Do The Socio-Economic Status, Religious Attitudeand Customer Perception Impact On Customer Behavior? : Islamic Banking Case

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ABSTRACT

This study aims to investigate customer behavior at Islamic banks,Indonesia. This research was analyzed by using path analysis approach involving 200 respondents as customers at several Islamic banks in Medan, Indonesia. Based on this research show the socio-economic status and religious attitudes have positively and significantly impactto customer behavior. On the other hand, socio-economic status and religious attitude are also positively and significantly impact for customer perceptions. Customer perceptions have the implication to increase positive customer behavior, sharia banking managers in Indonesia need to foster the religiosity of customers and target prospective customers who have good religiosity and good socio-economic status.

Keyword : Islamic Banking, Customer Behavior, Socio-Economic Status, Customer Perception and Religious Attitude

A. INTRODUCTION

The increasing of conscious and investment desire that according to Islamic principlein a global scale has become a stimulus in creating of sharia financial industry services in an emerging. It can forward the circle ofglobal financial group to intensify the attempt in building global finance that based deontology fundamentals, likes Islamic principles, which insure stabilized and substantialbusiness. There are five fundamentalsin Islamic finance (Boukhatem& Ben Moussa, 2018) (i) usury prohibition (bank interest); (ii) ghararinterdiction (deception or dangerous dealings) and maysir (achieve affluence accidentally) (iii) whole pursing is supported by concrete wealth; (iv) controlling investmentfor permitted hustle; and (v) benefit and damage allocation.

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Furthermore, the growth in Islamic financial sectorinclude Islamic banking, Islamic aasurance (takaful), and Islamic funding markets in Figure 1. In accordance with 2019 in Islamic Finance Service onCouncil Stability Statement, the Islamic financial services industry is contained by Islamic banking by 70%, continued by the Islamic Stock Marketof 27% (that combined with Islamic funding) and takaful contributed 13%. The increasing of global Islamic finance industry with a global aggregation rate through 10% over the last 10 years and with total assets of US$ 2.19 trillion in 2018.
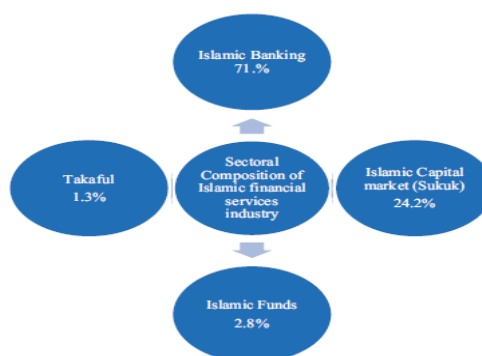
Source: IFSB (2019)

Figure 1. The Growthof Islamic Finance Industry

An increases of International Islamic financial assets is an inquiry whether the Islamic finance is a part of international financial mediation?The study of Naqvi, Rizvi, Uqaili, & Chaudhry (2018) stated thatisit possible to Islamic bank willcontributed in Global financial industry? To answer it by using from 486 conventional banks and 154 Islamic banks which consist of 21 countries shown that Islamic banks have a high intermediation ratio compared to conventional banks for the entire sample period and among CAMELS variables, bank asset growth and loans, loan to deposit ratio and loans as ratio of total productive assets. Currently, Islamic banking is becoming an interesting where Bank Indonesia has seen the asset growth is 65% in the last five years.The characteristics of Indonesian Islamic banking are experiencing a transition from conventional banking to Islamic banking which is still at a new stage.It can be followed to 2008 when the first legal protection was issued for Islamic banking (Rizvi, Narayan, Sakti and Syarifuddin, 2019).

Islamic banking system experienced development after the financial crisis in 2007/2008.Islamic banking resilience in times of crisis and increased

development in recently years has become an interesting subject to study which focuses on comparative analysis of Islamic and conventional banks, in terms of performance, efficiency,risk,profitability and intermediation (Abdul-Majid, Falahaty , &Jusoh, 2017); (Alqahtani, Mayes, & Brown, 2017); (Yanikkaya, Gümüş, &Pabuçcu, 2018); (Ibrahim & Rizvi, 2018); (Ibrahim, 2015); (Naqvi et al., 2018); an empirical study of sharia banking has contributed to the growing of economic (Imam &Kpodar, 2016); (Abduh & Azmi Omar, 2012);(Grassa&Gazdar, 2014); (Mohd. Yusof &Bahlous, 2013);(Furqani&Mulyany, 2009);(Abd. Majid & H. Kassim, 2015);(Kassim, 2016). It even focuses on the interest in adopting Islamic mobile banking and credit cards (Kaakeh, Hassan, & van HemmenAlmazor, 2018); (Bananuka, Kaawaase, et al., 2019); (Hoque, Nik Hashim, & Azmi, 2018);(Albaity& Rahman, 2019); (Bananuka, Kasera, et al., 2019);(Charag, Fazili, & Bashir, 2019). Based to Narayan & Phan (2019) in generally research about Islamic banking that focus on the performance of Islamic banks (44%), equity market performance (24%), and studies on asset pricing and market interaction, increasing 7% to 13%.

Indonesia known as a country with a Muslim majority (85%), has great potential to become a center of the Islamic finance industry. Lebdaoui& Wild (2016) with a majority muslim population can providing a positive and significant role in contributing to Islamic banking industry. However, what is happening at this time is that the condition of Islamic banks in Indonesia is not in accordance with the existing potential. The report submitted by the Financial Services Authority stated that the market share of Islamic banks was last recorded at 6.52% (Financial Services Authority, 2021). The importance of the role of sharia banking in encouraging better economic growth and economic stability, this industry must always be encouraged so that it always grows and develops. However, if it doesn't understand to customer preferences and attitudes, Islamic banks will not be able to focus on future growth and how to direct it to improve efficiency and profitability. Based on the problem, the purpose of the research is to look at the factors that influence of customer attitudes and preferences.

Existing studies have found that overall research shows that the loyal of customers of Islamic financial institutions and they consider trust, product reputation value, service quality as the main (Amin, Abdul Rahman, Sondoh, Chooi Hwa (2011); Amin (2012); Obeid and Kaabachi (2016); Mahdzan, Zainudin and Fong Au (2017); Kaakeh, Hassan and Almazor (2018); Bananuka,

Kaawasee, Kasera and Nalukenge (2019); Charag, Fazili and Bashir (2019); Albaity and Rahman (2019)). The study conducted by, Alshater, Hassan and Saba (2020) attempted to collect studies on Islamic finance using bibliometric analysis reporting along 24 years (1983-2007) the research on Islamic finance was almost insignificant at least in the major journals indexed in the database. Scopus. Islamic finance has only attracted the attention of world researchers after the global financial crisis because of its characteristics, namely risk sharing and equity-based financing. Furthermore, their findings contribute to future research to investigate Islamic finance clients driven by faith and religion.

The most recent study conducted by Habriyanto et al. (2022), Trianto et al (2021) and Ali et al (2020) show that religious attitude is the dominant variable in influencing a person's choices in Islamic banking. Besides religious attitude, the socio-economic condition of customers is also one of the causes for someone to make important decisions in choosing a product. The higher a person's socioeconomic status, the more often a person evaluates various offers that come to him (Durmaz, 2008). Kocet al (2012) said that a person's socio-economic will influence behavior in shopping. Koc et al (2012) added that consumer behavior can be influenced by several factors including price changes, income differences and economic conditions. Public perception of a product is also a person's consideration in choosing a product. Some things that should be considered in public perception are gender, social class, location, age, education and political affiliation (Bohlen et al., 1993).

Although many studies related to Islamic banking have been carried out by previous researchers, research related to the relationship between social-economic status, religious attitude, public perception and customer behavior has not been widely explored by researchers.Perceptionseems to be important, since it is therefore an individual process of organizing and interpreting their sensory impressions to give meaning to their environment. Customer perceptions are very closely related to their religious attitude that what is done by the customer is an objective reality that will influence their behavior to use Islamic bankingservices.Thus this study aims to complete the research gap on Islamic banking by looking at public perceptions of the existence of Islamic banking. This study incorporates a religious attitude that what is done by customers is an objective reality that will influence their behavior to use Islamic banking services. In addition, socio-economic status can be determined for some people who are not suitable in their lives, such as job status, status in the kinship system,

ownership status and religious status. Ratner and Kahn's (2002) research shows that sometimes consumers buy something not because of their needs but because of other people's opinions about their socioeconomic status.

B. THEORITICAL

Customer Behaviour

Sumarwan (2014) says that consumer behavior is all the activities, actions, and psychological processes that encourage actions at the time before buying, when to buy, use, spend the following products and services to do things above or evaluation activities. Opinion Schiffman and Kanuk (2009), that consumer behavior is a matter of studying how people decide to spend the available resources and is owned (money, time, and effort) to obtain goods or services to be consumed. It can be concluded that consumer behavior is an action that is directly involved in obtaining, consuming and spending a products or services, including the process of making a purchase decision.

According to Kotler (2005), consumer behavior can be influenced by several factors, including: cultural, social, personal, and psychology. Behavior is influenced by factors which include; cultural, social, personality and psychology. Culture is a determining factor desires and behavior of the most fundamental. In other words, it is the most important factor inbehavior decision making and buying behavior (Nugroho, 2015). Marsden (1998) says there must be a new paradigm related to customer behavior. The basic principle of this new paradigm is to understand customer behavior as a symptom of a virus infection; mind viruses. In other words, customer behavior can be explained by epidemics of contagions, the symptoms of which are certain patterns of customer behavior.

Socio-Economic Status

According to SoerjonoSoekanto (Abdulsyani, 2007), the social status where a person is generally in society in relation to other people, relationships with other people in the social environment, prestige and their rights and obligations, socioeconomic status according to Mayer Soekanto (2007) means the position of the individual and family based on economic elements. According to the process of its development, social status is divided into two, namely Ascribet status (status obtained on the basis of heredity) and Achieved status (status obtained on the basis of work done intentionally). Socio-economic status is

generally conceptualized as the social or class status of an individual or group (Adler et al., 1994).

Socioeconomic status is influenced by several factors such as occupation, education, number of parental dependents, ownership and type of residence. The classification of socio-economic status according to Coleman and Cressey as quoted in Sumardi (2004) is as follows, (1) Socio-economic status is a social class that tops the social order consisting of very wealthy people such as conglomerates, they often occupy top positions power. Sitorus (2000) states that the socio-economic community is obtained by classification according to wealth, where the wealth owned is above the average community in general and can meet their needs well; (2) Low socioeconomic status, according to Sitorus (2000) low socioeconomic status is a person's position in society which is obtained based on classification according to wealth, where the assets owned are less than the average community in general and unable to meet their life necessities.

Hargittai (2008) founded the people with a bachelor's degree level are more likely to use social media than a high school degreelevel. It is indicated that education is an important factor that will influence users' social media usage behavior. On the other hand, a study by Lenhart et al. (2010) reported that individuals with higher income levels have greater opportunities to use computers. Hsu et al., (2015) argue that people with higher levels of education and income are more likely to spend time and money on recreational activities than those with lower levels of education and income. Similarly, Allen and Hatchett (1986) also found that people with higher levels of education and income tend to have greater access to entertainment media. Therefore, in this study social status is hypothesized as follows:

H1a: socioeconomic status has a positive impact on customer perceptions of Islamic banks.

H1b: socioeconomic status has a positive impact on customer behavior in using Islamic financial products.

Religious Attitude

Mc Daniel and Burnett (1990) define religiosity as belief in God which is accompanied by a commitment to follow the rules believed and established by God (Kasri and Chaerunnisa). Furthermore, McDaniel and Burnett (1990) stated that religious belief is a strong predictor of consumer behavior, which can also include attitudes (Utomo et al., (2020), and intentions to behave. Muslim

consumers will try to consume according to religious norms (Alam and Sayuti, 2011. Gayatri and Hume (2005) found that Islamic cultural values adhered to by a Muslim greatly influence the choice of restaurants, hotels and airline services. Alam et al. (2012) in their research also found that religiosity along with TPB had a significant impact attitudes and intentions to use sharia funds. A person's awareness can also be influenced by the level of religiosity. As previously explained, religiosity can shape one's attitudes and behavior (McDaniel and Burnett, 1990). Utomo et al., (2020), also stated someone who has a strong relationship with his beliefs will immediately realize or realize something related to his beliefs. Therefore, in this study we hypothesize the following:

H2a: Religiosity Attitude has a positive effect on customer perceptions of Islamic banks

H2b: Religiosity Attitude has a positive effect on customer behavior in using Islamic financial products.

Customer Perception

Kotler and Keller (2012), says that perception is the process by which we select, organize, and interpret input information to create a picture of the world which means that the perception does not only depend on the physical stimulation, but also on the relationship stimulation of the fields that surround it and the conditions within each we. According to Ben Walgito (2004), perception is an image of an object obtained through the sensing process, organization, and interpretation of the object is received by the individual, so it is a means and an integrated activity within the individual. Consumer perceptions can also be interpreted as an initial picture on consumer expectations for compliance with the requirements wanted (Candraditya and Idris, 2013).

According to Ben Walgito (2004), the perception indicators consist of:

1. Absorption of the stimuli
2. Definition or understanding
3. Appraisal or evaluation

A person's perception can be influenced by several variables including a person's perspective, experience in using or using a product or service to the services provided by an institution. A person's perception can be good or bad at the various levels of service he receives or the products and services he uses. Hossain and Leo (2009) investigated customer perceptions on the quality of retail Qatar bank services and showed that on the Tangible side the customer has

a high perception, but on the competency side the employees get a low rating. This person's perception can have an impact on their behavior about the product or service. Customers who have a good perception tend to behave to continue using these services and even recommend others to use their services (Choi and Lotz, 2016). Therefore, we hypothesize the following:

H3 : Good customer perception will have a positive impact on customer behavior.

C. METHODOLOGY

Data

The research data was taken using a questionnaire and addressed to Islamic banking customers in the city of Medan, Indonesia. By using non-probability sampling, we obtained a sample of 200 samples. Following is respondent distribution based on the Islamic financial institution financing :

Table 1. Respondent Distribution

No	Islamic BankingService	Total	Percentage
1	Bank Syariah Mandiri (BSM/BSI)	87	
2	Bank Negara Indonesia Syariah (BNIS/BSI)	46	
3	Bank Rakyat Indonesia Syariah (BRIS/BSI)	57	
4	Bank Muamalat	11	
	Total	200	100.00

Empirical Model

This study aims to examine the influence of Socio-Economic Status (X1) and Religios Attitude (X2) on Customer Perception (Y) and Customer Behavior (Z) in Islamic banking in Medan, Indonesia. Therefore the empirical model that we propose is as follows:
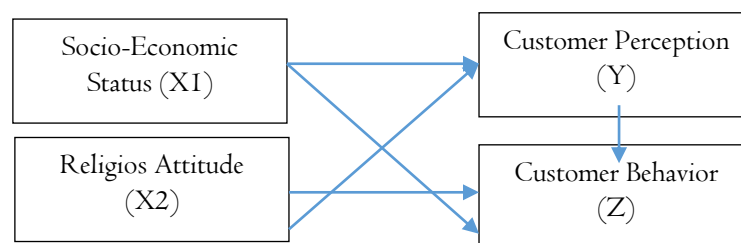
Figure 2. Empirical Model

From the picture above, there are two structural equations generated:

1. $Y = \beta_1 X_1 + \beta_2 X_2 + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(1)$

   Where :
   Y_1 = Endogenus variable or Islamic financing variable
   β_3 = Path coefficient of exogenusvarible X1
   β_2 = Path coefficient of exogenusvarible X2
   ε = Error term

2. $Z = \beta_1 X_1 + \beta_2 X_2 + \beta_3 Y + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(2)$

   Where :
   Y_2 = Endogenus variable or business performance variable
   B_1 = Path coefficient of exogenusvarible X1
   β_2 = Path coefficient of exogenusvarible X2
   β_3 = Path coefficient of exogenusvarible Y
   ε = Error term

Data Analysist

This research uses path analysis approach. Path Analysis is a statistical technique that allows users to investigate the pattern of effect within a system of variables (Allen, 2017). There are direct impacts and indirect impacts in path analysis. Direct impact is the direct effect of exogenous variables on endogenous variables. Indirect impact is an indirect effect between exogenous variables and endogenous variables.

D. RESULT AND DISCUSSION
RESULT
Respondent Profile

Table 2 shows that the profile of respondents, where the respondents to this study were dominated by 118 female respondents or 59 percent, while male respondents were 82 people or 41 percent. The education level of the respondents in this study was dominated by 125 bachelor's graduates or 62.50 percent, followed by 40 master's graduates or 20 percent of master's graduates, 18 high

school graduates or 9 percent and 17 doctoral graduates or 8.50 percent. Meanwhile, respondents who had jobs as State Civil Apparatus (ASN)/Government Employees were ranked first with a total sample of 85 people or 42.50 percent, followed by respondents who had jobs as entrepreneurs with 66 respondents or 33 percent. The respondents who had jobs as students were 19 (09.50 percent), private companies were 14 (07.00 percent), lecturers or teachers were 8 people (04.00 percent). The average monthly expenditure of respondents is Rp. 2 million - Rp. 10 million, there are as many as 74 or 37 percent.

Table 2. Respondent Profile

Demographic Respondent	N	(%)
Gender		
Male	82	41.00
Female	118	59.00
Education		
Senior high school degree	18	09.00
Undergraduate degree	125	62.50
Master degree	40	20.00
Doctoral degree	17	08.50
Age (years)		
<20-30	76	38.00
31-40	85	42.50
41-50	30	15.00
>50	9	04.50
Occupation		
Student	19	09.50
Entrepreneur	66	33.00
Government Employees	85	42.50
Private Company Employees	14	07.00
Teacher / Lecturer	8	04.00
Others	8	04.00
Monthly Spending		
<2 million	29	14.50
2-10 million	74	37.00
>10 million	45	22.50

Source : Author Calculations based in the survey questionnaire, 2022

Stattistic Descriptive

Table 3 shows descriptive statistical data for all variables in this study, where the minimum value is 1 and the maximum value is 3. The variable X2 has the largest mean value, namely 4.3600 with a standard deviation of 0.77680. Meanwhile, variable X2 has the smallest mean value of 3.7350 with a standard deviation of 0.79873.

Table 3. Descriptive Statistic

Variabel	Minimum	Maximum	Mean	Std. Deviation
X1	1	5	4.3600	.77680
X2	1	5	3.7350	.79873
Y	1	5	4.2050	.75885
Z	1	5	3.8000	.72125

Source : Authors Finding, 2022

Reliability Analysist

Table 7 shows the reliability level of research data. Hair et al (2006) said that reliable data has a Cronbach'alpha value of at least 0.6. The results of data processing show that all data in the study has a Cronbach's alpha value above 0.6 with a compost value of 0.689.

Table 7. Reliability

Variable	Cronbach's Alpha	
	Individual	Composite
Religiosity Attitude (X1)	0.606	
Socio-Economic Status (X2)	0.605	0.689
Customer Perception (Y)	0.616	
Customer Behavior (Z)	0.663	

Source: Authors Finding, 2022

Correlation Matrix Among Variables

In multivariate analysis, between variables must have a strong relationship. Table 8 shows the relationship between variables where all the relationships between variables have a strong and significant relationship at an alpha of 0.01.

Table 8. Correlation Matrix

Variables	X1	X2	Y	Z
X1	I			
X2	0.341**	I		
Y	0.454**	0.397**	I	
Z	0.323**	0.394**	0.231**	I

** = Significant at the 0.01

Source : Authors Finding, 2022

Multicollinierity Analysist

Multicollinearity analysis was carried out to see whether the relationship between independent variables is strong or weak. The path analysis requires that there is no multicollinearity between independent variables. Anderson et al (2009) said that data is said to not have multicollinearity if it has a VIF value below 10. Table 9 shows that all independent variables have a VIF value below 10.

Table 9. Multicollinearity

Independent Variable	VIF
Socio-Economic Status (X1)	1.310
Religiosity Attitude (X2)	1.235
Customer Perception (Y)	1.374

Source: Authors Finding, 2022

Path Coefficient

The relationship between variables is shown in Table 10 where socio-economic variables have a positive and significant effect on customer perception with a path coefficient value of 0.352 with a critical value (CR) of 5.576 and therefore accept H1a. The Religiosity Attitude variable has a positive and significant influence on customer perception with a path coefficient value of 0.260 and a CR value of 4.238 and accepted H2a. Table 10 also shows a positive and significant relationship between socio-economic status and customer behavior with a path coefficient of 0.198 and a CR value of 2.897 and for that accept H1b. Variable religiosity attitudes also have a positive and significant influence on customer behavior with a path coefficient value of 0.227 with a CR value of 4.292 and accept H2b. Meanwhile, customer perception has a positive effect on customer behavior but is insignificant and therefore rejects H3.

Table 10. Path Coefficient

Independent Variables	Dependent Variables	Path Coefficient Effect				Remarks
		Direct	Indirect	Total	CR	
Model 1						
Socio-Economic Status (X1)	Customer Perception	0.352	-	0.352	5.576	Accepted
Religiosity Attitudes (X2)	Customer Perception	0.260	-	0.260	4.238	Accepted
Model 2						
Socio-Economic Status (X1)	Customer Behavior	0.198	0.004	0.202	2.897	Accepted
Religiosity Attitudes (X2)	Customer Behavior	0.277	0.003	0.280	4.292	Accepted
Customer Perception (Y)	Customer Behavior	0.012	-	0.012	0.161	Rejected

CR* = Significant at 0.5 level

Source : AuthorsFinding, 2022

The results of this study also show the path coefficient summary model shown in Table 11 where the R2 value for model 1 is 0.190 with a standard error of 0.65426. As for model 2, the R2 value is 0.272 with a standard error of 0.65060.

Tabel 11. Path Coefficient Summary Model

Model	R	R^2	Adjusted R^2	Std Error of the Estimate
Model 1	0.435	0.190	0.177	0.65426
Model 2	0.522	0.272	0.265	0.65060

Source : Authors Calculation, 2022

DISCUSSION

The research results show if religious attitudes have a positive and significant influence on the perceptions of Islamic banking customers. This indicates that in order to increase positive perceptions of Islamic banking in the eyes of customers, it is necessary to make efforts to increase understanding of religion that is good and right. This is in line with the views of Muslim scholars such as Habriyanto et al., (2022), Trianto et al., (2021), Hasan (2005) and Ali et al (2020) that religion is still the main driver in influencing customer perceptions of banking. sharia. Customers who have a good religious understanding, especially related to an understanding of contracts that are lawful in Islamic financial transactions, tend to have a good perception of Islamic banking. In contrast to

people who do not have a good understanding of Islamic financial contracts tend to have unfavorable perceptions.

The research results is also show a person's socio-economic condition has a positive and significant effect on customer perceptions. This indicates that social status such as level of education, occupation, one's position gives a positive perception of Islamic banking. This indicates that customers who have good religious understanding and have good social status tend to have positive perceptions of Islamic banking. Therefore all stakeholders of Islamic banking, especially practitioners and policy makers to be able to increase understanding of religion and also improve the social status of society. It is hoped that Islamic banking will get a positive perception from the public.

The research results is also show that socioeconomic status and religious attitudes have a positive impact on customer behavior. Sumarwan (2014) and Schiffman and Kanuk (2009) say that customer behavior is related to activities and actions to evaluate a product or service before someone buys it. This means that to create customer behavior that is willing to require to use sharia banking services, it is necessary to approach prospective customers who have a good level of religious understanding and have good social status as well. Thus it is expected that there will be an increase in purchases of products offered by Islamic banking in Indonesia in general and in the city of Medan in particular.

E. CONCLUSION

Customer behavior is one of the issues that is often discussed in the service industry, including Islamic banking. Customer behavior is an action to evaluate the various services provided by the company which ends in a decision whether consumers are willing or not to use their services, including in terms of recommending their products to others. The results of this study show that customer behavior in Islamic banking services in Indonesia is influenced by religious attitude and social economic status. Therefore it is important for Islamic banking managers to target the market by segmenting religious communities and prospective customers who have good socioeconomic status. It is hoped that there will be migration of customers from the two entities.

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Do The Socio-Economic Status, Religious Attitudeand Customer Perception Impact On Customer
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