



THE EFFECT PERCEPTION ON SHARIA BANKING TOWARDS DECISION
MAKING TO BE SHARIA BANK CUSTOMER
IN YOGYAKARTA

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Abstract

Taking a decision made by a person in any case greatly affects the next steps and consequences, no exception in taking decision to be sharia bank customer. This study aimed to investigate the effect of perception of sharia banking towards decision making to be sharia bank customer. This research used descriptive quantitative research. The research results show that there is an effect the level of perception on decision making to, it showed by the result of simple regression, = 28.6%; t count 11.200 > tablee 1.06. The conclusion of this study is there is a effect of peoples' perception of sharia banking towards decision making to be sharia bank customer.

Keywords: Banking, Decision, Perception, Sharia.

I. INTRODUCTION

Taking a decision made by a person in any case greatly affects the next steps and consequences. Therefore, in taking a decision is necessary some considerations and thoughtful maturity. No exception when choosing a bank to save money or find a fund. As a society in globalization era must be smart in choosing. Determination of decisions is how to know and understand and also perception of bank.

Indonesia is one of the countries with the largest Moslem population in the world with 207,176,162 people (bps.go.id, 2010). However, not all Moslems follow the Islamic Shari'a, as in the case of muamalah or transaction. Reporting by beritasatu.com (2015), the number of customers of sharia banks in Indonesia is only 18.75 percent of conventional bank customers that reach 80 million people. According to research conducted by the Otoritas Jasa Keuangan (OJK), sharia banking is still not widely known in Indonesian society. Market share of this bank is approximately 4.8 percent of market share of conventional banking. Perception plays an important role for the community in realizing and understanding of sharia banks. With these people's perceptions they then choose actions and attitudes or decide whether to become customers of sharia banks or not.

However, Islamic banks today have begun to feel after the law No 10 of 1998 on the amendment of Law no. 7 of 1992 concerning banking recognizes the existence of conventional banks and



sharia banks side by side (dual banking system). The law reinforces the potential of sharia banks to further develop as potential financial institutions. This is supported by the issuance of Act Number 23 of 1999 concerning Bank Indonesia which was then amended to become Act No. 3 of 2004 (BI Law). The enactment of this Law enables the implementation of monetary policy based on sharia principles.

The number of sharia banks in Indonesia is not as much as conventional banks, only 25 banks, although the growth of Islamic banks can be said to continue moving up (sindonews.com, 2017). The details are 13 Bank Umum Syariah (BUS), Unit Usaha Syariah (UUS) and 12 Bank Pembiayaan Rakyat Syariah (BPRS). Its growth in 2015 has reached 10% compared to December 2014 (www.republika.co.id). By the growth of sharia banking, it is expected that many people will decide to become customers in sharia banks.

Yogyakarta is one of the areas in Indonesia that has good development and prospects for the growth of sharia banking. Obtained from Republika.id (2011) Market Share about 5.8 percent or higher than the National average. Therefore, the researchers are interested to examine the public perception of sharia banking in making decision to become customers of sharia banks.

Problem Formulation

Based on the background above, the problems can be formulated as follow: "How is the effect perception on sharia banking towards decision making to be sharia bank customer in Yogyakarta?"

Research Objective

For knowing the effect perception on sharia banking towards decision making to be sharia bank customer in Yogyakarta.

II. LITERATURE REVIEW

Decision Making Becoming a Sharia Bank Customer

Based on Salusu (2004) Decision making is a process of choosing an alternative way of acting with an efficient method according to the situation. Hill et al reveals that when a decision has been made, something new begins to happen. In other words, accelerated decisions are taken action, and encourage make of movement and change. Meanwhile, according to Desmita (2008), decision-making is one form of thinking and the results of a deed.

Decision-making is a process of thinking to choose alternative ways or actions that will further encourage a movement or action of the decision. The decision to be a customer of sharia bank is an individual thinking process in choosing an action to be a customer of sharia bank or not. In making these decisions, of course, the first identification of selected sharia banks is required.

Public Perceptions of Sharia Banks

Perception is a direct response or acceptance from a person. According Jalaludin Rackhmat (2011: 50) perception is the experience of the objects, events, or relationships obtained by concluding information and interpret the message. Meanwhile, according to Bimo Walgito (2002: 87) perception is a process preceded by sensing the process of stimulus by individuals through



the sensory process. But the process does not stop just like that, but the stimulus is forwarded and processed next is a process of perception.

Perception is a process that begins with the stimulus process by the individual through a sensory process which will then be interpreted and concluded so that the individual can provide a response or action. Public perception on sharia banking is how society interpret and conclude from what they know about sharia banking which then society give response about syariah banking. One of the responses or actions taken is to decide whether to become an Islamic bank customer or not.

Relevant Research

From the author's search results related to the theme of research we do at least there are some references that the author can make references, among others:

First, research conducted by Ahmad Syauqi entitled "Pengaruh Persepsi Masyarakat Tentang Ke'Syariah'an Perbankan Syariah (Studi Pada Masyarakat Pamulang)". Second, Journal of Business Focus by Junaidi entitled " Persepsi Masyarakat untuk Memilih dan Tidak Memilih Bank Syariah (Studi Kota Palopo)" This research aim to know how big factor that can effect society in Palopo City to choose sharia bank.

From the above two references, there are similarities of the object with the research that will be done. But overall, the difference in this study lies in the dependent variable. In addition, case study (research site) is also different.

III. RESEARCH METHOD

Design, Place and Time

This research is based on the approach is a quantitative descriptive study. This study was conducted in Yogyakarta on May 2017 up to July 2017.

Population and Sample

The population in this study is the whole society of Yogyakarta that productive age and moslem. While the samples of research are determined by simple random sampling technique. The number of samples is determined by the method developed by Isaac and Michael with the error rate of 5%, N or the total population of 3,357,339 people then obtained the number of samples 349 respondents (Sugiyono, 2011: 71).

Data collection technique

Questionnaire

Questionnaire is a technique of data collection conducted by giving a set of questions or questions written to the respondent to answer it (Sugiyono, 2015: 199). This study used close questionnaire by using a modified Likert scale. The following table scales and scores:

Tabel 1. Likert Scale by Modification



Scale	Answer Alternative	Score	
		Positive	Negative
SS	Sangat Setuju	4	1
S	Setuju	3	2
TS	Tidak Setuju	2	3
STS	Sangat Tidak Setuju	1	4

Research Instruments

The research instrument of this study is a questionnaire instrument (questionnaire). The gratings are arranged can be seen in table 2 and 3 for each variable people perceptions and decision making as follows:

Tabel 2. Grating Questionnaire for Making Decision to be Sharia Bank Customers

No	Indicator	Sub Indicator	Number of Item	Total
1.	Budaya	Budaya akan kebutuhan suatu produk.	1,2	2
		Budaya akan keinginan suatu produk.	3,4	2
2.	Kelas Sosial	Status Sosial sebagai penentu keputusan	5,6	2
		Lingkungan kelas sosial mempengaruhi keputusan	7,8	2
3.	Kelompok Anutan	Pengaruh pada kelompok tertentu/ orang lain.	9,10,14	3
4.	keluarga	Pengaruh lingkungan keluarga	11, 12, 13	3
5.	Pengalaman Belajar	Kemampuan berfikir	15, 16, 17, 18	4
6.	Kepribadian	Pengaruh dari dalam diri sendiri	19, 20,	2
7.	Konsep diri	Cara pandang seseorang dalam menentukan keputusan	21, 22	2
Total				22

(Source: Palopo, 2015 by modification)

Tabel 3. Grating Questionnaire for Perception

No	Indicator	Sub Indicator	Item	Total
1.	Faktor Pribadi	a. Pengetahuan	1, 2*, 3*,9,10	5
		b. Kesan	4,5	2
2.	Faktor Lingkungan	Lokasi	6,7,8	3
3.	Faktor Obyek	a. Brand Image	13,14	2
		b. Pelayanan	15,16,11,12	4



	c. Pemasaran	18,19, 17	2
		Total	19

(Source: Mirawati, 2011 bymodification)

Test Instruments

Validity Test

Validity is a measure that indicates the level of validity or validity of an instrument. The validity test used by Product Moment correlation formula from Pearson with the help of SPSS Statistic 20 program. The validity test result is consulted on one-way test table, with r table price at 5% significant level with $n = 30$ equal to 0,306. Question items are said to be valid when r count is greater than 0.306.

Reliability Test

Reliability in this study was tested with Alpha Cronbach reliability with the help of SPSS Statistic 20. Criteria of an instrument is said to be reliable by using this technique that is when the reliability coefficient count (r_{11}) is greater than 0.600 then the instrument is said to be reliable, and vice versa if the reliability coefficient count (R_{11}) is smaller than 0.600 then the instrument is said not reliable.

Data Analyze

1. Test Prerequisites

a. Normality Test

Normality test aims to determine whether the data is normally distributed or not. Normality test using Kolmogorov-Smirnov formula using SPSS 20 software aid. To identify normal distributed data is to see the value of significance. If each variable has a value > 0.05 then the research variable is normally distributed.

b. Linierity Test

Linearity test is done to determine whether there is a relationship between independent variables and dependent variables. This test uses the help of SPSS 20 software.

c. Multicolinierity Test

Multicollinearity test is done to determine the relationship between independent variables. The existence of multicollinearity value is indicated by looking at the tolerance value (α) VIF value (Varian Inflated Factor). If the tolerance value ≤ 0.10 with VIF value ≥ 10 then it can be said there is multicollinearity.

d. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to test whether in variance regression occurs variance inequality from one observation residual to another. If the variance and residuals remain, then homocedastity occurs, so this regression model is a good regression model.

2. Statistic Test



a. Simple Linear Regression Test

Simple Linear Regression Test is used to test for causal relationship between one independent variable and one dependent variable. This test uses SPSS 20 program.

b. T Test

Used to test the hypothesis. If t table is greater than the level of significance (0.05) then H_0 is rejected. This test uses SPSS 20 program.

IV. RESULT

This research was conducted in Yogyakarta on May 28, 2017 until July 08, 2017. While the data used in the study is the primary data obtained by distributing questionnaires to the community of Yogyakarta directly or online through google.doc application. The populations in this study are all people in Yogyakarta who are productive age (aged 17 to 60 years) and are Muslim about 197,432 people. The sample that used a number of 349 respondents. However, in the execution, the number of returned and probable questionnaires is 315 questionnaires. The number of questionnaires is less than that should be caused by many people who do not want or refuse to fill in the questionnaire and declare the questionnaire is lost.

1. Instrument Test

a. Validity Test

Data processing to test the validity using SPSS Statistic 20 with Product Moment technique, it can be concluded that from 22 items of question for Y Variable there are 5 items that are not valid or fall, that number are 8, 13, 16, 18 and 20. As for X variable, from 19 items only one question that fall is the number 16.

b. Reliability Test

Test of instrument reliability in this research using Cronchbach Alpha technique and obtained reliability coefficient or r_{11} on X variable equal to 0,925 and r_{11} at Y variable equal to 0,832. Both of them show that the value of $r_{11} > 0.6$, it means reliable or consistent data.

2. Test Prerequisites

a. Normality Test

Distribution of data in this study can be said as normal data (has normally distributed) if the results obtained are greater than the value of significance. The result of the Normality Test by using Kolmogrov-Smirnov Test by SPSS Statistic 20 application is 1.128. This result is greater than the error value set at 5% or 0.05, so the data is said to be normal distribution.

b. Linierity Test

Linearity test using SPSS Statistic 20 with Test for Linearity obtained Deviation from Linearity of 0.028. These results indicate that between the variables of Public Perceptions and Decisions of Customers of Sharia Banks have a linear relationship because the Significance is greater than the error rate, $0.028 < 0.05$.

c. Heteroskedaticity Test

The result of the heteroscedasticity test table using Glejser method with the help of SPSS Statistic 20 shows the significance value of 0.302. This means that the significance



of more than 0.05 or no heteroskedasticity, in other words in the regression of variance inequality, so the conclusion of this regression model is a good regression model.

3. Hipotesis Test

a. Simple Regression

From the results of the data obtained the equation $Y = 17.202 + 0.546 X$. The constant of 17.202 means that if the Perception (X) value is zero (0) then the decision is positive value 12.202. The regression coefficient of public perception (X) is 0.546 meaning that if the perception increase 1, then the decision to become the customer of syariah bank will increase as big as 0.546. Koefisien is positive value meaning positive relation between society perception with decision to become customer of syaria bank, more positive perception of society Sharia banks then the more positive also the community decided to become customers of sharia banks. Other than that obtained probability value of 0.000 or less than 0.05 then the regression model can be used to predict the dependent variable (Y) namely the decision to become a customer of sharia bank. R Square from the calculation shows that the coefficient of determination of 28.6%. This means that 28.6% of the decision to become a customer of syariah bank can be explained by the public perception variable about sharia banking. While 71.4% is explained by other factors.

b. T test

Hypothesis in this research is as follows:

H_0 = There is no effect between the perception on sharia banking towards decision making to be sharia bank customer

H_i = There is effect between the perception on sharia banking towards decision making to be sharia bank customer

Testing criteria:

$T < t_{table}$, then H_0 is accepted

$T > t_{table}$, then H_0 is rejected

The result of regression analysis shows the value of t count of 11.200. While t table for $db \infty$ with significance level of 5% and two-tailed test is 1.06 (Suharsimi, 2013: 406). It can be seen from the calculation results $t_{count} > t_{table}$ so H_0 is rejected, meaning there is a significant effect between the perception of the people of Yogyakarta to the Islamic banks in decision making to customers of sharia banks. So in this case it can be concluded that the perception of the people of Yogyakarta to the sharia bank has an effect on the decision making to become a customer of sharia bank.

c. Discussion

The results of this study indicate that the t count is 11,200 and t table 1.6 or $t_{count} > t_{table}$, then this research succeeds to prove the hypothesis that states "There is effect between the perception on sharia banking towards decision making to be sharia bank customer". This is in line with the statement of Jalaludin Rackhmat (2011: 50) perception is the experience of the objects, events, or relationships obtained by summing up information and interpreting the message. The results of this study are also in line with the results of research conducted by Nandan Ahmad, et al (2015) that, perception has a



significant effect on decision making to make investments. From the research can be analyzed that the perception has effect to make a decision something.

V. CONCLUTION

Based on research that has been done about the effect of public perception of sharia banking in making the decision to become a customer of sharia bank can be drawn conclusion as follows:

1. Public perception of sharia banking has an effect on decision making to become sharia bank customer.
2. Public perception of sharia banking has a positive and significant effect in decision making to become customers of syaria bank by 28.4%.

VI. SUGGESTION

Based on the results of research that has been done, the researchers provide suggestions as follows:

1. Islamic Bank

It is expected that sharia banks pay more attention to public perceptions of sharia banks, by building a positive image of the community so as to give public confidence to use the products of sharia banks. Positive image will form a good perception as well, because the perception has an effect on the decision of the society in a sharia bank.

2. Next Research

The next researcher is expected to examine other factors besides public perception towards syariah bank, because based on result of research more than 70% decision of society become customer of syaria bank effectd by other factor.

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