

The Brand Image of Islamic Banks in the View of Conventional Bank Customers (A Study Based on Marketing Approach)

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Abstract

The purpose of this study is to analyze qualitatively how conventional bank customers image Islamic bank brands. The study was conducted in the middle of 2018 in Banda Aceh municipality, Aceh Province, Indonesia by setting 150 samples through a random sampling method. A total of 240 respondents were given questionnaires and after waiting for 2.5 months as many as 158 questionnaires were returned but 9 questionnaires were not filled completely so that only 149 questionnaires could be processed further. In order to obtain a more comprehensive analysis, 15 respondents also were interviewed personally. The study documents the following findings: the respondents have already enunciated the names of Islamic banks are very Islamic whereas logos, slogans, operational systems and products of Islamic banks have not been imaged by them reflect Islamic values.

Keywords: Islamic bank, Logo, Slogan, Islamic bank operational system, Islamic bank product

1. Introduction

Islamic Bank is a bank that bases its operation established on Islamic law (Islamic Banking Law No.10, 1998, article 1 paragraph 1). Based on the law then name of the Islamic banks, Islamic logos, Islamic slogans and Islamic products offered to customers must be based on Islamic values, such as honesty, courtesy, justice, fairness and openness. It is quite important because these Islamic values distinguish between Islamic banking system and conventional banking system.

Although Indonesia is the largest Muslim country in the world with a population of 255 million and 89% of whom are Muslims (Radio Republic of Indonesia, 2017) but market share of Islamic banks until 2017 is only 5.74% (Widianto, 2018). Similar conditions also occur in the province of Aceh, while 98% of the population of Aceh is Muslim, but the market share of Islamic banking is still very low, that is 6% (Sulaiman, 2017). Viewed from marketing perspective, one of the causes of the low market share is due to the Islamic bank's brand image is not as expected (Onyancha, 2013). According to Kotler (2015) one of the causes of willing people to buy a product/service is because of the brand image of the product/service. The study results conducted by Haron and Ahmad (2000) in Malaysia, Gerrald and Cunningham (2001) in Singapore, Metawa and Almossawi (1998), Loo (2010), Rani (2015) and Abou *et al* (2015) found that Islamic religious factors and Islamic brand image were the causes of individuals becoming consumers of Islamic banks and then they were loyal to the Islamic banks.

These phenomena also occur in Indonesia. The results of a study conducted by Ratnawati *et al* (2000) in Java island (Indonesia), for example, found that 39.50% of the community had a desire to become Islamic bank customers because they imagined that the Islamic bank brand meant that the Islamic banks operated in accordance with the teachings of Islam, while the rest 60.50% wanted to become an Islamic bank customer due to monetary benefits and service quality or other factors. The central bank of republic of Indonesia and the center for the Study of Islamic Economics and Business, Faculty of Economics, Brawijaya University, East Java (2000) piloted a study of 1,353 samples selected randomly in 15 regions in East Java (Indonesia). The results of the study found that only 0.96% of those who became Islamic bank customers. Furthermore, of 13 factors that encourage their desire to choose Islamic banks, the most dominant factor is the financial profit, while the factor of Islamic brand image is the smallest factor that drives their desire to choose Islamic banks. Next, the results of a study conducted by Hafasnuddin (2008) in Jakarta showed that when Muslims have branded the Islamic bank brand that is already Islamic it will have a significant impact on their desire, satisfaction and loyalty to the Islamic bank.

How do the people of Aceh province portray Islamic banks?. The findings of researches in Aceh also inform the same phenomenon. The results of research conducted by Amryana (2012) and Khalilullah (2013) in Banda Aceh, for example, show that when Muslims portray the brand image of Islamic banks in accordance with Islamic teachings such as believing that interest is usury then the image has a significant impact on their desire to become customers of the Islamic bank. The result of a study conducted by Hafasnuddin (2017) in Banda Aceh (Indonesia) find that one of the causes of consumers of conventional banks not yet being consumers of Islamic banks is because they have not portrayed the Islamic bank with a positive image.

Due to the very lack of research on how consumer conventional banks portray Islamic banks then the

research gap is the absence of studies analyzing the Islamic bank brand image based on conventional bank customer's views. Therefore, this study tries to examine and analyze how conventional bank customers image the Islamic bank brands, but only with regard to some of the brand dimensions such as bank names, logos, slogans, operational systems and products of Islamic banks. The dimension analysis of the brand image aims to find out the extent to which Islamic bank names, logos, slogans, operational systems and products of Islamic banks have been imaged to have Islamic values. Furthermore, the systematic writing of this article begins with the background of problem, a brief description of literature review, research methods, results and discussions, managerial implications, and finally concludes with some conclusions and recommendations.

2. Literature Review

2.1. Brand

Brand image consists of two words, brand and image. Various brand definitions are given by experts. Aaker (1996), for example, argues that a brand is a name and/or symbol such as a logo, slogan, trademark or packaging design that aims to distinguish a product/service from a company or group of sellers so that the product/service is different from its competitors. Almost similar definition is also given by the American Marketing Association (AMA) which defines a brand as a name, term, sign, symbol or design or a combination of them intended to classify the goods or services of one seller or group of sellers and to differentiate them from those of competitors (cited in Kotler, 2006:418). Both of these definitions emphasize that the goal of the brand is to differentiate the company's products/services with other company's products/services by conveying the meaning contained in the brand.

With regard to the meaning contained in the brand, Aaker (1997) and Kotler (2015) argue that a brand consists of six meanings, namely: attributes (certain attribute), benefits (functional and emotional benefits), values (producer's values), culture (a certain culture), personality (a certain personality), and users (who buy or use the product), whereas according to Davis (2000) the meaning of the brand is formed through three main aspects, which he calls a brand pyramid. At the lowest level is brand attribute, then brand's benefits, and at the highest level are brand beliefs and values.

Because Islamic banking system has a brand that is designed based on its own Islamic characteristics that carry Islamic messages for its customers so that the Islamic brand function becomes a positioning for people to prioritize Islamic products/services (Muhammad *et al*, 2012). Therefore, in this study, the brand is studied only through three dimensions of the meaning of the brand, namely: (1) the name of the Islamic banks, the logo and slogan of Islamic banks, and (2) the values that exist in Islamic bank products, and (3) the values contained in the Islamic banking system.

2.2. Image

Image has both dynamic and complex definitions, but most researchers agree that image is a result of the assessment process based on the sensory response to an object. In general, Hirschman *et al* (1978), for example, quite briefly argues that image has been described as an attitude. From the viewpoint of a company, image is a customer's attitude that reflects a combination of product characteristics (Amin and Isa, 2013), as perceptions of a brand reflected in the associations held in customer memory (Keller, 2001), the range of associations that come to mind when customers hear the name of an organization (Flavian *et al*, 2004). Based on some of the definitions above, therefore, image is an attitude, perception or customer association that is deeply embedded in his mind as a result of his sensory response to an object.

Next, because the image is the result of a psychological response, then according to Kennedy (1977) the image has two principal components, namely functional and emotional. The functional component is related to tangible dimension that can be easily identified and measured, while the emotional component is associated with the psychological aspects that are manifested by individual experiences and attitudes towards the company's brand (Bravo *et al*, 2009). In another word, the emotional component is concerned with certain intrinsic values contained in the brand while functional divisions are related to attributes of a brand or refer to real values.

2.3. Values

Values represent rudimentary convictions that "a specific mode of behavior or end state of being is personally or socially preferable to an opposite or converse mode of behavior or end state of existence (Robin and Judge, 2008:63). Furthermore, they add that Values is a person's consideration of right-wrong, good-bad, required-not required by someone. Every human being has a hierarchical value system and the rated value can include the values of independence, value of pleasure, value of self-respect, honesty, obedience and equality.

Islam is a way of life, which covers all aspects of human life consisting of good values that are recommended to Muslims to be practiced. These values are personal and some are social including economic, political, social and cultural aspects or others. Specifically, according to Antonio (2006) the Islamic values contained in Islamic banking operational system include among others are not prohibited in Islamic teachings,

not destructive, not related to despicable actions, not connected to gambling, not correlated to illegal weapons, not harming or obstructing the teachings of Islam

3. Research Method

The study was conducted in the middle of 2018 in the Banda Aceh city, Aceh Province (Indonesia) with the research population are conventional bank customers. The number of samples was determined by 150 conventional bank customers through a random sampling method. A total of 240 respondents sent questionnaires and after waiting for 2.5 months a total of 156 samples returned the questionnaire (65.00% response rate), but as many as 8 questionnaires were not filled in completely and could not be processed further, so that only 148 questionnaires could be processed further. To each respondent asked to answer to 14 statement based on 1 to 5 on a Likert scale. 1 means strongly disagree, 2 means disagree, 3 means neutral, 4 means agree and 5 means strongly agree. The collected data is analyzed qualitatively based on marketing perspective specifically through the approach of Islamic consumer behavior. In order to dig out the scope of the breakdown, 12 of them were also interviewed personally.

4. Results and Discussions

4.1. Name, Logo and Slogan of the Islamic Bank

Analysis regarding the Islamic religious values contained in the Islamic bank brand image analyzed with regard to three aspects, namely: (1) aspects of Islamic values implied in the names, logos and slogans of Islamic Banks, (2) Islamic values contained in the Islamic bank's operational system, and (3) Islamic Values that are enclosed to Islamic bank products. The average score of brand image of Islamic bank's names, logos and slogans is low, i.e. 3.21 Likert scale. The finding informs that the respondents still do not have a favorable attitude or are still hesitant about the Islamic values enclosed in Islamic bank names, logos, and slogans. In another word, they have not imaged yet the Islamic banks are truly Islamic. This finding is in accordance with the opinion of Azwar (2008) who argues that if a person's attitude score is in the position of about three Likert scale it means that the person does not have an attitude about the issue. Or, the brand image associated by respondents to the Islamic banks brand is in a neutral or hesitant range. However, this finding is not in line with the argumentation of Aaker (1996) and Onyancha (2013) which state that brand image will lead to a certain association. Aaker (1996) further point out that the bank of California is positioned as a smaller bank but friendlier than the bank of America and Onyancha (2013) through his study found that bank services provided differently were the main factors that shaped the bank's brand image. The following table informs the average score of the Islamic bank brand image portrayed by the respondents.

Table 1. Average score of the names, logos and slogans of Islamic banks

N0	Indicators of Image	Mean score
1	The name of the Islamic bank has portrayed Islamic values	5.00
2	The logo or symbol of Islamic bank already contains Islamic values	2.84
3	Slogan used by Islamic bank is Islamic	2.10
	Average score	3.31

Soucer: Field study in the middle of 2018.

4.2. Islamic Banking System

The Islamic bank's operational system is one side of the Islamic bank's brand image that contributes a message to the public that the Islamic bank operates on the basis of Islamic values. Average image score of the Islamic banking system perceived by respondents is 3.09 on a Likert scale. The finding indicates that respondents are still hesitant about the Islamic religious values enclosed in the Islamic banking system. This finding is not consistent with the results of studies conducted by Jalil and Rahman (2014) and Subramaniam (2014) in Malaysia who found that the Islamic banking system was positively imaged by the bank's consumers. Next, the finding is not in accordance with Al Qur'an which means "whoever gives good help he will get a reward, and whoever gives bad help (evil) he will surely bear the portion of his sin"(An Nisa', verse 85). Furthermore, the finding is also not in line with the judgment given by Antonio (2006) which states that Islamic banks will not provide a financing (credit) before certain key points are ascertained, including: (1) Whether the business activity will be financed is in accordance with Islamic teachings or not (*halal or haram*). (2) Whether the business activities that will be financed cause harm to the community. (3) Is the business related to disgraceful actions? (4) Is the business activity related to gambling? (5) Is the business activity related to the illegal or oriented weapons industry in the development of weapons of mass murder? (6) Whether the business can harm the spread of Islamic teachings, both directly and indirectly. If business activity related to matters prohibited by religious teachings as mentioned above, the Islamic Bank will not finance it. The following table informs the average score of Islamic bank brand image related to Islamic values contained in the Islamic banking system

Table 2. Average score of brand image about Islamic religious values contained in the Islamic banking system.

N0	Indicators of Image	Mean score
1	Fund financing channeled by Islamic banks to business activities has been given to businesses that are in accordance with Islamic teachings (<i>halal</i>)	3.88
2	The relationship between customers and Islamic banks is based on partnership relationships (win-win solution)	2.90
3	If financing received by Islamic bank customers is not able to be repaid, the settlement of arrears financing between Islamic bank and customer has been solved in an Islamic manner.	2.80
4	The Islamic banking system is fairer	2.89
5	Being a consumer of an Islamic bank means helping in virtue, preventing cruel acts and forbidding wrongdoing (charity and tormenting deeds) (<i>amal makruf and nahi mungkar</i>)	3.88
	Average score	3.09

Source: Field study in the middle of 2018

4.3. Islamic Bank Products

Islamic bank products offered to customers are titled with various Islamic names such as *mudharabah*, *musyarakah*, *murabahah* etc. The names of these products are given because they are in accordance with Islamic teachings and have been practiced well and successfully by Muslims before. However, this study finds that respondents portrayed the names of Islamic bank products as not yet Islamic. The finding is not in accordance with Antonio's (2006) argument, which points out that Islamic Bank is operationalized based on Islamic teachings then Islamic bank must offer to customers products which contain Islamic religious values, such as: avoiding usury, preventing harm to society, avoiding immoral acts, inhibiting gambling, impeding business which is detrimental to Islamic sharia both directly and indirectly, directed to a lawful business, and fair. The following description will further analyze the findings.

First, the average image score of Islamic bank products imaged by respondents is 3.01 on a Likert scale. The finding indicates that respondents are still doubtful about the Islamic religious values enclosed in the Islamic bank products. In another word, respondents still doubt whether Islamic religious values have been applied appropriately through the Islamic bank products or not. This finding is almost consistent with the results of research conducted by Amryana (2012) in Banda Aceh (Indonesia) which found that as many as 60.00% of respondents who imagined that Islamic bank products avoided business activities prohibited by Islamic teachings. On the contrary, this finding is not in line with the results of research conducted by Onyancha (2013) in Nairobi (Kenya) and Chapra *et al* (2018) which found that products provided by banks or Islamic financial institutions are the main factors that shape the brand's image.

Next, if assessed based on each indicator, respondents do not yet believe that the products of Islamic banks have been applied based on Islamic teachings. This conclusion can be traced through three statements relating to Islamic bank products that are cheaper, fairer, more justly and statement regarding the differences between Islamic bank products and conventional bank products. All of these indicators have an average score below three; successively the average score of each indicator is 2.86; 2.91 and 2.95 on a Likert scale. Further interviews find that respondents question what the differences between Islamic banking and conventional banking system are. The respondents add that conventional banks charge consumers in the form of interest, while Islamic banks impose them in the form of profit sharing. It means that the two banking systems are the same, however sometimes Islamic banks are more expensive. Furthermore, there are also some respondents who argue that if Islamic banks earn financial benefits it means that the Islamic banks no longer carry out the sharia mandate. If referring to a contract then such a mindset is not in accordance with sharia (Islamic teachings) because the juridical status of the contract agreement between the customer and Islamic bank is a business agreement contract (*akad tijarah*) not mutual help contract (*tabarruk contract*). The consequence of the business agreement contract is that Islamic bank is allowed to obtain financial benefits as long as both parties agree. It does not mean the Islamic banks do not have a conscience to help those who need help, but Islamic banks have special rules for people who need help or parties who need to be given assistance.

Second, based on the findings and the results of interviews with respondents, it can be concluded that respondents do not really understand the concept of Islamic banking system. Such imagery not only perceived by people who are less educated but also by scholars and people who understand religion in a rigid contextual manner. Then it should also be added that all matters relating to the obligations of Islamic banks for social and economic activities have been regulated all in the teachings of Islam. For example, every Islamic bank must allocate 2.5% of its profits as zakat (the financial proportion that must be allocated by Islamic banks every year and given to those who have the right to receive it). The table below informs the average score of the Islamic Bank brand image regarding Islamic bank products marketed to consumers.

Table 3. The average score of the image of Islamic bank products contains Islamic values

No	Indicators of image	Mean score
1	The products offered by Islamic banks are not usury	3.00
2	The profit sharing system implemented by Islamic banks is in accordance with Islamic teachings	3.00
3	The murabahah system applied by Islamic banks already contains Islamic values	3.36
4	The Islamic bank products are imaged as cheaper products	2.86
5	The Islamic bank products are imaged as products that have values of justice	2.91
6	The Islamic bank products are different from conventional bank products	2.95
	Average score	3.01

Soucer: Field study in the middle of 2018

5. Managerial Implications.

Based on the study results and analysis of the name image of Islamic banks, logos, slogans, the image of Islamic bank products and the image of Islamic banking system mentioned above, the following managerial implications can be presented:

First, the average image score of the name of Islamic banks is very high (five on a Likert scale). This finding indicates that the name of the Islamic banks has been imaged as very Islamic by the respondents. It is because all Islamic banks have used the word "Islamic" or "sharia" after the word "bank", except Muamalat bank. Although the name of the Muamalat bank does not use the word "Islamic" but the Muamalat bank is also portrayed by respondents as an Islamic bank, because the Muamalat bank has been known by customers as the first Islamic bank that has operated in Indonesia and Aceh. On the contrary, Islamic bank logos and slogans have not been imaged contain Islamic values by respondents, the mean score of each item is only 2.84, and 2.10 on a Likert scale. It is because the logos and slogans of the banks are not rooted from Islamic values such as originating from Arabic. Aceh Islamic Bank, for example, uses rice and rice leaves as a logo, whereas the Islamic Indonesian Bank (Islamic BRI Bank) logo is only in the form of uppercase letters of BRI. Next, with regard to slogans, Islamic banks also offer banking services to customers with various slogans. Muamalat Bank, for instance, uses the slogan "first pure sharia", Islamic Mandiri Bank introduces the slogan "leading, trusted and growing with you". The term Islamic BRI Banks' slogan is "serve sincerely", Islamic BNI 46 Bank uses the slogan "serving the country, the pride of the nation", Islamic Aceh Bank's slogan is "trust and partnership", and the Islamic Mega Bank's slogan is "for all of us".

Second, the operational system and products of Islamic banks that are packed with Islamic values are also imaged by respondents with a low image (three on a Likert scale). This finding informs that respondents are still not sure about the Islamic religious values contained in the Islamic banking system. In another word, respondents still doubt whether the practice of Islamic banks today is consistent with Islamic teachings or not, for instance avoiding usury, preventing investment/financing for illegitimate sectors (such as: speculative/gambling, immoral business, illegal weapons industry or oriented to the development of weapons of mass murder, activity business that are detrimental to Islamic teachings, and sectors that cause harm to society both directly and indirectly). All these findings should be valuable inputs for the management of Islamic banks to improve the brand image of Islamic banks so that the market share of Islamic banks can increase in the future.

6. Conclusions and Recommendations

Based on the findings and descriptions above, some conclusions and recommendations can be drawn, including:

1. The name of the Islamic banks is very Islamic imaged by the respondents while Islamic bank logos and slogans have not been perceived as containing Islamic values by respondents. This is because the Islamic banks' logos and slogans are not derived from Islamic values, such as Arabic or Islamic culture. Therefore, the management of Islamic banks needs to review the design of Islamic bank logos and slogans in order to increase the brand image of Islamic banks so that later Islamic banks' market share can increase.
2. The average score of image of the Islamic banking system contains Islamic values around three on a Likert scale. It means that the respondents are still unsure or doubtful about the Islamic religious values which enclosed in the Islamic banking system have been properly implemented by Islamic banking management. In another word, they are not yet sure whether the practice of Islamic banks now is in accordance with Islamic teachings or not, such as avoiding usury, preventing injustice, inhibiting investment or financing into illicit business activities (i.e. speculative/gambling business activities, immoral business, weapons industry that is illegal or oriented to the development of weapons of mass murder, business activities that are detrimental to Islamic sharia, and other business activities that can cause harm to the community both directly and indirectly). The results of further interviews with several respondents showed that the cause of the low average score of image of the Islamic banking system was because respondents had not really understood the Islamic banking system yet. Therefore, intensive education is needed for them about Islamic banks so that

they are expected to image the Islamic banking system correctly. This is very important since through this method it can be expected that they will become consumers of Islamic banks so that the market share of Islamic banks can increase later.

3. The average score of brand image on Islamic bank products that enclosed Islamic values is around three on a Likert scale. Based on this finding, it can be concluded that respondents are still hesitant about the Islamic values contained in the products of Islamic banks, such as avoiding usury, preventing gambling and preventing other illicit business activities that are not justified by Islam. In another word, between Islamic bank products and conventional bank products are fundamentally different. Therefore, it is necessary to have the right education for them so that they can understand the Islamic jurisprudence products correctly and image the Islamic bank products contain Islamic values. Based on their true image of Islamic banks, they are expected to become consumers of Islamic banks in the future.

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