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MAPPING FOR ISLAMIC BANK'S CUSTOMER

A Comparative Studies
on Islamic Commercial Bank and Islamic Windows
in Palembang, South Sumatera, Indonesia



Lembaga Penelitian dan Pengabdian
kepada Masyarakat UIN Raden Fatah Palembang



INTRODUCTION

An early and very simple research that maps out who and how consumers Islamic bank in Indonesia with a case study of Islamic banks and commercial banks sharia unit. Completion of research that uses less than 3-4 months is quite a challenge for researchers to maximize the results obtained in order to be useful to the general public, researchers in islamic banks, economists, bankers and even students who are conducting research in the field of Islamic banks .

The time constraints make the researcher summarizes the variables and only perform data collection through questionnaires, but this research has been able to identify the "who", "what", "how" and "why" Islamic banks and Islamic consumer unit. Researchers deliberately make the difference between consumer behavior and islamic islamic bank units for both types of banks are very different despite using the same clothes.

Research is very important to know the perpetrators of the banking sector being able to demonstrate the characteristics and needs of the consumer banking. This research could ultimately oversee decisions Islamic bank management areas, ranging from the products offered by Islamic banks to the Islamic banking services.

The author does not forget to say thank Allah SWT who has given strength and academic ability for authors to be able to present this work. For all those who have been involved directly or indirectly write i dedicated thousands of thanks. Special for parents H Izuddin and Hj Maimunah, i am one of your wealth and i will always make you proud. For my beloved kids Al Farobi and Al Maraghy, i am what i am before and now, then i believe you both will give me more than i give for my parents.

Hopefully, the results of this research can be useful and beneficial and developed his lifelong.

Palembang, October 2014

DAFTAR ISI

Introduction	v
Content	vii
CHAPTER 1 INTRODUCTION AND RESEARCH METHOD	1
A. General and specific objectives of the study	2
B. Methodology of Research	2
C. Modeling demand on Islamic banking service ...	2
D. Collection	4
CHAPTER 2 LITERATURE REVIEW	5
A. Simple Explanation About Islamic Banking...	5
B. Islamic Banking Customer	10
1. The Preferences	10
2. The Satisfaction	23
3. The Perception	35
4. The Loyalty	40
5. Bank Selection Criteria	47
CHAPTER 3 DEVELOPMENT OF ISLAMIC BANKING IN INDONESIA	53
A. Islamic Banking And Its Growth.....	53
B. Policy For Islamic Bank In Indonesia.....	87

CHAPTER 4 THE 'MAP" OF ISLAMIC BANK CUSTOMER.....	91
A. Islamic Bank Customer And Their Characteristic.....	91
B. Islamic Bank Customer And Financing Composition	92
C. Islamic Bank Customer And Third-Party Funding Composition.....	101
D. Islamic Bank Customer And Bank Selection Criteria	112
CHAPTER 5 CONCLUSION	147
REFERENCES.....	149

CHAPTER 1

INTRODUCTION AND RESEARCH METHOD

Indonesia is one of the biggest moslem population on the world. Moslem in Indonesia nowadays more appreciate with the development of Islamic Banking and its system.

The increase in current assets of Islamic banking is not very significant. While Bank Indonesia has made many efforts to improve the assets of Islamic banking through Islamic Banking Architecture and regulations that support the Islamic banking industry. This is still a big question, why the assets of Islamic banks has not increased in accordance with the goals and expectations of Bank Indonesia.

There are many factors that affect the amount of banking assets. One of those factors is the customer. It's important to know who the customer, what the customer perception and what the customer desires the Islamic banking industry

In this research proposal, I intend to make a mapping and showed the difference on Islamic Bank Consumer Characteristic between customer in Islamic Commercial Bank and Islamic Windows using the demand index method.

Research question

1. How is the characteristic of Islamic Bank Customer of Islamic Bank Commercial?
2. How is the characteristic of Islamic Bank Customer of Islamic Windows Bank?
3. What is the difference between both of them?

A. General and specific objectives of the study

The General objective of the study is to make a mapping in Islamic Banking Customer.

The Specific objectives of the study are:

1. To determine characteristic of Islamic Bank Customer of Islamic Bank Commercial?
2. To determine characteristic of Islamic Bank Customer of Islamic Windows Bank?
3. To determine the difference between them

B. Methodology of Research

This section will consist of two part ie: to capture the characteristic of Islamic bank and islamic window customer and to build demand on customer islamic bank and islamic window. Here will describe about the modeling and data collection.

Characteristic of Customer will cover the demographic characteristic namely education, occupation, location, income, age, gender, marital status, religion based positioning¹ family². Other variables that proposed to this study will be desribed about entrepreneur sector that reflect from activities productive to increase income in leisure time, will put score 1 if he have and 0 if don't have.

C. Modelling Demand on Islamic banking service

Most demand models focus on deposit services (current,

¹ Wibisono and Purnomo, (2007), *Religion-based Positioning: Advantages and Limitations of syariah Bank Positioning from the Customer Point of View*, in Islamic Finance: The Challenges Ahead

² Triyuwono, et.al (2000), *customer's Potency, Preference and behavior Towards shari'ah Bank in east Java*, Centre For Business and Islamic economics Studies

savings and time deposit accounts), excluding demand for loans and other services, as they appear to constitute a separate area of analysis [see, for example, Dick, 2002]. Cardenas and Escobar³ proposed model about saving determinants in Colombia. Haron⁴, Haron⁵ and Kasri and Kassim⁶ also focus on saving in Islamic Banking. Due to the problem of low market share on Islamic Banking In Indonesia, it seems interesting to find out what factor influencing demand on Islamic Banking. This research, will refer to Dar⁷ which, combines deposit services, loans and mortgages because the prohibition of interest in Islam implies a complete switching from conventional interest-based services to the Islamic.

Potential demand for Islamic financial services may be determined by three sets of factors: (a) demand for conventional financial services ; (b) other concerns ; and (c) awareness of Islamic finance . He construct a demand index based on these factors to find out how income, educational attainment, geographical location and some other related variables might affect demand for Islamic financial services.

The basic idea behind this model is to find out how willing a Muslim was to switch, partially or fully, from their existing banks to an Islamic one, if they had a choice. Hence, willingness to switch should provide a good indicator of demand for Islamic banking services.

If so, then Islamic banks' commitment to social development is expected to influence the decision to switch.⁸

³ Cardenas, M., & Escobar, A. (1998). Saving determinants in Colombia: 1925-1994.

⁴ Haron, S., & Azmi, W. N. W. (2008). Determinants of Islamic and conventional deposits in the Malaysian banking system.

⁵ Haron, S., Nursofiza, W., & Azmi, W. (2005). Marketing Strategy of Islamic Banks. *A less from Malaysia*

⁶ Kasri, R. A., & Kassim, S. H. (2009). Empirical determinants of saving in the Islamic banks: evidence from Indonesia

⁷ Dar, H. (2004). Demand for Islamic Financial Services in the UK: chasing a mirage?

⁸ Dar, H. (2004)

D. Data collection

The data required for conducting this study were collected using self-administered questionnaires, specially designed to achieve the study goals. A total of 100 questionnaire will consist of four part ie: characteristic of respondent, demand behavior, bank selection criteria, and awareness of Islamic banking. These questionnaire prepared after reviewing the relevant literature on the subject, as well as consulting key officials in the selected banks.

The questionnaires were distributed during various working hours of the same day (mornings and evenings), as well as various days of the week and the month, to avoid any potential bias owing to high concentration of bank customers during certain hours of the day, or certain days of the week or month.

CHAPTER 2

LITERATURE REVIEW

A. A Simple Explanation About Islamic Banking

System of legal in Islam will facilitates the growth of Islamic finance and to wider the zone of financial markets.¹ Sharia law has major objective that is very important to understand by each moslem. The objective is reach the welfare, justice, protection of religious life and prosperity of all moslem in the world. These rule of sharia law make muslims more eager to lead their lives according to Islamic shariah and law.

In turn, the main sources of Sharia are the Holy Quran, Hadith, Sunna, Ijma, Qiyas and Ijtihad. The Holy Quran is the book of revelation given to the Prophet Muhammad; Hadith is the narrative relating the deeds and utterances of Muhammad; Sunna refers to the habitual practice and behaviour of Muhammad during his lifetime; Ijma is the consensus among religion scholars about specific issues not envisaged in either the Holy Quran or the Sunna; Qiyas is the use of deduction by analogy to provide an opinion on a case not referred to in the Quran or the Sunna in comparison

¹ Ahmed, H. (2009). Financial crisis, risks and lessons for Islamic finance. *ISRA International Journal of Islamic Finance*, 1(1), 7-32.

with another case referred to in the Quran and the Sunna; and Ijtihad represents a jurists' independent reasoning relating to the applicability of certain Sharia rules on cases not mentioned in either the Quran or the Sunna.

All kinds of interest are totally prohibited in Islam as it not only leads the economy to the path of crisis but also affect the whole society Islamic finance is defined as a financial service or product principally implemented to comply with the main tenets of Sharia (or Islamic law).

Islamic Banking that is based upon the Islamic economic system is not limited to Muslims only.

The objective of this system is the welfare of the entire humanity. Islamic Banking does not confine to ideas or ideas only. This was a mere concept only till the first half of the 20th century. Islamic finance and Banking commenced in 1963 through Mit Ghambr Savings Bank in Egypt which offered interest free banking. From 1980s different Islamic Banks and financial institutions began their working in various Islamic states. Countries like Pakistan and Iran implemented Islamic Banking throughout the banking sector while other Muslim countries permitted Islamic Banking institutions to function with other conventional banks.

Islamic banking is conducted on the basis of Islamic principles, in particular the prohibition of giving or taking interest. The argument is that taking the interest before a completed economic activity is unfair. Islamic banking is based on the idea of profit sharing after the economic transaction has been completed. Thus, the bank could theoretically lose money if a business venture fails to yield a profit. As far as Islamic law is concerned, it is unfair if the bank gains a profit while the entrepreneur suffers a loss. Similarly, Islamic banks are not allowed to invest in industries that are considered unlawful under Islamic law, such as gambling, the selling of alcohol and so forth (Siddiqui, 1992).

Islamic banking is the growing phenomenon world wide now a day. Islamic banking is offering many product and service in competition with the conventional banking. Islamic banks have recognized the importance of service quality to retain the

existing customer and to attract the new one in this competitive environment.² During last two three decades, it has been seen that Islamic banking is growing globally. So, with the growth of this industry, customer satisfaction is becoming important aspect and area of research³

Islamic banking is rapidly getting recognition in financial market and people are adopting it because it is according to Islamic shariah rules and regulations. Manzoor, Aqeel and Abdul Sattar⁴ investigated motivational, economic, socio- psychological and religious factors that there are greater opportunities in Pakistan for development and growth of Islamic banking system. With an impressing growth of Islamic banking in this contemporary world how Islamic banking compete with conventional banks in regard of customer attitudes and products⁵

Considering the above definitions, Islamic banks should not be involved in any prohibited activities – those which are not allowed by the religion of Islam. According to⁶ Islamic banks are organized under and operate upon principles of Islamic law, which requires risk sharing and prohibits the payment or receipt of interest. In contrast, conventional banks are guided mainly by the profit maximization principle⁷

Further, Naqvi⁸ asserts that Islamic banking is a subset

² Wang, Y.S., Wang, Y.M., Lin, H.H., and Tang, T.I. (2003). Determinants of user acceptance of internet banking: An empirical study. *International Journal of Service Industry Management*, 14(5), 501-519.

³ Holliday, K.K. Keeping Close to the Customer // *Bank Marketing*, 1996, Vol. 28, No. 6, pp. 14-19.

⁴ Manzoor, M. M., Aqeel, M., & Sattar, A. (2010). Factors Paving the Way towards Islamic Banking in Pakistan. *World Academy of Science, Engineering and Technology*, 66, 1677-1683.

⁵ Awan, H. M., Bukhari, K. S., & Iqbal, A. (2011). Service quality and customer satisfaction in the banking sector: a comparative study of conventional and Islamic banks in Pakistan. *Journal of Islamic Marketing*, 2(3), 203-224.

⁶ Olson, D., & Zoubi, T. A. (2011). Efficiency and bank profitability in MENA countries. *Emerging Markets Review*, 12(2), 94-110.

⁷ Olson, D., & Zoubi, T. A. (2011).

⁸ Naqvi, S. N. H. (2003). *Perspectives on morality and human well-being: a contribution to Islamic economics* (Vol. 24). Islamic Foundation.

of the overall Islamic economic system that strives for a just, fair and a balanced society as envisioned and deeply inscribed in the objectives of Shariah or Maqasid al-Shariah. The recent work of Dusuki⁹ highlights that there are two Islamic banking objectives. The first objective, and considerably to be found as important, is social welfare objectives that cover alleviating poverty, contributing to social welfare, promoting sustainable development projects and promoting Islamic values and way of life. The second objective is commercial objectives, for example offering viable and competitive products, enhancing product and service quality, maximizing profits and minimizing costs of operations.

Khair et al.¹⁰ and Olson and Zoubi¹¹ mentioned that Islamic banks have several distinguishing features. The first and most important feature of Islamic banks is the prohibition of interest, regardless of its form or source. Holy Quran prohibits the receipt and payment of interest on all transactions. The reason is that the credit system that involves interest leads to unfair distribution of income in society. Alternatively, the concept of interest is replaced by a profit and loss sharing (PLS), but the mark-up for delayed payments and trade finance commissions are allowed in the model of Islamic banking. The second feature, where he is also relevant to the Islamic banking business, is the division of risk, which means that Islamic banks should operate only using PLS setting. To control the features mentioned above, each Islamic bank in Malaysia has formed a committee of Shariah in-house to ensure that the transactions and activities of Islamic banks' in accordance with the teachings of Islam and Sharia. Shariah Committee has different connotations according to the type of Islamic banking business. For the full Islamic banks, the shari'a committee members known as Shariah advisory body. For window Islam, sharia committee members known as Shariah Consultant. Regardless of their name,

⁹ Dusuki, A. W. (2008). What does Islam say about corporate social responsibility?. *Review of Islamic Economics*, 12(1), 5-28.

¹⁰ Khair, K., Gupta, L., Shanmugam B. (2008).

¹¹ Olson, D., & Zoubi, T. A. (2008). Using accounting ratios to distinguish between Islamic and conventional banks in the GCC region. *The International Journal of Accounting*, 43(1), 45-65.

CHAPTER 3

DEVELOPMENT OF ISLAMIC BANKING IN INDONESIA

A. Islamic Banking and Its Growth

Responses from the customer in Indonesia relate to Bank Syariah or Islamic Bank are very sensitive. The terminology about 'sensitive' means that they

Table 3.1. Number of Islamic Bank in Indonesia

Bank	2009	2010	2011	2012	2013
Islamic Commercial Bank					
Number of Banks	6	11	11	11	11
Number of Offices	711	1215	1401	1745	1998
Islamic Business Unit					
CB that have IBU	25	23	24	24	23
Number of Offices	287	262	336	517	590
Islamic Rural Bank					
Number of Banks	138	150	155	158	163
Number of Offices	225	286	364	401	402
Total Number of Offices	1223	1763	2101	2663	2990

Source: Islamic Banking Statistic, December 2013

Table 3.1. is about number of Islamic Bank in Indonesia from period 2009 until 2013. They divide into three kinds of islamic bank which are islamic commercial bank, islamic business unit and islamic rural bank. Increase on Number of banks is not too significant, but very high increase on number of offices.

Table 3.2. mention about number of workers/ employee in islamic banking. The number of employee are increase from 2009 to 2013. Its proved that islamic bank can hire more workers and its help to pushed the ecovomic development indeed.

Table 3.2. Number of workers in Islamic Banking

Bank	2009	2010	2011	2012	2013
Islamic Commercial Bank	10348	15224	21820	24111	26717
Islamic Business Unit	2296	1868	2067	3108	11511
Islamic Rural Bank	2799	3172	3773	4359	4826

Source: Islamic Banking Statistic, December 2013

Table 3.3. Depositor Funds Composition of Islamic Commercial Bank and Islamic Business Unit

Account	2009	2010	2011	2012	2013
iB Demand Deposits - Wadia	6.202	9.056	12.006	17.708	18.523
iB Saving Deposits	16.475	22.908	32.602	45.072	57.2
Wadia	1.538	3.338	5.394	7.449	10.74
Mudharaba	14.937	19.57	27.208	37.623	46.459
iB Time Deposits - Mudharaba	29.595	44.072	70.806	84.732	107.812
1 month	19.794	31.873	50.336	53.7	74.752
3 months	4.544	6.165	10.629	17.653	19.352
6 months	1.758	2.294	4.186	6.421	6.645
12 months	3.497	3.738	5.609	6.953	7.058
>12 months	1	3	45	5	5
Total	52.271	76.036	115.415	147.512	183.534

Source: Islamic Banking Statistic, December 2013

Table 3.3 shows the composition of Islamic Commercial Bank and Islamic Business Unit from 2009-2013 periode. From all account in Islamic Bank show its increase, except time deposits-

Bank in Indonesia
three kinds of islamic
islamic business unit
of banks is not too
of offices.

workers/ employee in
increase from 2009
more workers and its
need.

Islamic Banking

2011	2012	2013
20	24111	26717
7	3108	11511
3	4359	4826

ember 2013

osition of
Business Unit

2011	2012	2013
006	17.708	18.523
602	45.072	57.2
94	7.449	10.74
208	37.623	46.459
806	84.732	107.812
336	53.7	74.752
629	17.653	19.352
86	6.421	6.645
509	6.953	7.058
	5	5
5.415	147.512	183.534

ember 2013

f Islamic Commercial
2013 periode. From all
except time deposits-

mudharaba up to 12 months, its shows a significant movement
from 2010 to 2011 (3 to 45) and its decrease to only 5 in 2012.

Meanwhile, in Table 3.4 arrange the Islamic Banking
indicator in Indonesia in quarterly from 2005-Q1 in june until
2011-Q4 in december. The greater increase in total deposit and
total credit will increase the value of NPF.

Tabel 3.4. Indicator of Islamic Bank Indonesia

TAHUN	QUANTITY OF BANK	TOTAL ASSET	TOTAL DEPOSIT	TOTAL CREDIT	NPF
2005-Q1	359	16359409	12258803	12959341	359136
2005-Q2	378	17743050	13357524	14270381	549128
2005-Q3	389	18454192	13357973	14753299	696408
2005-Q4	426	20879849	15582329	15231942	429110
2006-Q1	437	20545995	14955706	15996948	683629
2006-Q2	448	22700820	16432728	18162126	767537
2006-Q3	483	24313155	17975508	19662542	1007870
2006-Q4	514	26722030	20672181	20444907	971216
2007-Q1	518	28447352	21882933	20820064	1193858
2007-Q2	579	29208812	22714556	22969103	1423361
2007-Q3	586	31802773	24680417	25589806	1601686
2007-Q4	615	36537637	28011670	27944311	1131202
2008-Q1	619	38343742	29555399	29629456	1236872
2008-Q2	619	42981116	33048523	34099667	1441528
2008-Q3	706	45857224	33568573	37680587	1553870
2008-Q4	827	49555122	36852148	38194974	1508674
2009-Q1	1096	51678	38040	39308	39308
2009-Q2	1107	55238	42103	42195	42195
2009-Q3	1144	58034	45381	44523	44523
2009-Q4	1223	66090	52271	46886	46886
2010-Q1	1499	68543	52811	50206	50206
2010-Q2	1577	75205	58079	55801	55801
2010-Q3	1666	83454	63912	60970	60970
2010-Q4	1763	97519	76036	68181	68181
2011-Q1	1867	101189	79651	74253	74253

2011-Q2	1940	109750	87025	82616	82616
2011-Q3	2011	123362	97756	92829	92839
2011-Q4	2101	145467	115415	102655	102655

Source: Islamic Banking Statistic, December 2013

Table 3.5 indicate the financing composition of Islamic Commercial Bank and Islamic Unit Bank. Along periode 2009 until 2013 seems that financing in Islamic Banking trend to Murabaha financing. Salam financing or others alternative financing seems not in favorit financing.

Table 3.5. Financing Composition of Islamic Commercial Bank and Islamic Business Unit

Contract	2009	2010	2011	2012	2013
Mudharaba	6.597	8.631	10.229	12.023	13.625
Musharaka	10.412	14.624	18.960	27.667	39.874
Murabaha	26.321	37.508	56.365	88.004	110.565
Salam	0	0	0	0	0
Istishna	423	347	326	376	582
ijara	1.305	2.341	3.839	7.345	10.481
Qardh	1.829	4.731	12.937	12.09	8.995
Others	0	0	0	0	0
TOTAL	46.886	68.181	102.655	147.505	184.122

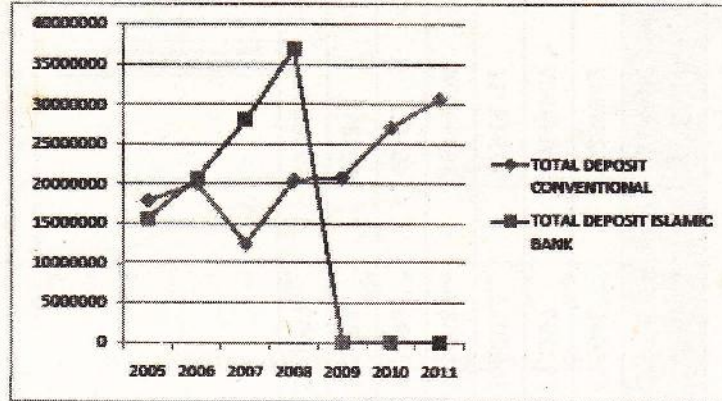
Source: Islamic Banking Statistic, December 2013

Table 3.6. Some indicator of Islamic Bank in quarterly

TAHUN	QUANTITY OF BANK	TOTAL ASSET	TOTAL DEPOSIT	TOTAL CREDIT	NPF
2005-Q1	359	16359409	12258803	12959341	359136
2005-Q4	426	20879849	15582329	15231942	429110
2006-Q4	514	26722030	20672181	20444907	971216
2007-Q4	615	36537637	28011670	27944311	1131202
2008-Q4	827	49555122	36852148	38194974	1508674
2009-Q4	1223	66090	52271	46886	46886
2010-Q4	1763	97519	76036	68181	68181
2011-Q4	2101	145467	115415	102655	102655

Source: Islamic Banking Statistic

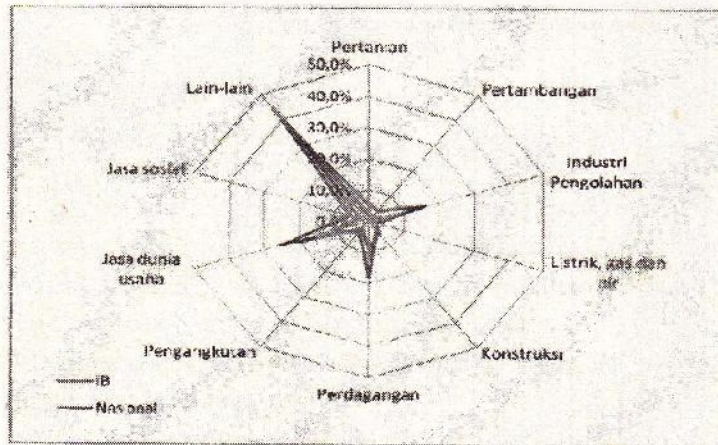
Graph 3.1. Total Deposit between Conventional and Islamic Bank



Source: Islamic Banking Statistic

Breakdown about Islamic banking financing in some sector show in Figure 3.1.

Figure 3.1. Break Down Islamic Bank Financing



82616
92839
102655

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2	2013
13.625	
39.874	
110.565	
0	
582	
10.481	
8.995	
0	
5 184.122	

013
quarterly

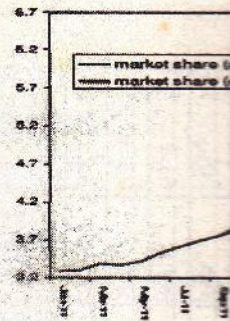
L	NPF
41 359136	
42 429110	
07 971216	
11 1131202	
74 1508674	
46886	
68181	
102655	

Table 3.7. Total Asset, Total Deposit and Total Credit between Conventional and Islamic Bank in periode 2005 - 2011

YEAR	TOTAL ASSET CONVENTIONAL	TOTAL ASSET ISLAMIC BANK	TOTAL DEPOSIT CONVENTIONAL	TOTAL DEPOSIT ISLAMIC BANK	TOTAL CREDIT CONVENTIONAL	TOTAL CREDIT ISLAMIC BANK
2005	146982700	20879849	17792000	15582329	695648	15231942
2006	169385000	26722030	20086000	20672181	792297	20444907
2007	198650100	36537637	12435000	28011670	1002012	27944311
2008	231055700	49555122	20436000	36852148	1307688	38194974
2009	253410600	66090000	20746000	52271	1437930	46886
2010	300885300	97519000	27036000	76036	1765845	68181
2011	365283200	145467000	30681000	115415	2200094	102655

Source: Islamic Banking Statistic

Graph 3.2. Proyek



Source:

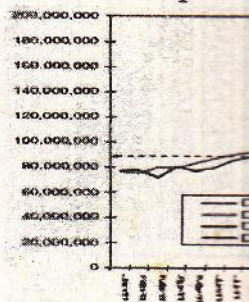
Table 3.8 is a and financing develop

Table 3.8. P this

	(Rp. Triliu
Aset	255
DPK	168
Permbayaan	200

Seems that Ce three scenario in pro funds and financing scenario we saw that its a huge percentage a difficult target to n

Graph 3.3



CHAPTER 4

THE "MAP" OF ISLAMIC BANK CUSTOMER

A. Islamic Bank Customer and Their Characteristic

Using purposive random sample, this research divided the sample in to two kind which are 50 responden from Islamic Unit customer and 50 responden from Islamic Bank customer. Consider characteristics of customer, this research try to map based on gender, occupation, income rate, ages, marital status and education rate. The characteristics are described on Table 4.1 until Table 4.6.

Table 4.1. Bank Customer Characteristic : Gender

Gender	Islamic Unit	Islamic Bank
Male	30	28
Female	20	22
Total Sample	50	50

Table 4.1 shows characteristic based on gender. It shows that either in Islamic Unit or in Islamic Bank composition of Male Customer more higher than Female customer. Table 4.2. described the job each responden. In Islamic Unit, most of responden are lecturer and civil servant. In Islamic Bank, most of responden ara

teacher and employee of a company. This table shows that between Islamic Unit and Islamic Bank have different characteristic on occupation customer.

Table 4.2. Bank Customer Characteristic : Occupation

Occupation	Islamic Unit	Islamic Bank
Lecturer	14	4
Student	10	7
Civil Servant	12	5
Teacher	6	14
Employee	5	12
Entrepreneurs	3	8
Total Sample	50	50

Table 4.3. Bank Customer Characteristic : Income Rate

Income Rate	Islamic Unit	Islamic Bank
1 Milln - 3 Milln	3	8
3,1 Milln - 5 Milln	6	10
5,1 Milln - 7 Milln	9	4
7,1 Milln - 10 Milln	25	10
10,1 Milln - 15 Milln	5	16
15,1 Milln - 18 Milln	1	1
> 18,1 Milln	1	1
Total Sample	50	50

About the income rate, age and marital status, shown in Table 4.3. until 4.5. In Islamic Unit, most of the responden are middle high class income and in Islamic Bank most of responden are middle high class 10 Milln up and low income class between 1 Milln until 3 Milln only.

Table 4.4. Bank Customer Characteristic : Age

Age	Islamic Unit	Islamic Bank
17 - 20 year	2	0
21 - 25 year	2	1
26 - 30 year	5	2

31 - 3
36 - 4
41 - 4
46 - 5
> 51 y
Total

Mean based on ma than single. and thought

Table 4

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Total

Table

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Docto
Profes
Total 3

In the Unit have res well educated Banking.

B. Islamic B

Some generally are ijara, Qardh a

31 - 35 year	7	9
36 - 40 year	8	12
41 - 45 year	8	12
46 - 50 year	13	7
> 51 year	5	7
Total Sample	50	50

Meanwhile, Table 4.5 shows the characteristics of respondents based on marital status. Both of bank have married customer more than single. This status lead the responden have wise consideration and thought about islamic banking.

Table 4.5. Bank Customer Characteristic : Marital Status

Marital Status	Islamic Unit	Islamic Bank
belum menikah	5	3
menikah	45	47
Total Sample	50	50

Table 4.6. Bank Customer Characteristic : Education

Education	Islamic Unit	Islamic Bank
< Senior High School	0	0
Senior High School	2	7
Degree	26	28
Master	16	13
Doctor	5	2
Professor	1	0
Total Sample	50	50

In the side of education, both of Islamic Bank and Islamic Unit have responden with degree level, then in master level. This well educated responden have different awareness about Islamic Banking.

B. Islamic Bank Customer and Financing Composition

Some produk launched by Islamic Bank in financing generally are mudharaba, musharaka, Murabaha, salam, istishna, ijara, Qardh and others financing product. Mudaraba is: a form

of cooperation between two or more parties in which the owners of capital (shahibul charity) entrusted to the management of a number of capital (mudharib) with an agreement at the earliest. This form confirms collaboration with one hundred percent of the capital contribution of the owners of capital and expertise of manager.

Musharaka is a form of cooperation of two or more persons with a profit-sharing basis for the results. According to the National Sharia Board MUI and SFAS Np. 106 defines as a Musharaka contract of cooperation between two or more parties to a particular business, where each - each party contributes funds to the provisions divided by agreement while losses by contributing funds

Understanding Murabaha: a contract that sells goods at a price (capital) it is known to both parties that the transaction (seller and buyer) with the known advantages of both.

salam transaction is a transaction that causes the recipient transksi responsible to deliver goods to the buyer certain criteria. In regards transactions are not required to be a process of producing or creating

Istina transaction 'is a transaction that causes the transaction receiver is responsible to make objects with certain criteria. So that the process of producing or making goods is an absolute requirement in this transaction. Therefore, no transaction Istina except for items that have to be made or produced by humans.

Ijara is selling the benefits or one form of activity between the two sides that berakad to relieve one of the parties or relieve each other, as well as including a form of mutual assistance recommended religion.

Qardh is a treasure given to anyone else from the mall mitsli to then be paid or refunded. Or in other terms, qardh is a special agreement to hand over the property (mal mitsli) to others and then returned exactly as received.

4.7. Map for Contract in Islamic Unit based on Gender

Contract in Islamic Unit	Total
	Others
	Qardh
	Ijara
	Istishna
	Salam
	Murabaha
Gender	Musharaka
	Mudharaba

Gender	Contract in Islamic Unit							Total	
	Mudharaba	Musharaka	Murabaha	Salam	Istishna	Ijara	Qardh		Others
Male	5	3	17	0	2	1	2	0	30
Female	1	2	12	0	2	1	2	0	20
Total	6	5	29	0	4	2	4	0	50

In Table 4.7, contract in Murabaha and Mudharaba become favourit in Islamic Unit. Whereas in Table 4.8, favorit contract are in Murabaha and Mudharaba.

4.8. Map for Contract in Islamic Bank based on Gender

Gender	Contract in islamic bank							Total	
	Mudharaba	Musharaka	Murabaha	Salam	Istishna	Ijara	Qardh		Others
Male	7	4	11	0	2	2	2	0	28
Female	4	2	13	0	1	1	1	0	22
Total	11	6	24	0	3	3	3	0	50

Based on the occupation, contract in islamic bank most of lecturer, student , civil servant and teacher choose murabaha and mudharaba. Employee choose murabaha and musharaka. Entrepreneurs choose mudharaba.

CHAPTER 5

CONCLUSION

This research study divided respondents into two parts, namely the customer in islamic islamic bank and the customer on the unit. Both banks have different characteristics so that they are also different customer characteristics. Characteristik customer views of gender, occupation, income rate, ages, marital status and education rate.

Mapped that customer in islamic unit are lecturer and civil servant; 46-50 years old; degree and master; while in islamic bank are employee and teacher; 36-45 years old; degree and master.

Contract in Islamic unit and islamic bank most in product murabaha, mudharaba and musharaka. Third-Party Funding Composition most in IB Time deposit 1 month. Most of customer in Islamic Unit have no understanding about riba, but in Islamic Bank most of them understand about riba clearly.

Customer's perception about credibility in Islamic Unit and Islamic Bank seems different. In Islamic unit customer feel that credibility is important whereas in Islamic Bank this credibility is most important.

In Islamic Unit, based on customer's education the most important variables in servqual namely fast and efficient services, PLS, usefull prodcut and loan. In Islamic Bank, based on customer,s education the most importan variables in servqual namely bank's name and image, PLS and promotion.

On average, customer in islamic unit act and assume that this kind of bank quite similar to other conventional bank. This condition is different when we found that in islamic bank, customer tend to be loyal customer which is understand and care alot about riba and religion is very important for them among others economic variables.

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150 References

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152 References

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