

# The Perception of Islamic Banking by Chinese Descendants in Bagansiapiapi

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## Abstract

This study aims to analyze the factors that influence non-Muslims to become customers in Islamic banking in Bagansiapiapi. Bagansiapiapi is the capital of Rokan Hilir district in Riau Province. Bagansiapiapi is an area with a population structure dominated by residents of Chinese descent. With unique social and cultural and economic issues in Bagansiapiapi, it is interesting to know how people's perceptions of Chinese descent towards Islamic banking are based on Islamic teachings. The results of the study showed that the Bagansiapiapi community's perception of Islamic banks from the cognitive aspect showed that the respondents' knowledge of Islamic banks was 69.5%. Whereas from the effective aspect amounted to 65.2% which indicates the respondents like Islamic banks. The conative aspect is 49.2% which shows respondents choose Islamic banks. The Bagansiapiapi community's perception of interest in Islamic banks is 51.4%, this shows that they have an interest in using Islamic banks.

**Keywords:** Promotion, Bank Reputation, Location, Product, Islamic Bank

## 1. Introduction

The idea of Islamic banking refers to the banking system or activities that are in accordance with the Sharia (Islamic law), which application is based on the development of Islamic economics. Islamic economic principles emphasize on moral values and ethics in all transactions. It becomes a broad universal appeal especially in the banking and financial services, since science nowadays begins to incorporate elements of ethics. The basic principle of Islamic banking is based on risk sharing which is a component of trade, not a transfer of risk as found in conventional banking. In its practical application, Islamic banking requires all financial transactions to be supported by productive activities .

Apart from the inherent religious identity of Islamic banks, data shows that the value of ethics in Islamic banking not only attract Muslims but also non-Muslims to enjoy the service. The reason of the establishment of Islamic banking is the belief that interest is haram. This is because interest belongs to the category of usury which is prohibited not only in Islam but also in other religions.

Various studies on the views of non-Muslim people on Islamic banking found various results and the majority of research was carried out on non-Muslim communities who embraced Christianity or Catholicism. In those religion, usury is also prohibited. Research on the perception of non-Muslim people, especially business man, of Chinese descent in Indonesia is still very limited.

Bagansiapiapi is the capital of Rokan Hilir district in Riau Province. This area is a unique area with a population dominated by residents of Chinese Indonesians. The dominance of Chinese descendants make Bagansiapiapi like their own homeland. In the history of the Chauvinism which caused ethnic conflict between Pribumi or native Indonesians and Chinese descendants in 1946 in Bagansiapiapi known as "Peristiwa Bendera" or "Flag Incident" which caused many casualties on both sides .

Nowadays, there has never been a conflict between Chinese descendants and native Indonesians in Bagansiapiapi. A bitter past experience taught an important lesson to live side by side in peace. The current control of economy, especially in the trade sector after fish production has plummeted, is still dominated by people of Chinese descent. Collaboration between Chinese Indonesians and native Indonesians in the economic sector is generally in the form of partnership between Malays as suppliers of raw materials or labors. However, the result of observations in the field shows that familial factors are still major factors in the recruitment of workers.

Looking at the unique socio-cultural and economic background in Bagansiapiapi, it is interesting to know the perception of the people of Chinese descent in Bagansiapiapi ,that are predominantly inhabited by Chinese Indonesians, towards Islamic banking based on Islamic teachings.

Therefore, the research problem in this study is stated as follows:

What factors influence non-Muslims to be customers of Islamic banks in Rokan Hilir?

The objectives of this study are to know and analyze the factors that influence non-Muslims to be customers of Islamic bank of Bagansiapiapi.

## 2. Literature Review

### 2.1 Islamic Banks

#### 2.1.1 Definition of Islamic Banking

Islamic banking, according to Act of The Republic of Indonesia Number 7 of 1992 Concerning Banking, is a bank which operations are based on sharia principles. It is technically juridical called "Bank based on the principle of sharing". With the latest Banking Act, that is Act Number 10 of 1998, the term used is "bank based on sharia principles", because its operations are guided by Islamic sharia provisions. Islamic banks are also called "Sharia Banks". According to Act Number 21 of 2008 concerning Sharia Banking in Article 1 number 7, it is stated that "Sharia Bank is a bank conducting its business based on sharia principles and according to its type it consists of Sharia Commercial Bank and Sharia Rural Bank".

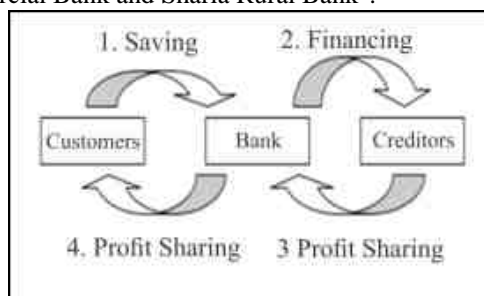


Figure 1. Basic Concepts of Sharia Banking

Source : Al Arif (2011: 306)

#### 2.1.2 Characteristics of Islamic Banks

The fundamental characteristics of Islamic banks according to Andri Soemitra in Al-Arif (2011: 297) are:

- Elimination of usury.
- Service to the public interest and realize Islamic socio-economic goals.
- Islamic bank is universal, which is a combination of commercial banks and investment banks.
- Islamic bank will conduct a more careful evaluation of financing application oriented to equity participation because Islamic commercial banks apply profit-list sharing in consignment, venture, business, or industry.
- Profit sharing tends to strengthen the relationship between Islamic banks and entrepreneurs/ businessmen.
- The framework built to help the banks overcome their liquidity is by utilizing money market instruments between Islamic banks and sharia-based central bank instruments.

#### 2.1.3 Characteristics of Islamic Banks

Islamic banks have different characteristics with conventional banks. The characteristics of Islamic banks are as follows (Aziz, 1992: 8):

- Profits, for example Murabahah and (Bai'u Bithaman Ajil) loans and cost (for example on Al-Qardhul Hassan loans), are agreed to be not rigid and determined based on the wealth of risk and respective contributions.
- The fee is only charged up to the contract deadline. For the remaining debt after the contract, it is charged up by making a new contract.
- The use of percentages for calculating the profit and cost of the administrative admission is always avoided because the percentage contains the potential to multiply the amount of money.
- Islamic Banks do not recognise the so called *fixed return*. The return is determined after getting profit, not before that.
- Money from the same type cannot be sold, leased or considered as merchandise.

#### 2.1.4 Functions and Roles of Islamic Banks

Islamic banks have a role in the world of the economy as fund collectors and channeling funds to the community. In national development, Islamic banks also have roles, among others, as follows (Aziz, 1992: 11):

- As a complement to the existing Bank, and provide an alternative way of banking that satisfies the user.
- As a means to increase public participation in national development and reduce socio-economic disparities.
- Creating new jobs
- As a means to increase people's income

#### 2.1.5 Differences in Islamic Banks and Conventional Banks

Conventional Banks and Islamic Banks have distinctive differences which can be seen in Table 1 below:

Table 1. Differences between Islamic Banks and Conventional Banks

Character	Islamic Bank	Conventional bank
Existence and legality	Islamic law and positive law	Positive law
Legal basis for the product and contract	Islamic law and positive law	Positive law
Function	Economic and social (religious)	Economy
Business orientation	<i>Profit and Falah oriented</i>	<i>Profit oriented</i>
Operational principle	Based on the principles of sharia principles (profit sharing, buying and selling, leasing, loans)	Based on the principle of conventional principles based on interest
Investation	Halal	Halal and unclean
Bank relations with customers	Partnership and alignment	Debtor and creditor
Determination of benefits (rewards)	Mutual agreement	Unilateral by the bank
Use of funds	Real ( <i>user of real funds</i> ).	<i>Creator of money supply</i>
Supervision	Bank Indonesia, national sharia board and sharia supervisory board	Bank Indonesia

Source : Usman (2012: 15)

#### 2.1.6 Sharia Bank Products

Generally, the products offered by Islamic banks can be grouped into three categories, namely funding products, financing products and service products. Sharia principles applied in the funding category are the principles of wadi'ah and mudharabah Al-Arif (2011: 330).

- Funding products
  - a. Savings
  - b. Deposit
  - c. Current Account
- Financing products

Financing is funding services provided by a party to another party to support the investment that has been planned, either by individuals or by an institution. According to Act Number 21 of 2008 concerning Sharia Banking, financing is the provision of funds or bills compatible to it in the form of:

- a. Profit sharing transactions in the form of mudharabah and musyarakah.
  - b. Leasing transactions in the form of ijarah or lease purchase in the form of ijarah or lease purchase in the form of ijarah muntahiya bittamlik.
  - c. Sale and purchase transactions in the form of murabahah, salam, and istishna.
  - d. Lending transactions in the form of qardh.
  - e. Lease service transaction in the form of ijarah for multiple services transactions
- Service Products
    - a. Sharf (Foreign Exchange Sale and Purchase)
    - b. Wadi'ah (Custodian)

## 2.2 Customers

### 2.2.1 Customer definition

According to Act Number 10 of 1998 concerning banking, in article 1 point 17, it is stated that "the definition of customers are those who use bank services."

According to banking dictionary, "the customer is a person or entity that has a saving account or loan in a bank." From the definition, it can be concluded that the customer is:

- People who usually deal with or become bank customers (in financial terms)
- People who are covered by insurance
- Comparison

### 2.2.2 Definition of Non-Muslim Customers

The customer is a person or company or entity or institution that has an account with a bank. According to the dictionary of management, costumers are people who have savings or loans in a bank, while according to Act Number 21 of 2008 concerning Islamic Banking, costumer is defined as follows:

- Customers are parties who use the services of a Sharia Bank or Sharia Business Unit.
- Funding customer is a customer that has funds in a bank in the form of savings, current accounts and deposits
- Lending customer is a customer who borrows money from the bank as a credit.

From some of the definitions described, it can be explained that Sharia Bank customers are people who have

funds in Sharia Banks in the form of deposits or people who borrow funds in banks. Thus, what is meant by a non-Muslim customer is a person other than Islam who places his funds in a Sharia Bank in the form of deposits or who borrows funds in a bank.

## 2.3 Decision Making Theory

### 2.3.1 Definition of Purchase Decisions

The concept of decision, according to Stoner (2006) in Hasan (2002: 9) decision is the choice among alternatives. This definition contains three meanings. *First*, there are choices based on logic or consideration. *Secondly*, there are several alternatives that must be chosen. *Third*, there are goals to be achieved and the decision is closer to that goal. Atmosudirjo (2000) defines decision as an ending rather than a thinking process about a problem. In other words, it is a matter of answering the question of what must be done to overcome the problem, by making choices on alternatives.

From the previous definitions of decisions, it can be concluded that the decision is a problem solving of the situation which is carried out through the selection of an alternative from several alternatives. Decision making by customers can be interpreted as a process of selecting the best alternative from several existing alternatives systematically to be followed up (used as a guide to choose a bank). Therefore, the complete, reliable and actual information is needed in the decision making process.

### 2.3.2 Purchasing Decision Process

The purchasing decision process in purchasing a product can also be influenced by someone else (not the main buyer). It should be known by marketers because sometimes it becomes a very strong motivating factor for making purchasing decisions (Hasan, 2010: 64-65).

### 2.3.3 Factors Affecting Customer Decisions

- Promotion

Promotion is a one-way flow of information made to direct a person or a group to the actions that create exchange in marketing. Promotion is also one of the determinants of the success of a marketing program (Tjiptono, 2005: 219). Even though the product issued by a high-quality company, it will not evoke consumer interest to buy it if the consumers do not know the product. To make them know about the product, then promotion is needed.

- Company reputation

Reputation or better known as *brand reputation* is often defined as perceived quality. Freed Selnes (1993) states that in industrial and service businesses, name (brand) is more often associated with the company's reputation than with the product or service itself. That is why one of the considerations of customers to save their money at the Bank is the company's reputation in the eyes of customers, because trust is one of the main factors for customers to save or invest their money in the bank.

- Location

The location of a bank reflects the long-term commitment of a banking business. Location is a decision made by the company in which operations are placed. Financial institutions are usually located in crowded places (Lupiyoadi, 2005: 129).

- Product

According to (Kotler & Armstrong, 2001: 11) products are all things that can be offered to the market to get attention, be bought, used, or consumed that can satisfy desires or needs. Conceptually, a product is a subjective understanding of the producer of something that can be offered as an effort to achieve organizational goals through meeting consumer needs and activities, in accordance with the competence and capacity of the organization and market purchasing power. Products are considered important by consumers and used as a basis for decision making. A high quality product will lead to satisfaction of customers. This will make customers become interested so they make decisions to use the product.

## 2.4 Research Hypothesis

Research hypothesis was a temporary guess or temporary answer which should be proven (Sugiyono, 2012: 64). The hypotheses in this study were stated as follows:

- There was a promotional relationship of the decision of non-Muslims to be customers in Islamic banking in Bagansiapiapi.
- There was a relationship between the reputation of the bank and the decisions of non-Muslims to be customers in Islamic banking in Bagansiapiapi.
- There was a location relationship of the decision of non-Muslims to be customers in the Islamic banking of Bagansiapiapi.
- There was a product relationship to the decision of non-Muslims to be customers in Islamic banking in Bagansiapiapi.

### 3. Research Method

This research was carried out in Bagansiapiapi City in Rokan Hilir regency. To determine the sample used in the study, purposive sampling technique was used. Purposive sampling was a sample determination technique with certain considerations. The consideration taken in this study was that the samples fulfilled the criteria needed, non-Muslims who lived in Bagansiapiapi City.

The type of data in this study was quantitative data. While the data source was primary data, meaning that the data was obtained directly from the respondents themselves. The primary data sources in this study were non-Muslims in Bagansiapiapi.

#### 3.1 Data Collection Techniques

In this study the data collection methods used were described as follows:

- Questionnaire Method (Questionnaire)

Questionnaire method is a data collection by giving or distributing a list of questions or statements to the respondents, expecting that the respondents respond to the list of questions or statements. The questionnaire used here was a closed model because the answers had been provided. The measurement used a Likertscale, containing five levels of answer preferences as follows:

- SS : Strongly Agree, scored = 5
- S : Agree, scored = 4
- N : Neutral, scored = 3
- TS : Disagree, scored = 2
- STS : Strongly Disagree, scored = 1

- Documentation Method

The documentation method was used to collect some information about data and facts related to the problem and the purpose of the study, both from the published or unpublished documents like books, scientific journals, newspapers, magazines, websites and others.

#### 3.2 Data Analysis Techniques

Data analysis techniques used in this study were:

- Descriptive Analysis

Descriptive analysis presented data in form in tables and then explanation in accordance with the descriptive method was provided.

- Quantitative Analysis

Data analysis was carried out by means of quantitative analysis. The analysis carried out included validity and reliability test, normality test, multiple linear regression test, t test, F test, and determination test.

a. Validity test

Validity test is used to measure whether a questionnaire was valid or invalid. The statical formula used is product moment correlation coefficient of Pearson.

b. Reliability Test

Reliability test indicates the level of accuracy of an instrument. To measure reliability, Cronbach Alpha ( $\alpha$ ) statistical test is used. A variable is reliable if the test score was  $\alpha > 0.60$ .

c. Normality test

A good regression model is the one with normal data distribution. Normality test data can be done, among others, by comparing the probability of the Kolmogorov-Smirnov score by 0.05 (5%). If the probability of the coefficient  $\alpha > 0.05$ , then the data is normally distributed, on the contrary if the coefficient value is  $< 0.05$ , the data is not distributed normally (Santoso, 2003).

d. Spearman Rank Correlation Analysis

Spearman Rank Correlation Analysis is used to answer the research hypothesis.

#### 3.3 Descriptive Analysis of Research Variables

Descriptive analysis of research variables is the explanation of the results of questionnaires filled by respondents. The results of the calculation of each variable are presented in the form of tables with information of the average value and the percentage of the average level of each variable. The information is very important to know the score of each statement. After that, the data is analyzed descriptively. This study used samples which were also the population consisting of 97 respondents. The research variables used in this study were cognitive perception, affective perception, and interest perception.

#### 3.4 Cognitive Perception

Cognitive components (perceptual components) are the components related to knowledge, views, beliefs, namely things related to how people perceive objects of attitude. Cognitive perception in this study consisted of 6

statements.

For cognitive variable of question No. 1, it was found that 2 respondents were strongly agree, 20 respondents were agree, 35 respondents were hesitant, 34 respondents were disagree, and 6 respondents were strongly disagree. Overall, the percentage obtained was 55.5%. It indicated that only half of the respondents knew about Islamic banks.

For question No. 2, 12 respondents strongly agreed, 45 respondents agreed, and 21 respondents hesitated, 19 respondents disagreed. Overall, the percentage obtained was 70.3%. This indicated that some respondents knew about conventional banks.

For question No. 3, 10 respondents were in agreement, 33 respondents were in hesitation, 50 respondents were in disagreement and 4 respondents were in strong disagreement. Overall, the percentage obtained was 50.1%. It showed that only half of respondents understood the operational system of Islamic banks.

For question No. 4, 7 respondents answered "strongly agree", 25 respondents answered "agreed", 29 respondents answered "hesitant", 29 respondents answered "disagree". Overall, the percentage obtained was 57.7%. This showed that some respondents understood the conventional bank operational system.

For question No. 5, 9 respondents agreed, 31 respondents hesitated, 53 respondents disagreed and 4 respondents strongly disagreed. Overall, the percentage obtained was 49.3%. This indicated that only some of respondents knew the profit sharing principle for Islamic banks.

For question No. 6, 9 respondents were strongly agree, 36 respondents were agree, 21 respondents were hesitant, 30 respondents were disagree and 1 respondent was strongly disagree. Overall, the percentage obtained was 64.5%. This showed that most respondents knew the principle of conventional bank interest.

Based on a descriptive analysis of cognitive variables, the highest percentage of 70.3% was the statements that the respondents knew about conventional banks. The lowest percentage was 49.3%, stating that the respondents knew the profit sharing principle for Islamic banks. This showed that respondents understood about conventional banks better compared to Islamic banks.

### 3.5 Affective Perception

Affective component (emotional component) is a component related to feeling of happy or not happy. Feeling of pleasure is a positive thing, while feeling of displeasure is a negative thing. Affective perception in this study consisted of 4 statements.

For the affective variable of question No. 1, 3 respondents answered "strongly agree", 27 respondents answered "agree", and 53 respondents answered "hesitate", 16 respondents answered "disagree" and 1 respondent answered "strongly disagree". Overall, the percentage obtained was 63.7%. This showed that only some respondents considered that Islamic banks benefited all parties.

For question No. 2, 2 respondents answered "strongly agree", 34 respondents answered "agree", and 45 respondents answered "hesitate" and 16 respondents answered "disagree". Overall, the percentage obtained was 64.5%. This showed that most respondents felt confident that the profit sharing principle used by Islamic banking was different from the principle of interest on conventional interest.

For question No. 3, 2 respondents were strongly agree, 30 respondents were agree, 46 respondents were hesitant and 46 respondents were disagree. Overall, the percentage obtained was 63.1%. This showed that most respondents felt confident that the principle used in Islamic banking would benefit all parties.

For question No. 4, 5 respondents strongly agreed, 51 respondents agreed, 26 respondents hesitated and 15 respondents did not agree. Overall, the percentage obtained was 69.5%. This showed that most respondents felt confident that the principle used in Islamic banking would benefit all parties.

Based on descriptive analysis of affective variables, the highest percentage of 69.5% stated that respondents felt sure the profit sharing principle used by Islamic banking was different from the principle of interest in conventional banks. The lowest was 63.1%. It indicated that respondents felt confident that the principle used by sharia banking would benefit all parties. Overall, the percentage of respondents regarding affective variables was 65.2%. This showed that respondents liked Islamic banking.

### 3.6 Conative Perception

Conative components (components of behavior, or *action components*) are components related to the tendency to act on objects. This component shows the intensity of attitude, which shows the tendency of a person to act or behave towards the object. Conative perception in this study consisted of 4 statements.

For the conative variable of question No. 1, 2 respondents answered "strongly agree", 8 answered "agreed", and 37 respondents answered "hesitate", 47 respondents answered "disagree" and 3 respondents answered "strongly disagree". Overall, the percentage obtained was 51.5%. It showed that the majority of respondents used Islamic banks because of their own willingness.

For question No. 2, 2 respondents were strongly agree, 7 were agree, and 34 respondents were hesitate, 51 respondents were disagree, and 3 respondents were strongly disagree. Overall, the percentage obtained was

50.5%. It showed that most respondents wanted to use Islamic bank products

For question No. 3, 1 respondent was in strong agreement, 4 respondents were in agreement, and 25 respondents were in hesitation, 62 respondents were in disagreement, and 5 respondents were in strong disagreement. Overall, the percentage obtained was 46.4%. This indicated that only the majority of respondents wished to seek information on Islamic banks.

For question No. 4, 1 respondent was strongly agree, 11 were agree, 22 respondents were in doubt, 56 respondents were disagree, and 7 respondents were strongly disagree. Overall, the percentage obtained was 48.2%. This showed that the majority of respondents sought Islamic bank information from Islamic bank marketing.

Based on the descriptive analysis of conative variables, it could be seen that the highest percentage of 51.5% referred to respondents who used Islamic banks based on their own willingness. The lowest percentage was 46.4% stated that respondents had the desire to seek information on Islamic banks. Overall, the percentage of respondents regarding conative amounted to 49.2%. This showed that only the majority of respondents had a desire to use Islamic banks.

### 3.7 Interest

Interest is a tendency that is closely related to feelings, especially feelings of pleasure towards something which is considered valuable, fulfilling needs and giving satisfaction. Something that can be in the form of activities, people, and experiences or objects that can be used as stimuli that require a direct response. If something is considered suitable to fulfill the needs or please to someone then something will be carried out. On the contrary, if something is not pleasant then it will be left behind. In this study, there were 8 statements for interest variable. For the conative variable of question No. 1, 1 respondent answered "strongly agree", 9 answered "agree", 35 respondents answered "hesitate", 49 respondents answered that they did not agree and 3 respondents answered "strongly disagreed". Overall, the percentage obtained was 50.9%, this showed that only the majority of respondents were interested in using the services of Islamic banks.

For question No. 2, 1 respondent was strongly agree, 9 were agree, 35 respondents were hesitate, 49 respondents were disagree and 3 respondents were strongly disagree. Overall the percentage obtained was 50.9%. This showed that most respondents were interested in using Islamic bank products.

For question No. 3, 1 respondent answered "strongly agree", 6 answered "agree", 37 respondents answered "hesitate", 50 respondents answered "disagree" and 3 respondents answered "strongly disagreed". Overall, the percentage obtained was 50.1%. This showed that most respondents were interested in using Islamic banks because the location was easy to reach.

For question No. 4, 2 respondents were strongly agree, 17 were agree, 21 respondents were hesitate, 54 respondents were disagree and 3 respondents were strongly disagreed. Overall the percentage obtained is 53%, this shows that most respondents are interested in using Islamic banks because their offices are in every city.

For question No. 5, 1 respondent answered "strongly agree", 11 answered "agree", 30 respondents answered "hesitate", 51 respondents answered "disagree" and 4 respondents answered "strongly disagreed". Overall, the percentage obtained was 50.5%. This showed that most respondents were interested in using Islamic banks because the products offered were vary widely.

For question No. 6, 8 respondents were in strong agreement, 11 were in agreement, 30 respondents were in hesitation, 51 respondents were in disagreement and 4 respondents were in strong disagreement. Overall the percentage obtained was 49.3%, this showed that the majority of respondents were interested in using Islamic banks because of the friendly employees.

In question No. 7, there were 21 respondents agreed, 72 respondents hesitated, 54 respondents disagreed and 4 respondents strongly disagreed. Overall the percentage obtained is 49.3%, this shows that only the majority of respondents are interested in using Islamic banks because the products offered vary widely

In question No. 8, there were 23 respondents answered "agree", 21 respondents answered "disagree", 49 respondents answered "hesitate" and 5 respondents answered "strongly disagreed". Overall, the percentage obtained was 53%. This showed that the majority of respondents were interested in using Islamic bank service because of the polite employees.

Based on a descriptive analysis of interest variables, the highest percentage of 52% was the statement that respondents were interested in using Islamic bank services because its location was easy to reach. On the other hand, the lowest percentage was 49.3% stating that respondents were interested in using Islamic banks because the products offered were varied. Overall, the percentage of respondents regarding conative variable was 51.4%. This showed that the majority of respondents were interested in using Islamic banks.

## 4. Conclusions and Suggestions

### 4.1 Conclusions

- The Perception of Islamic Banking by Chinese Descendants in Bagansiapiapi from cognitive aspects showed

that respondents' knowledge of Islamic banks was 69.5%.

- The Perception of Islamic Banking by Chinese Descendants in Bagansiapiapi from effective aspect showed that only 65.2% of respondents liked Islamic banks.
- The Perception of Islamic Banking by Chinese Descendants in Bagansiapiapi from conative aspect was 49.2%, this shows that only 49.2% of respondents chose Islamic banks.
- The Perception of Islamic Banking by Chinese Descendants in Bagansiapiapi from interest in Islamic banks was 51.4%, this showed that only 51.4% of respondents were interested in using Islamic banks

#### 4.2 Suggestions

- For Islamic banking, it is better to improve the service, especially for non-Muslim prospective customers. Maximizing socialization and marketing strategies are some of the ways. Promotions must be more innovative, thus it attracts non-Muslim people to use Islamic banks.
- Policies related to the principle of the Profit Sharing System as a plus point of shariah banks need to be properly displayed and implemented, considering that there is an impression in the non-Muslim community that they do not know about the principle of profit sharing system of Islamic banks. This requires strong socialization, thus people understand more about the principles of the system.
- For other researchers conducted similar study, other variables that have not been included in this study should be considered.

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