RESPONSE OF NON MUSLIM CUSTOMERS ON THE CONVERSION OF NTB BANKS TO SHARIA NTB BANKS

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Abstract
This study aims to determine the response of non-Muslim customers of the NTB Bank of Mataram City to the conversion of Bank NTB to Islamic Banks. The method used in this study was to distribute questionnaires to 112 respondents. The variables in this study are the knowledge of sharia banking, the attitudes of non-Muslim customers to sharia banks and the behavior of non-Muslim customers to sharia banks and conversion of NTB Banks to sharia Banks. The collected data were analyzed using multiple linear regression analysis and Pearson correlation. From the results of the analysis it was found that the three independent variables influence the formation of responses to the NTB Bank conversion. The influence given is only 33% which is influenced by the three variables and the rest is influenced by other factors. The abstract serves important purpose in summarizing the hypothesis, design, and finding of the study. The abstract isin one paragraph, it consists of a clear statement of the background of the study, purpose of the study, method and finding. It should be written concisely and coherently using academic English.It should not more than 200 words. Written with calibri size 11, single spacing, italic, andjustify alignment.

Keywords: *Response, Islamic banks, attitudes, behavior, knowledge, non-Muslim customers.*

INTRODUCTION

In 1998 Indonesia decided to convert the conventional banking system into a dual banking system. This was done to accommodate the two banking systems that developed in Indonesia, namely the conventional banking system and the Islamic banking system. The dual banking system is based on Law No.10 of 1998, which allows commercial banks to operate on sharia principles. Furthermore, in 1999 Law No. 23 allows Bank Indonesia, as the central bank, to conduct monetary operations based on sharia. Based on this action, Bank Indonesia has a mandate to develop Islamic banking in Indonesia. Then it was further refined with the Bank Indonesia Law No. 3/2004 and Law No. 21 of 2008 concerning Islamic Banks.

At present, the NTB bank is the second bank to convert into a fully Islamic-based bank. NTB Governor TGH Muhammad Zainul Majdi, said the conversion of conventional PT Bank NTB to PT Bank NTB Syariah is one way to realize the hopes of NTB children who were planted in the 2015 time capsule.

Basically it is not only Muslim communities who are interested in using Islamic banking services. According to the Head of Literacy and Inclusion of Otaritas Jasa Keuangan (OJK), sharia financial services products are not only in demand by Muslims, in fact non-Muslim residents use sharia products. Even according to a survey conducted by the Islamic Bank of Britain (IBB), Islamic economics has great potential for growth, even non-Muslim

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customers are very loyal to IBB and Islamic banking. In addition to the promotion factor, the reason that dominates non-Muslim communities using Islamic banking services is free of administrative costs and the most dominant factor is the reference group. In addition to these factors, Amalia Al-Azmi stated that a simple financing scheme, promotion of comprehensive microfinance, as well as mutually beneficial would be one of the reasons non-Muslim customers choose murobhah financing.

To see how the non-muslim customers' responses to NTB banks have been converted to Islamic banks, this study was conducted. The aim is to find out the level / level of non-Muslim customer awareness of Islamic Banking products and services; to find out the understanding of non-Muslim customers regarding the basic principles of Islamic banking; to find out the attitude of non-Muslim customers towards Islamic banking products and services; to assess the criteria for selecting Islamic banks for non-Muslim customers; to find out the response / level of loyalty of non-Muslim customers to NTB banks if they convert to sharia; to find out the influence of knowledge, attitudes and behavior of non-Muslim customers on the response to the conversion of NTB banks to sharia NTB banks

In Indonesia, regulations regarding Islamic banks are contained in Law No. 21 of 2008 concerning Islamic banking. Sharia Banks are banks that carry out their business activities based on sharia principles and by type consist of Sharia Commercial Banks, Sharia Business Units and Sharia People Financing Banks (BPRS).

According to Simamora in Mashudi, the response is the consumer's reaction to certain stimuli. According to Swastha and Handoko also in Mashudi, the response is a prediposition (susceptibility) to respond to environmental stimuli, which can start or guide the person's behavior. Community response can be seen through perception, attitude, and participation.

Community response can be seen through perception, attitude, and participation. The response to the process is preceded by a person's attitude, because attitude is the tendency or willingness of someone to behave when he faces a certain stimulus. Response also means a behavior or attitude that manifests well before a detailed understanding, judgment, influence or rejection, like it or not and the use of a particular phenomenon.

Changes in attitude can describe how a person or group of people respond to certain objects such as changes in the environment or other situations. Attitudes that appear can be positive that tends to like, approach and expect an object, a person is said to have a positive response seen from the stages of cognition, affection, and psychomotor. Conversely someone has a negative response if the information heard or changes in an object does not affect the action or even avoid and hate certain objects.

Based on the theory put forward by Steven M Caffe the response is divided into three parts, namely:

a) Cognitive, is a response that is closely related to the knowledge of one's skills and information about something.

This response arises when there is a change in what is understood or perceived by the public. Cognition is a person's belief about something that is obtained from the thought process of someone or something. The process carried out is gaining knowledge and manipulating knowledge through the activities of remembering, analyzing, understanding valuing, reasoning, imagining and speaking. The capacity or ability of cognition is usually interpreted as intelligence or intelligence. The fields of

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science that study cognition are diverse, including psychology, philosophy, communication, neuroscience, and artificial intelligence.

Belief / knowledge of someone about something is believed to affect their attitudes and ultimately affect their behavior / actions towards something. Changing someone's knowledge of something is believed to change their behavior.

Recognition symptoms (cognition) begin when the individual does the reading and observation. From then on individuals receive directly stimuli or stimuli from the outside. Individuals are familiar with the surrounding environment in the form of objects or something that is abstract, namely by using the senses. Individuals can become aware of their surroundings by sensing and observing (sensation and perceptin). There are several conditions that must be met when individuals will be able to realize something. Among others:

1) The observed object. The object gives rise to a stimulus that will be captured by the senses or receptors. What is meant by stimulus is anything that can be captured by the senses or receptors.

2) A sense tool or receptor that is good enough is a tool to receive stimulus.

To realize or to make observations something also requires attention, which is the first step as something to prepare for holding a pegamat. Without attention there will be no observation. After the sensing process and the next observation there will be a response process. Response as one of the main functions of the soul. The response is interpreted as a memory picture of the observations, in which the object that has been observed is no longer in the time and space of observation. The response is in the human subconscious.

After the individual experiences the response process, then the response will be raised. The appearance of responses from the unconscious (unconscious) state into the unconscious state is called reproduction. Reproduction can also occur due to an external stimulus or influence. For example, because they see food, so they remember hungry and want to eat.

From the reproductive process, the process continues in the memory (memory). Memory or memory is the power of the soul to receive, store and reproduce impressions. There are three elements in memory activities, which are receiving impressions, storing, reproducing. With the ability to remember, it means that there is an indication that the individual is able to save and deduce from something that has been experienced.

But that does not mean that all that has been experienced will remain entirely in memory because memory is a limited ability.

b) Affective, i.e. responses related to emotions, attitudes and assessing someone towards something.

This response arises when there is a change that the public likes about something. Affective response is the response that arises in the aspect of feelings or responses or reactions to someone on the stimulus received from communication messages that are on the emotional aspect and are subjective. A person's feelings develop from experiencing something. Because it is easy to understand that the circumstances that have influenced it can provide a feature in the development of feelings. Emotional stimuli can be enriched by using tools such as television, radio, films, pictures, magazines, and internet media.

c) Behavioral, i.e. responses related to real behaviors which include actions or actions.

Response is a behavior that arises because of the stimulation of the environment. If the stimulation and response are paired or conditioned it will form new behavior towards the conditioned stimulation. Stimulation or stimulus is a term used by psychology to explain something that stimulates a particular response. Excitement is information that can be sensed by the five senses. Excitement is something that comes from the environment that can cause certain responses to behavior. The behavioral response is related to the problem of carrying out or not carrying out. On behavioral responses are motivated by the aspect of conation which includes components: the existence of a motive, the existence of an effort, the moment of choice, the existence of a decision, the existence of an action based on will.

Research on the "Perception of Non-Muslim Customers Towards Islamic Banks in Malaysia" was conducted by Rokiah Sidek and Ahmad Azrin Adnan to determine the perceptions of non-Muslim consumers of Islamic Bank products and services in Malaysia. The results showed that Islamic Bank products and services were well received by non-Muslim consumers especially in the Klang Valey area. Respondents were confident that the establishment of an Islamic Bank would improve the facilities and products of the Islamic Bank as a whole. Respondents are also adept at customer perceptions and the potential of Islamic Bank products and facilities in the future. Non-Muslim customers between the ages of 19-35 years with higher educational background have better knowledge and understanding of Islamic Bank products and services. This is due to wider and deeper exploration of news and information from various sources.

Stellia Djapri conducted a study "Acceptance of Islamic Banking Among Non-Muslims in Malaysia" in 2013. This study was conducted to determine awareness, understanding, attitudes and criteria for the selection of Islamic banking in Malaysia by non-Muslim communities. Respondents in this study were 384 people in Sibu. Based on the results of the analysis using the Pearson model and multiple linear regression shows that awareness, understanding, attitude, criteria for banking selection have a positive relationship with acceptance of Islamic banking.

Research on the analysis of factors affecting non-Muslim customers in using the services of Islamic Banks in DKI Jakarta was conducted by Fithri Tyas Hapsari & Irfan Syauqi Beik. This study analyzes the factors that influence non-Muslim customers in using the services of Islamic banks in Jakarta. Respondents used in this study consisted of 50 non-Muslim customers from Islamic banks and 50 non-Muslim customers from conventional banks. The method used is a logistic regression method. Descriptive analysis method is used to see trends in non-Muslim customers towards Islamic banks. Factors that significantly influence non-Muslim customers in using the services of Islamic banks in Jakarta are location factors with an odds ratio of 1,450, administrative profit factors with an odds ratio of 6.790, and religious stimulant factors with an odds ratio of 2.679.

Research by Hanif A. Rifai, Niki Lukviarman, et al regarding the identification of the determinants of consumer decisions in choosing banking services: Islamic Banks vs. Conventional Banks. The sample from this study was divided into four groups; sharia bank customers, conventional bank customers, both sharia bank and conventional bank customers, and non-consumer sharia banks and conventional banks. Samples were selected using conveniance sampling techniques in cities and districts where there are both banks both Islamic banks and conventional banks. Data were analyzed using descriptive approach and crosstab analysis. Furthermore, to determine the dimensions of

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factors that underlie customer purchasing decisions in choosing a bank, this study uses factor analysis. The results of the analysis factor show that there are different dimensions underlying their decision in choosing a bank. In the case of Islamic banks, there are several dimensions, namely; perception, personal selling, family, costs and benefits, religion and beliefs. While for conventional banks the underlying dimensions are influenced by; rational motivation, costs and benefits, family, promotional activities, and lifestyle. Based on crosstab analysis, there are some relationships between several dimensions used in this study. There is a relationship between age, income, education level, occupation and the type of banking chosen by respondents. The study also found that there was no relationship between respondents' perception of interest and the type of bank they chose. In other words, the majority of respondents in this study did not agree with the principle of interest but they still chose to deal with banking institutions based on their economic reasons.

METHOD

This research was conducted at Bank NTB which converted to Islamic Bank NTB. Respondents in this study are non-Muslim customers of Bank NTB in Mataram City. The city of Mataram is considered suitable for this study, because Mataram has a diverse population consisting of various racial and religious tribes and is expected to cover the 6 recognized religions in Indonesia. The data in this study were obtained by distributing questionnaires with a sample of 112 respondents.

There are three variables in this study, namely cognitive (X1), affective (X2), and customer conative (X3) which are independent variables and non-Muslim customer response variables to the conversion of NTB banks into NTB Syariah Banks (Y1) into dependent variables. The questionnaire in this study was conducted with a closed question model. Data is measured using an ordinal scale and using a Likert scale.

This research uses quantitative methods. The analysis used is multiple linear regression. Multiple regression analysis is used to determine the relationship between cognitive, affective, and customer conative variables on the planned conversion of NTB banks into NTB Syariah Banks

RESULTS AND DISCUSSION

Of the 112 respondents, respondents with ages between 18-30 years were 60 people, aged between 31-40 years were 37 people, respondents with ages between 51-60 years were 15 people and respondents with ages over 60 years were 0 people (can seen in table 1).

Respondents who worked as private employees were 52 people, therefore the majority of respondents in this study were private employees, 46% of the total number of respondents. Students and students occupy the second largest number of 21 people (19%) followed by civil servants / military with 19 respondents (17%). The number of respondents for those who work as entrepreneurs and housewives is the same, each at 7% (8 people) of the total number of respondents. Whereas for respondents with jobs that do not fall into the above categories, they are categorized into other types of work as many as 4 people (4%).

The majority of respondents have a bachelor education background of 61 people, 47 high school students, 4 junior high school students for respondents with an elementary education background of 0. Hindu respondents are 80 people (72%), Protestant Christians are 16 people (14%) and Catholic and Buddhist Christians in 8 (7%) people respectively.

Most monthly expenditure of respondents with a range between Rp.500,000-Rp.999,000, as many as 42 people (37%), respondents with expenditures around Rp.3,000,000 - Rp. 3,999,000,

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respondents with expenditures between Rp.4,000,000 - Rp.4,999,000 were 15 people (13%). Respondents with a monthly expenditure of Rp. 1,000,000 - Rp. 1,999,000 as many as 13 people (12%), respondents with monthly expenditure of Rp. 2,000,000 - Rp. 2,999,000 as many as 13 people (12%), respondents with monthly expenses with expenses> Rp. 5,000,000 as many as 13 people (12%),The majority of respondents have never become customers of Islamic banks with a total of 89 respondents (79%). 23 respondents (21%) had been sharia bank customers.

Table 1 : Characteristics of Respondents

Variable	Categories of Variable	Number	Percentege
Age	18- 30 years old	60	54%
	31 – 40 years old	37	33%
	51-60 years old	15	13%
	≥ 60 years old	0	0%
Occupation	Private	52	46%
	Student	21	17%
	Etrepreneur	8	7%
	Housewife	8	7%
	Etc	4	4%
Education	Junior High School	4	4%
	Senior High School	47	42%
	Sarjana	61	54%
Religion	Hindu	80	72%
	Cristian Protestant	16	14%
	Catholic	8	7%
	Buddha	8	7%
Expenses per month	Rp.500.000-Rp.999.000	42	38%
	Rp.1.000.000 – Rp. 1.999.000	13	12%
	Rp.2.000.000 – Rp. 2.999.000	13	12%
	Rp.3.000.000 – Rp. 3.999.000		14%
	Rp.4.000.000 – Rp.4.999.000	15	13%
	> Rp. 5.000.000	13	12%
Experiences as a customer of Islamic bank	Never	89	79%
	Ever	23	21%

Table 2: Correlation Matrix

Variabel	1	2	3
1. Cognitive	1		
2. Affective	0.360	1	

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| 3. Conative | 0.258 | 0.451 | 1 |

The correlation between customer cognitive variables and customer affective variables is 0.360. This shows the existence of a weak relationship between cognitive and affective customers. The cognitive relationship of the customer with the customer's affective conversion of NTB banks to Islamic banks is a positive relationship. The correlation between cognitive and customer conative shows a weak relationship (0.258). The more customer knowledge about sharia banking, contracts, products, usury and profit sharing, the more positive the customer behavior will be. The correlation between affective and conative is 0.451. This shows that there is a weak relationship between attitude and behavior. This shows that the more positive a person's attitude is, the more positive the customer's behavior towards the NTB bank conversion plan to Islamic banks.

The processed data shows that the cognitive average of non-Muslim bank customers in NTB (with a total of 112 data) is 68,849 with a standard deviation of 10,302. The average affective NTB bank non-Muslim customers (with a total of 112 data) is 66,696 with a standard deviation of 6,716. The average conative non-Muslim bank customer of NTB (with 112 data) is 66,031 with a standard deviation of 9,949.

Table 3 : Regression Analysis Results

Variabel	Regression Coefficient (B)	t value	Sig.	Conclusion
Knowledge (X1)	0.129	2.054	0,042	Significant
Attitude (X2)	0,353	3.382	0,001	Significant
Behaviour (X3)	0,199	2.918	0,004	Significant
Constant	= 15,581			
R	= 0,574			
R^2	= 0,33			
F_{value}	= 17,711			
Sig	= 0,000			

The R square figure is 330. This means that 33% of NTB bank non-Muslim customer responses can be explained by the cognitive, affective, and conative variables of NTB bank non-Muslim customers. The Standard Error of estimate is 6.326 (the unit used is the dependent variable or in this case the Bank NTB's non-Muslim customer response to the NTB bank conversion to sharia). The standard deviation of the non-Muslim customer response of Bank NTB is 7,622 which is greater than the standard error of estimate which is only 6.32616. Because it is smaller than the standard deviation of NTB bank non-Muslim customer responses, the regression model is better at acting as a predictor of customer response than the average customer response itself.

From the ANOVA test or F test, the F count is 17,711 with a significance level of 0.0000. Because the probability (0,000) is much smaller than 0.05, the regression model can be used to predict the response of non-Muslim customers of Bank NTB to the conversion of NTB banks to Islamic NTB banks or it can be said that knowledge, attitudes and behavior together influence the formation of responses Bank NTB's non-Muslim customers towards NTB bank conversions to Islamic NTB banks. The intended regression equation is:

Y = 15,581 + 0,129 X1 + 0,353 X2 + 0,199 X3

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T test to test the significance of each variable mutually influential or not. Seen in the GIS number. That is far below 0.05. Then it can be said that the three significant regression coefficients, or knowledge, attitudes and behaviors really significantly influence the response of non-Muslim customers of Bank NTB to the planned conversion of NTB banks to Islamic banks.

The level of knowledge of non-Muslim bank customers of NTB about products in Islamic banks is known through the answers given by respondents in statements relating to some products in Islamic banks such as questions about one of the financing products from Islamic banks is mudharabah financing, Ar-Rahn is a pawn product with Islamic principles; Bai Al-murabahah is a sharia-based credit product. The majority of responses given about the statements above are somewhat understand / not too understand then followed by the two most are understand. So it can be concluded that respondents who filled out the questionnaire were still many who did not understand the various sharia banking products

Cognitive illustrated from the knowledge / understanding of non-Muslim customers of NTB bank regarding the principles of Islamic banking is known through the answers given by respondents in statements relating to several principles used by Islamic banks such as the murabaha principle used by Islamic banks in financing to buy a house / property or vehicle; Islamic banks with the principle of profit sharing does not provide certainty of income as conventional interest which provides certainty of income for its customers; Islamic banks avoid the practice of interest-based transactions. The operational mechanism of an Islamic bank is to implement a profit sharing system. The majority of responses given about the statements above are somewhat understand / not too understand then followed by the second most agree. So it can be concluded that many respondents who filled out the questionnaire did not understand well the principles that existed in Islamic banking.

Understanding of Islamic banks is known through answers to 9 questions on variable X1 (knowledge). Based on the linearity test performed shows the pattern of developing / ascending upward. This means that the value of x is getting bigger and so is the value of Y having a positive value and showing an increase which means that the knowledge variable (X1) affects the acceptance of products and services (customer response).

Criteria for non-Muslim customers in determining the selection of banks to be used is known through a linearity test. Based on the linearity test conducted, it shows the pattern of developing / ascending upwards. This means that the value of x is getting bigger and so is the value of Y having a positive value and showing an increase which means the variable bank selection criteria which shows the answer to the behavior variable (X3) affects the acceptance of products and services (customer response).

The loyalty of non-Muslim customers if the NTB bank converts to a sharia NTB bank is represented by several questions on the X3 variable (behavior variable). Based on the linearity test shows the data scattered to the upper right. This shows that customers will remain loyal if Bank NTB converts to Islamic banks

From the results of the study it can be concluded that there is a positive influence of knowledge on non-Muslim NTB bank customers' response to the NTB bank conversion plan to Islamic banks. This can be shown by the calculated t value of 2,054 with a significance value of 0,000 and a value (b1) of 0, 129. Because the regression coefficient has a positive value and a significance value (p) <0.05, it can be concluded that more knowledge about Islamic banks , Islamic bank products, profit sharing and usury known to non-Muslim customers of NTB banks and the more knowledge related to religion, the more positive the non-Muslim NTB bank customers respond to the conversion of NTB banks to Islamic banks. Conversely, the less knowledge of non-Muslim customers about anything related to Islamic banks that are owned or that can be accessed by non-Muslim customers, the level of non-Muslim customer responses in NTB banks in NTB bank conversions to Islamic banks will be lower / negative.

The results of this study are consistent with the results of research conducted in Malaysia by Stellia Djapri regarding awareness, understanding, attitudes and criteria for the selection of

Islamic banking in Malaysia that awareness, understanding, attitude, criteria for banking selection have a positive relationship with acceptance of Islamic banking. To get understanding, it is necessary to have knowledge about Islamic banks. In this study knowledge has a weak influence on the formation of non-Muslim customer responses to the planned conversion of NTB banks to Islamic banks.

From the results of the study it can be concluded that there is a positive influence on attitudes toward non-Muslim NTB bank customers' responses to NTB bank conversions to Islamic banks. This can be indicated by the t value of 3,382 with a significance value of 0,000 and a value (b2) of 0, 353. Because the regression coefficient has a positive value and a significance value (p) <0.05, it can be concluded the better the assessment of Islamic banks , the better the emotions shown about Islamic banks and the conversion of NTB banks to Islamic banks, the more positive the non-Muslim customers' responses of NTB banks will be the conversion of NTB banks to Islamic banks. Conversely, if the assessment of Islamic banks is negative or not good and the emotions felt by the presence of Islamic banks or the conversion of NTB banks to Islamic banks show a sense of dissatisfaction or dislike, then the level of non-Muslim customer responses of NTB banks in NTB bank conversions to Islamic banks will the lower / negative.

From the results of the study it can be concluded that there is a positive influence between behavior with non-Muslim NTB bank customers' responses to NTB bank conversions to Islamic banks. This can be shown by the calculated t value of 2,054 with a significance value of 0,000 and a value (b3) of 2,918. Because the regression coefficient has a positive value and a significance value (p) <0.05, it can be concluded that the more clear the purpose of using banking services such as opening an account for payroll payrolls, or choosing to use the services / products of a bank because it follows an existing trend or using a particular bank because it sees from the consideration of economic factors and customer preferences in using bank services and products by using a comparison of the bank selection criteria used, the NTB bank non-Muslim customers will respond positively to the planned conversion of NTB banks to Islamic banks. Conversely, it is increasingly unclear the purpose of using banking services such as opening an account for payroll payrolls, or choosing to use a bank's services / products because it follows existing trends or using a particular bank because of the consideration of economic factors and customer preferences in using bank services and products using comparisons from the bank selection criteria used, the negative response from NTB bank non-Muslim customers will be the plan to convert NTB banks to Islamic banks. NTB bank non-Muslim customers will tend to refuse to become NTB sharia bank customers.

CONCLUSION

Based on the data obtained from the results of the analysis conducted, it can be concluded that there is a positive cognitive, affective, and conative effect on non-Muslim NTB bank customers' responses to NTB bank conversions to Islamic banks. This means that the higher the cognitive, affective, and conative aspects of a person, the non-Muslim NTB bank customer response to the NTB bank conversion to Islamic bank sis also higher.

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