture and social class), *social factors* (reference group, family, social roles and status), *personal factors* (age and stage in the life cycle, occupation, economic conditions, personality and self-concept, and the value and lifestyle of the buyer) and *psychological factors* (major psychological processes, perception, learning, and memory) (Philip, 2007).

According to [Gerrard & Cunningham \(1997\)](#), several factors that consumers consider in choosing a bank are as follows: (1) fast service, (2) efficient service, (3) bank credibility, (4) bank management credibility, (5) broad range of services, (6) bank reputation and image, (7) friendliness of bank personnel, (8) provision of financial services, (9) low borrowing costs, (10) attractive financing terms, (11) locations near residences, (12) low service costs, (13) high profit sharing, (14) bank greetings granted, (15) privileges for account holders (16) interior comfort, (17) advertising in media, (18) locations close to the workplace, (19) external appearance of the bank, (20) friend recommendations, (21) large parking lots, (22) counters in attractive banks, (23) family recommendations, and (24) availability of supporting facilities. According to [Erol & El-Bdour \(1989\)](#), fast and efficient service, bank reputation and credibility are the main factors in choosing Islamic and conventional banks.

According to Tho'in's opinion in his research entitled "The Influence of Service Quality Factors on Customer Satisfaction at Baitul Mal Wat Tamwil Tekun Karanggede Boyolali" that the best service to customers and quality levels can be achieved consistently by improving services and providing special attention to employee performance standards. There is a significant effect of service quality consisting of assurance, tangible, reliability, empathy and responsiveness on customer satisfaction, both jointly and partially ([Ramadhaning & Setiawan, 2012](#)). Service is an inseparable part of the customer's desire to make a decision to become a customer of Islamic banking. This form of service can be actualized in the form of excellent service in providing payment services, speed of access to information, friendliness and certainty in guaranteeing that the savings that have been saved in Islamic banks are not lost. In the banking marketing strategy, one of the elements of the marketing mix to achieve customer satisfaction is employees. Elements in bank employees include attitude, friendliness, courtesy, friendliness, smile, attention, patience, having sufficient knowledge, expertise, accuracy, physical appearance, neat, uniforms, accessories, responsiveness, caring customer needs, and so on ([Hanik & Handayani, 2014](#)).

Kotler describes a decision model in product purchasing that starts from a five-stage process : need recognition, information seeking, evaluating alternatives, purchasing decisions, and post-purchase behavior ([Philip, 2007](#)).

Figure 2. Purchasing Decision Making Process



At this stage of the recognition process, consumers perceive a difference between the actual state and the number of states of desire. Consumer needs are triggered by internal factors and external factors. Consumers move to find information about products or services needed to meet their needs. the strength of the impetus for previous information becomes the motivation for evaluating alternatives in purchasing decisions. Evaluation of alternative choices is very much driven by the many choices of brands and the satisfaction value that consumers will receive. Likewise, in making purchasing decisions, consumers are faced with considerations of purchasing power, comfort, service and self-esteem. At the end after the consumer purchase decision will be faced with the expectations obtained and the reality faced. Customers will make purchases again if the satisfaction received is in accordance with the desired expectations.

The results of Khasanah and Gunawan's research show that the profit-sharing system at Islamic Banks affects customer decisions in choosing Islamic Banks. In the regression equation of  $Y = 19.889 + 0.664X$ , it shows that the profit-sharing system variable in Islamic banks makes the decision to become a customer of Islamic banks increases by 19.889. If the profit sharing system variable increases by 1, the decision variable to become a customer will increase by 0.664. This means that an increase in the profit sharing system will increase the decision to become a customer of Islamic Bank. The result of the correlation is 0.650 between the profit sharing system and the decision to become a customer, which means that the bigger the profit sharing system at a Sharia Bank, the greater the decision to become a customer of Islamic Bank. While the coefficient of determination ( $R^2$ ) is 0.423, which means that 42.3 variables for the decision to become a customer can be explained by the profit sharing system variable, while 57.7 is explained by other variables not included in this study ([Khasanah & Gunawan, 2014](#)).

Research conducted by Zainuddin, Hamja and Rustiana stated that the factors that influence customer decisions in choosing the Ciputat Branch Sharia Bank financing products consist of five factors, namely (a)

process, brand awareness and perceived quality, (b) physical evidence, perceived value, and social, (c) pricing, promotion and people, (d) products and personal, and (e) place, physical evidence, and culture (Zainuddin, Hamja, & Rustiana, 2016). Zainuddin found that the most dominant factor in making customer decisions to choose the Ciputat Branch Sharia Bank financing product is the process factor which includes brand awareness and perceived quality

## RESULT AND DISCUSSION

### Customer Behavior Model

We can also trace decisions that will be taken by customers through consumer behavior in making decisions, namely through consumer behavior models. This consumer behavior model can be defined as a simplified framework for describing consumer activity. Consumer behavior models can also be interpreted as something that represents what consumers believe in making decisions to make purchases.

The model is designed for a variety of general purposes, namely (1) To develop a theory in consumer behavior research. (2) To make it easier to learn what is known about consumer behavior. Furthermore, the function of the consumer behavior model is as follows: (i) *Descriptive*, which is a function related to the deepening of the steps taken by consumers in deciding a buying research, (ii) *Prediction*, which is predicting the events of consumer activity at the same time. will come, (iii) *Explanation*, which is studying the causes of several purchasing activities, such as studying why consumers often buy merchandise with the same brand; (iv) *Control*, namely influencing and controlling consumer activities in the future.

Islam teaches that consumer behavior emphasizes the attitude of putting the interests of others first. This spirit is in line with the Islamic principles of consumption, namely the principles of justice, cleanliness, simplicity, generosity, and morality. Islam does not encourage people to love material things but recommends reducing their material needs to fulfill their spiritual needs. So that in Islam the fulfillment of inner needs is the highest ideal of man in his life without leaving the fulfillment of his physical needs.

There are two characteristics of consumer behavior in Islam: *First*, the behavior of a consumer that does not aim to maximize satisfaction is born, except to a moderate extent. This does not mean that Islam justifies a person to ignore one's physical or biological needs. Meeting physical needs naturally becomes the obligation of every person, family and government. *Second*, goods and services for satisfying these needs must be lawful, whether the substance is halal or how to obtain it. Halal substance is a necessary condition, while the way to obtain it is a sufficient condition.

Kasim & Tatlioglu said that Consumer behavior is a process belonging to the decisions that are good and service to buy, from who, how, from where and when to but or not to buy. In order to materialize any of consumer behavior, it is required a driving force to actuate the consumer. By reason of the fact that consumer behavior is affected by too many variables, consumer behavior is not always clear. It is difficult to explain and understand consumer behavior (Kasim & Tatlioglu, 2014).

Consumer behavior is a direct action to obtain, consume, spend products and services, including the decision process that precedes and follows these actions. The attitude and behavior of a consumer is a reflection of the concept of consumer behavior. Fishbein's attitude model focuses on predicting the attitudes of a consumer towards a particular object. This model identifies three main factors for predicting attitudes which include: (a). A person's belief in the salient attributes of the object, (b). The strength of a person's belief that attributes have distinctive attributes, usually known in the form of questions, (c). Evaluation of each belief in the attributes that stand out, where it is measured how good or bad their belief in these attributes is (Andespa, 2017).

The three components in the model are part of the learning process and the thought process that will form a perception. This perception is what generates buying interest and creates a motivation that continues to be recorded in the minds of customers which eventually becomes a very strong desire and for consumers they must fulfill their needs to actualize what is on their minds. Percy and Rossiter say that consumer buying interest is self-instruction from consumers to make a purchase for a product or service, then plans, then takes relevant actions, recommends, chooses, and finally makes a decision to make a repeat purchase. (Percy & Rossiter, 1992)

In a theory of reasoned action or reasoned action model is an attitude model that discusses the relationship between attitudes, behavioral interests, and behavior (Dharmesta, 1992). Behavioral interest is a function of the overall evaluation of attitudes towards behavior plus beliefs about people's expectations in determining their behavior.

### Sharia Concept in Consumer Behavior

The theory of consumer behavior which is built based on Islamic sharia has very basic differences from conventional theories. In Islamic sharia Allah has taught that life is essentially life in the hereafter, humans living in the world are part of life towards the hereafter. The fundamentals of this life have been embodied in Surah Al Qashash verse 77 which means: *"And look for what Allah has given you (happiness) in the land of the hereafter, and do not forget your share of worldly (pleasures) and do good (to others) as Allah has done good to you, and do not do harm on earth. Indeed, Allah does not like those who do damage"* (Departemen Agama Republik Indonesia, 2005). This verse provides a basic dimension of economic activity in Islamic sharia, which is built through understanding the fulfillment of needs in sharia. The verse also provides the foundation for the principles in the Islamic economy, namely: Allah Owns Everything which means that Allah gives wealth to humans and He is the Owner of everything. Allah has provided for human needs while living in the world, nothing is meaningless what Allah created on this earth. This is as conveyed in Surah Luqman verse 20 which means:

*"Don't you pay attention that Allah has subdued for your (interests) what is in the sky and what is on earth and perfects His blessings for you, zahir and mind."* (Departemen Agama Republik Indonesia, 2005)

and Surah Thoha verse 6 which means:

*"All that is in the heavens, all that is on the earth, all that is in between, and everything that is underground, belongs to Him."* (Departemen Agama Republik Indonesia, 2005)

There is recognition of personal property rights and freedom to seek sources of income. Allah only gives the right to recognize your muamalah business which has been done by humans through the form of business without ownership rights. Humans have the ability to do business while still considering the rights and positions of humans on earth. Trying to fulfill life is an effort that must be done by humans in living life. This is as Allah said in Surah Al Jumua verse 10 which means:

*"When the prayers have been fulfilled, then you will be scattered on the face of the earth and seek the gift of Allah."* (Departemen Agama Republik Indonesia, 2005) and Surah Al Mulk verse 15 which means:

*"He is the one who made the earth easy for you, so walk in all its corners and eat a portion of His sustenance, and to him you (return after) being raised up."* (Departemen Agama Republik Indonesia, 2005)

It is forbidden to do damage which means that humans are not allowed to do damage on the earth. He must prevent himself from committing sinful acts which include unfair wealth-seeking activities, wasting resources and results of wealth and committing fraud in commerce as in the Word of Allah surah Al An'am verse 142 which means:

The three verses above illustrate to us that the sustenance we get is a gift from Allah either through business activities or giving directly from Allah without going through any effort. The process of seeking sustenance is carried out according to the level of ability that Allah always rules in good ways, not in vain. Allah bestows human abilities through the perfecting of creation both physically and intellectually so that it can be used as well as possible and not following Satan's persuasion. Excessive exploitation of resources will result in waste and will pose a danger to the sustainability of the earth.

### CONCLUSION

Consumer behavior is a process that includes good decisions and services to buy, from whom, how, from where and when to buy or not to buy. The emergence of this behavior will form perceptions that give rise to buying interest and create a motivation that continues to be recorded in the minds of customers which eventually becomes a very strong desire to fulfill their needs. Consumer behavior is influenced by several factors, namely 1) Environmental influences which include culture, social class, personal, family and situation influences. 2) Individual differences and influences which include consumer resources, motivation and involvement, knowledge, attitudes and personalities, lifestyle and demographics. 3) Psychological processes which include information processing, learning, changes in attitudes and behavior.

The process of consumer behavior that is built with the fundamentals of Islamic sharia will provide benefits for a better life in the world and life in the hereafter becomes the ultimate goal of life.

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