

MARKET FRIENDLY APPROACH ON ISLAMIC BANK'S NON MUSLIM CUSTOMER IN PALEMBANG AND ITS EFFECT ON ATTITUDE

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ABSTRACT

At present, Islamic banking is growing rapidly around the world, not only in the Islam country/Muslim-majority, but also in countries where Islam is minority. Therefore Non-Muslim customers are also keen to keep funds in Sharia banking. Decision of Non-Muslim communities to become customers in the Sharia banking can be influenced by several factors.

This research will address the issue of how variable market friendly and variable change attitudes directly influence the non-Muslim customers? How variable markets friendly directly influence variable change attitudes? And how variable market friendly influence indirect through change attitudes toward non-Muslims? Dependent variable Market Friendly (three dimensions, X1), independent variables are change attitudes (three dimension, Y1) and Non-Muslim Customer (two dimensions, Y2). Sampling of 120 respondents taken by purposive and data were analyzed by Structural Equation Modeling method.

The results showed that Market Friendly effect positive and significant directly on Non-Muslim Customer at 0.26. Attitude had positive but not significant effect directly on Non-Muslim at 0.04. Market Friendly had positive and significant impact directly on Attitude at 0.31. Then, Market Friendly had positive and significant effect indirectly on Non-Muslim through Attitude at 0.35.

Keywords: Market Friendly, Non-Muslim Customer, Attitudes, Islamic Bank.

INTRODUCTION

Based on data from the Financial Services Authority (FSA), in October 2015 the market share of Islamic banking is expected to reach 5% this year with the release of a package of measures for the industry. The development of Islamic banks in Indonesia is still very low even though Indonesia is the largest Muslim country in the world. It was seen from the market share of Islamic banking is currently less than 5 percent, the main problem in the development of Indonesian Islamic banks exist in the bank reinforcement system that has not been repaired. Thus, the problem hindered the development of Islamic banks. In addition, human resources (HR) Islamic banking is still not strong enough to compete, development of Islamic banks is promising, but needs to develop in order to compete strong competitive with conventional banks. Islamic banks have huge potential, but the challenge of Islamic banks is also increasingly widespread. From the data gathered, until the beginning of 2016 the number of Islamic banks in Indonesia as many as 12 banks by the number as many as 1,970 bank branch offices. (Fauzi & Ahmad, 2016).

Islamic banks in running its operations based on Islamic principles, so most people will view that Islamic banks is identical with Islam and Muslims. In other words, Islamic banks cater