

Perception, Preference and Attitude of *Nahdlatul Ulama* and *Muhammadiyah* Committee toward Islamic Bank in Indonesia

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Abstract

This research is conducted among Islamic non-governmental organizations; those are *Nahdlatul Ulama* and *Muhammadiyah*. This research aims to determine the perception (X1), preference (X2), and attitude (X3) of Islamic mass organizations or non-governmental organizations in Indonesia toward Islamic Banking and their decision (Y) of using the products of Islamic Banking or Islamic Financial Institutions. We took Branch Board of *Nahdlatul Ulama* (PCNU) and the Regional Committee of *Muhammadiyyah* (PDM) Salatiga as population. The sample in this research is 33 respondents. The techniques used are multiple regression analysis and independent sample t-test. Regression result shows that the preference variables have positive and significant effect on customer's decision variables. While the perception and preference variables do not have a positive and significant effect on the decision in becoming customer. And the adjusted R square or determination coefficient valued 0.690, which means that 69.0% of dependent variable (Y) is affected by the independent variable (X), while 31% dependent variable (Y) is influenced by other variables outside the equation. And the last, independent sample t-test shows that there is no significant difference between PCNU and PDM Salatiga in their perception, preference, attitude and decision toward Islamic Banking.

Keywords: Perceptions, Preferences, Attitudes, Decision

Introduction

Being one of the most populous Muslim countries in the world, Indonesia has been promoting the idea of implementing Islamic Banking System (IBS). Indonesia is one of the Muslim countries committed to not only developing conventional banking system but also an Islamic banking system. The Islamic banking system in Indonesia started in 1991 when the first Islamic bank, *Bank Muamalat Indonesia* (BMI) commenced its operations. It was the objective of the Indonesian government to develop the Islamic banking system parallel to the conventional system. Instead of establishing many new Islamic banks, the government introduced a concept of Islamic Window Banking System (IWBS) or in Indonesia it is well-known as *Unit Usaha Syariah* (UUS) which allows the existing conventional banks to introduce Islamic banking products to customers.

During the last two decades, there has been a rapid expansion of banking services in Indonesia. In Indonesia, the consumption of banking products and services has exhibited an extra ordinary increase in the recent years. This increase has also been evident in the realm of Islamic banking.

Though Islamic banking is not a very old concept, it is experiencing a rapid growth and now competing head to head with conventional banking system. In Indonesia it seems to have a good future prospect and the Islamic banks are trying to tap this market by offering services to the customers based on Sharia principles. While choosing a banking service the customers are some specific factors to differentiate the services of both banking systems. Religious view, risk factor, reference groups, convenient location, educational qualification, relationship with other banks, all these factors are having impact on the decision making process of the customers. Because Indonesia is the most populous Muslim country in the world, the religious view and educational qualification may be the most influential factor in making decision.

As the most populous Muslim country in the world, Indonesia has many Islamic Organization, whether governmental or non-governmental organization. There are two Islamic Organizations in Indonesia that have very large members; these are *Nahdlatul Ulama* and *Muhammadiyah*. Based

on the fact, these organizations acclaim that their members are about more than 60 million members. This is a huge number, if their entire member is using Islamic banking product, it will give big contribution to Islamic banking's market share. But the fact said differently. Many of their members do not have Islamic banking account. Furthermore, there are still many debates on these organizations about the pure Islamic banking system.

Problem Statement

Changes in the Indonesian financial landscape and the introduction of Islamic banking have generated new dimension and phenomena in banking sector. Such scenario had also led to the changes in the customer's taste and demand for better and high quality banking services. Since the emergence of more financial institutions in recent years, both conventional and Islamic, *Nahdlatul Ulama* and *Muhammadiyah* have been faced with enormous choices. Rather, these organizations are now spoilt for choices to choose the ones that meet their needs and wants before making any decisions. When they choose Islamic banking, they will argue that Islamic banking has been better than conventional one. But when they choose conventional bank, they will argue that Islamic bank has just the same system with conventional one.

Similarly, this situation also applies to the products and services offered by the Islamic banking system. These products not only have to compete with products offered by the conventional banking but also among the products offered by the Islamic banking itself. Due to this stiff competition, the Islamic banking therefore needs to consider several criteria such as bank's image and performance, speed of transaction, channel of delivery system, banking convenience and product diversity to make sure Muslim customers with deep Islamic knowledge such as *Nahdlatul Ulama* and *Muhammadiyyah* members. Islamic banking is gaining grounds within Muslim organizations, where it was reported that there is a ministry in Indonesia that doesn't use Islamic banking product even though this ministry is related with Islamic activity. Why is it so? Is it because Muslim organizations in Indonesia haven't had good perception, preference or attitude toward Islamic banking?

Purpose of Study

Based on the problem statement, the purpose of this study is to investigate the following relations:

1. R1: Perception of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee has a relation with their decision on using Islamic banking product.
2. R2: Preference of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee has a relation with their decision on using Islamic banking product.
3. R2: Attitude of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee has a relation with their decision on using Islamic banking product.
4. R4: There is a differential relation between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their perception on using Islamic banking product.
5. R5: There is a differential relation between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their preference on using Islamic banking product.
6. R6: There is a differential relation between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their attitude on using Islamic banking product.
7. R7: There is a differential relation between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their decision on using Islamic banking product.

Literature Review

With the exception of a few studies that used individual and small business customers as samples, no attempt has been made in the area of corporate customers' understanding of Islamic banking in the mainstream publications. Similarly, there are several published works that relate to corporate customers' perceptions, preference, and attitude on Islamic banking.

Study on customers' perceptions on Islamic banking is relatively recent, several researchers take non-Muslim society as object, in which the work of Omar & Hafizah (2016: 139) may be considered as one of the latest studies in Islamic bank customers' perception. Their study investigates the relationships between non-Muslims' perceptions and acceptance towards Islamic banking in Malaysia. The result of hypotheses has revealed that there is a significant relationship between perception among non-Muslims which is indicated by confidence and bank selection criteria, towards acceptance of Islamic banking system in Malaysia. Moreover, Hidayat & Nouf (2012: 654) do a research that was conducted to evaluate the perceptions of non-Muslim expatriates in Saudi Arabia toward Islamic banking products and services. Results of the study indicate that all the respondents are aware of and have or had prior Islamic banking exposures. The study also reveals that cheaper transaction costs and better service delivery are the main reasons that attract them to use Islamic banking services. Though majority of the respondents are convinced of the social benefits that can accrue from the interest-free Islamic banking principles, they are however not the primary reasons for their utilization of Islamic banking services in Saudi Arabia. Furthermore, the findings indicate that majority of non-Muslim customers in Saudi Arabia perceive current Islamic banking services as diverse and suitable in satisfying their banking needs. Abdullah et al. (2012: 151) are doing the same with Omar and Hidayat. Their research aims to examine non-Muslim customers' perception of Islamic banking products and services in Malaysia. For the degree of perception, the link between religion and education could not be established with the perception that the establishment of Islamic banking will improve the overall banking facilities since most of the respondents were unsure of Islamic banking products and services are gaining popularity among non-Muslim.

Several researchers also take Muslim society as their object, for example Sohail, et al. (2014: 179) explore that the perception of persons were using Islamic banking facilities understand of Islamic banking system on different aspects. Not only for Muslim society but also there are several researches that were using policy maker as their object, for example Abiah & Bundi (2012: 121). The main purpose of their paper is to survey the

viewpoints of the people of Gombe Local Government Area to review their perceptions towards Islamic Banking. The survey however reveals that the perception of people in the study area is largely consistent with misconception of the subject matter and concludes by calling on relevant stakeholders including the Central Bank to initiate awareness campaign programs to orient and enlighten the public about Islamic Banking, its products, services and economic benefits to be derived from the advent of Islamic banking. Respectively, Hassan (2007: 174), his survey-study has tested a number of perceptions using two pre-designed questionnaires. After scrutinizing the answers of the respondents following points can be summed-up as conclusion that there are still many account holders in this bank who are not confident about the commencement of this bank's operations according to the Shariah. They were suspicious about the commitment of this bank to Shariah Compliances. This is also the things that make us aware of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee, because they seem suspicious about Islamic bank. Based on the studies above, the following hypothesis is developed:

H1 : Perception of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee has a positive and significant effect on their decision on using Islamic banking product.

Preference toward Islamic Banking

Study on customers' preference on Islamic banking is usually tested with quantitative research, but there are several researchers that used qualitative method. For example a study from Shahid et al. (2015: 11), their article is about to highlight the favorites of Malaysian banks characteristics toward the clients. Qualitative method with semi organized interview shows that due to religious belief Islamic banking is better as compared to conventional banking and Malaysian customer is more interested in Islamic banking system. The preference toward Islamic banking is not only an individual problem but also corporate problem. When corporate business decides to take financing in the Islamic bank, they usually think about their preference in Islamic banking. This is noticed by Hassan et al. (2015: 3192) the main objective of their study is to assess the tendency of small and medium enterprises (SMEs) to use the Islamic bank. It is found by Mann-

Whitney test that the tendency to use Islamic bank varies between those firms which consider formal financing with the ones relying on informal financing with the latter tends more to use Islamic bank.

There is also a reverse relation between Islamic bank and customer preference, for example a study from Jalil & Rahman (2014: 209), the main objective of their study is to explore how much the bank customers are influenced by the Islamic banking services and this research is also to identify the factors that influence customers in preferring Islamic banking services. The findings present that Islamic branding has negative impact and insignificant relationship with Islamic banking service, since Malaysian customers prefer Islamic banking service due to convenience service, perception of service and ethical organization rather than Islamic branding.

Preference is not only a problem for Muslim on choosing Islamic banking but non-Muslim also face the same thing, they will think about their preference before deciding something especially when they want to use Islamic banking product. As noticed by Kader et al. (2014: 138), their study aims to understand customer preferences in selecting bank in a competitive market of Islamic banks. It is found that customers are attracted to *Bank Rakyat* because of its quality of service, its returns and its physical image. Analysis of Variance (ANOVA) reveals that Muslim and non-Muslim customers are equally influenced by these factors. The results suggest that when there are many Sharia compliant banks in the market customers are assured of the religious factor and hence look for other criteria in the bank of their choice.

There are many evidences that show a Muslim prefers more in using Islamic banking than conventional one. For example study from Doraisamy et al. (2011: 290), their aim of their paper is to investigate customers' preferences on Islamic Banking product and services in Sungai Petani, Kedah. More specifically, to examine the reasons of customers for selecting Islamic Banking services rather than Conventional Banking services. The findings revealed that customers were aware of Islamic banking products and services to certain degree and the reasons for preferring them are because of the profitability and quality. Based on the studies above, the following hypothesis is developed:

H2 : Preference of *Nahdlatul Ulama's* Committee and *Muhammadiyyah's* Committee has a positive and significant effect on their decision on using Islamic banking product.

Attitude toward Islamic Banking

There are four common objects when we examine customers' preference on Islamic banking; they are customer in general, customer who recently study, customer who has employed and customer with different belief. In case of customer in general, there are several studies in this case, for example from Awan & Azhar (2014: 42), their study reveals the relationship between customer behavior towards bank selection criteria and customer satisfaction. The findings show positive and significant relationship among Preference and customer satisfaction. We conclude that customers' satisfaction is increasing day after day and their preference is getting strong with the Islamic banks.

In case of students' preference toward Islamic banking, there is a study that studies the relationship between customer behaviors and using Islamic banking, this research is conducted by Yahya & Othman (2014: 145). Their study examines the factors that influence the attitude of customers toward utilization of Islamic credit cards among graduate students of Kolej Universiti Insaniah. The result from the regression shows that trust is the most significant predicting variable on the attitude to use Islamic credit cards with the 24.9% explanation on the variance. Three variables out of the five independents variables; trust, knowledge and financial cost jointly explained 40 % of the variance of attitude toward using Islamic credit cards. Trust, knowledge and financial cost can be classified as preference determinants.

For the workers choosing the best bank is very important, they need to invest their payment for future pension because their pension is not guaranteed by the state. The study between preference and Islamic bank in the workers community is ever conducted by Buchari et al. (2015: 25). Their study aims to analyze the employees' awareness and attitudes towards the Islamic banking products. The study concluded that 56% of respondents

are aware as well as have a positive attitude towards Islamic banking products and services.

Customer with different belief also takes a part of Islamic banking, because there is no prohibition for non-Muslim customer to be an Islamic banking customer. The study from Loo (2010: 453) was trying to make sure that whether Muslim or non-Muslim deserves to be Islamic banking customer. His paper explores the differences in attitude and perception towards Islamic Banking between Muslims and non-Muslims. The results show Muslims as supportive of Islamic Banking while non-Muslims view Islamic Banking as relevant primarily to Muslims. However, among non-Muslims, the X-Generation has a more favorable perception towards Islamic Banking than *Baby Boomers*. Based on the studies above, the following hypothesis is developed:

H2 : Attitude of *Nahdlatul Ulama's* Committee and *Muhammadiyah's* Committee has a positive and significant effect on their decision on using Islamic banking product.

Theoretical Framework

The basic theoretical model constructs and hypotheses for this study is depicted in Figure 1, which shows the relationship between dependent variable, decision in using Islamic banking product among Islamic non-governmental organization which in this case are *Nahdlatul Ulama* Committee and *Muhammadiyah* Committee, and independent variables, which are perception toward Islamic banking, preference toward Islamic banking and attitude toward Islamic banking. The working definition of five constructs in the model includes;

Noel (2009: 94) defines perception as the process by which customers select, organize and interpret stimuli to create a coherent and meaningful picture of the world around them. This process occurs automatically and helps us make sense of the world. Before we perceive objects, though, we must be exposed to them, and then pay attention to them. The sequence from exposure to attention to perception is played out many times during our daily lives. While Solomon et al. (2006: 56) define that perception is the

process by which physical sensations such as sights, sounds and smells are selected, organized and interpreted. The eventual interpretation of a stimulus allows it to be assigned meaning. A perceptual map is a widely used marketing tool which evaluates the relative standing of competing brands along relevant dimensions.

Based on that theories, we defines that perception is selecting, organizing or interpreting the picture around the customers, in getting into this process the customers need some physical sensation such as deep sights, sounds and smells.

Preference

Preference is one of the fundamental factors in any decision-making process. Understanding the nature of preference provides us with deep insight into human behaviors and economic decisions in both microeconomics and macroeconomics. Moreover preference is one of the most influential ideas in economics and has been applied to a number of areas of economics, including customer theory. Ikeda et al. (2016: 529) defines that preference is a representation by the decision rule of the form, where one choice object is preferred to another. While, according to Guleria & Parmar (2015: 194) customer preferences are defined as the subjective (individual) tastes, as measured by utility, of various bundles of goods. They permit the customer to rank these bundles of goods according to the levels of utility they give the customer. Note that preferences are independent of income and prices. Ability to purchase goods does not determine customer's likes or dislikes.

Based on these theories we define that customer preference explains how a customer ranks a collection of goods or services or prefers one collection over another, they decide between like or dislike.

Attitude

Customer behavior book usually defines an attitude as very lasting because it tends to endure over time. It is general because it applies to more than a momentary event, like when we are hearing a loud noise. Customers

have attitudes towards very product specific behaviors (such as using conventional bank product rather than Islamic bank product). Attitudes help to determine who a person goes out with Islamic banking or conventional one.

Solomon et al. (2006: 159) define that an attitude is a predisposition to evaluate an object or product positively or negatively. Moreover Noel (2009: 98) writes that there are three components of attitude, these are cognitive (what customers think), affective (what customers feel) and conative (what customers do).

Based on the description above we define that an attitude is a condition where customer have to evaluate a product positively or negatively. Their evaluation must be based on what they think, what they feel and what they do.

Costumer decision making

Customer decision making is one of the most important internal processes studied by marketers. A customer purchase is a response to a problem, for example in *Nahdlatul Ulama*'s case they need to decide between using Islamic bank product or conventional product as their organization account. Their situation is similar to that encountered by customers virtually every day of their lives. They realize that they want to make a purchase, and they goes through a series of steps in order to make it. According to Solomon et a. (2006: 258), there are four steps for customer to make a decision, these are problem recognition, information search, evaluation of alternatives, and product choice.

So based on the theory above, we have an argument that the first condition that must be met when customer want make a decision is there must be more than one product that should be choose between the one or another.

Research Framework

Based on the problem statement, the purpose of the study, the literature review, we conclude that the purpose of the study, the literature review and the research framework above, we conclude hypotheses as follows:

- H1 : Perception of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee has a positive and significant effect on their decision on using Islamic banking product.
- H2 : Preference of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee has a positive and significant effect on their decision on using Islamic banking product.
- H3 : Attitude of *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee has a positive and significant effect on their decision on using Islamic banking product.
- H4 : There is a positive and significant difference between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their perception on using Islamic banking product.
- H5 : There is a positive and significant difference between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their preference on using Islamic banking product.
- H6 : There is a positive and significant difference between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their attitude on using Islamic banking product.
- H7 : There is a positive and significant difference between *Nahdlatul Ulama*'s Committee and *Muhammadiyyah*'s Committee in their decision on using Islamic banking product.

Research Methodology

Research Design

Survey questionnaire and semi organized interview have been developed to collect data from respondents on probability proportional to size sampling basis. The respondents are requested to fill in the information required therein and after they finished fill the questionnaire the organized question will be deliver orally. The respondents consist of committee of *Nahdlatul Ulama* and *Muhammadiyah* in Salatiga. Well-designed methodology is very important to collect data and to analyze the data to find the opinions of the respondents.

Instruments

Quantitative research methodology is used to analyze data in this research. Survey questionnaire is developed to collect required data. The questionnaire is prepared based on the previous literature review to pick up important factors and items therein referred. The questionnaire includes both close ended questions and open ended questions. Both types of questions are needed to explore clear opinions of respondents on influence of perception, preference and attitude in choosing Islamic banking services. A total of 33 questionnaires were distributed, in which all of them is valid and have been selected for data analysis. A statistical package for social sciences (SPSS) IBM Statistics 23 is used for descriptive and data analysis. The analysis that is used in this research is Ordinary Least Square (OLS) and Independent Sample t-test to detect the difference between *Nahdlatul Ulama* and *Muhammadiyyah*.

Frequency of demographic profile

The demographic profile consists of sex, age, education level, and monthly income level etc. Out of 33 respondents, there are 33 male and 0 females whereby 17 (51.5%) of them are in age 50 and above, while 14 (42.4%) of the respondents are in range between 40 to 49 years old and 2 (6.1%) of the respondent are in range between 30 to 39 years old. For the education level, 17 of the respondents are having master degree. The bachelor degree has the second highest frequency by 9 (27.3%) the respondents and the rest of respondents, 7 (21.2%), have a doctoral degree. While for the income level, 25 (75.8%) of the respondents earned their monthly income more than Rp. 5.000.000, while the rest of respondents, 8 (24.2%) earned their monthly income between Rp. 2.000.000 to R. 5.000.000. This is because most of them are in the mature level of carrier and age.

Instruments' scales reliability and validity

The reliability concerns with the robustness of the questionnaires and whether it will produce consistent findings at different times and under different conditions. This reliability test is assessed by the Cronbach's Alpha values. As depicted in Table 1, the internal reliability test for the two

constructs are higher than 0.70, hence the results are reliable. Meanwhile, Pearson correlation coefficients are indicating normality and linearity. Pearson's r ranges from -1.0 to 1.0 measure the strength of linear relationship. As depicted in Table 2, it shows that the independents variables have a positive correlation which indicates the variables are significantly correlated with another variable.

Tabel 1
Reliability Test

Variable	Cronbach Alpha Value	Interpretation
Perception	.893	<i>Reliable</i>
Preference	.921	<i>Reliable</i>
Attitudes	.862	<i>Reliable</i>
Decision	.862	<i>Reliable</i>

Tabel 2
Validity Test

No	Variable	Item(s)	Total Score Correlation	Interpretation
1	Perception	Perception 1	.849	Valid
		Perception 2	.879	Valid
		Perception 3	.917	Valid
		Perception 4	.844	Valid
2	Preference	Preference 1	.843	Valid
		Preference 2	.909	Valid
		Preference 3	.930	Valid
		Preference 4	.919	Valid
3	Attitude	Attitude 1	.772	Valid
		Attitude 2	.861	Valid
		Attitude 3	.891	Valid
		Attitude 4	.845	Valid
4	Decision	Decision 1	.880	Valid
		Decision 2	.878	Valid
		Decision 3	.900	Valid

Inferential Analysis

The inferential analysis of this study consists of t-test and ANOVA, goodness of fit ratio (adjusted R²), and independent sample t-test. An independent-samples t-test will tell you whether there is a statistically significant difference in the mean scores for the two groups, while One-way ANOVA tells whether there are significant differences in the mean scores on the dependent variable across the three groups.

Tabel 3
T-test Result

Coefficients^a

Model	Unstandardized Coefficients		Beta	T	Sig.	95,0% Confidence Interval for B	
	B	Std. Error				Lower Bound	Upper Bound
1 (Constant)	,846	2,031		,417	,680	-3,308	5,000
Perception	,175	,094	,255	1,862	,073	-,017	,367
Preference	,342	,086	,483	3,973	,000	,166	,518
Attitude	,169	,097	,270	1,744	,092	-,029	,368

The t ratio aims to determine whether the independent variables used in the model affect the dependent variable. When the *sig. value* is smaller than 0.05, the independent variables used in the model has partially a significant effect on the dependent variable. Based on Table 3 above we know that only one independent variable that has significant value, these are preference. It can be concluded that only one independent variable that partially affected the dependent variable.

Table 4
Analysis of Variance Result

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	357,614	3	119,205	24,710	,000 ^b
Residual	139,901	29	4,824		
Total	497,515	32			

In this regression test we aim to determine whether the independent variables used in the model, affect the dependent variable simultaneously. To see whether there is an effect or not, it can be seen from the *sig.* value in the table 4 above. If the value is smaller than 0.05, it can be concluded that, at α of 0.05 independent variables affect the dependent variables simultaneously. From the table above it can be seen that, *sig* value show 0.00, below the value of α is 0.05. It can be concluded that the independent variables in the model used affect the dependent variables simultaneously/synchronously.

Table 5
Goodness of Fit Ratio Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,848 ^a	,719	,690	2,19640

The goodness of fit statistics calculated to determine how much of the variation of independent variables, which are perception, preference and attitude, can explain the dependent variable, which is decision. Based on Table 5 above, it can be seen in the row R-square we know that the value shows 0.719 and Adjusted R Square shows 0.690. Researchers chose the value of Adjusted R Square due to have more accurate value than the R Square. The value show 0.690 or 69%, it indicated that the independent variables used in the model have the ability to explain the dependent variable 69% while the remaining 31% is explained by other variables outside the model.

The independent t test is used for testing the difference *mean* between two independent groups which in this case are *Nahdlatul Ulama* and *Muhammadiyah*. In the next subsection we will try to explain the difference between *Nahdlatul Ulama* and *Muhammadiyah Committee* in their perception, preference, attitude and decision.

The Difference between Nahdlatul Ulama and Muhammadiyah in Their Perception toward Islamic Banking

Tabel 6
Independent Sample T-test for Perception

Group Statistics										
			NamaOrmas	N	Mean	Std. Deviation				
Perception			Muhammadiyah	15	24.2667	6.71317	1.73333			
			Nahdlatul Ulama	18	23.3889	4.96030	1.16915			
Independent Samples Test										
	Levene's Test for Equality of Variances		t-test for Equality of Means							
	F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
Perception	Equal variances assumed	.166	.687	.432	31	.669	.87778	2.03388	-3.27035	5.02591
	Equal variances not assumed			.420	25.321	.678	.87778	2.09078	-3.42550	5.18106

Based on the Independent sample t-test results shown in Table 6, it was found that the *Muhammadiyah* has better perception towards Islamic Banks than *Nahdlatul Ulama* yet the differences are statistically insignificant since the p-value is more than 5%. Thus, the H4 is rejected.

The Difference between *Nahdlatul Ulama* and *Muhammadiyah* in Their Preference toward Islamic Banking

Tabel 7
Independent Sample T-test for Preference

		Group Statistics			
		N	Mean	Std. Deviation	Std. Error Mean
Preference	Muhammadiyah	15	24.4667	5.13902	1.32689
	Nahdlatul Ulama	18	24.5556	6.05098	1.42623

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
Preference	Equal variances assumed	1.299	.263	-.045	31	.964	-.08889	1.97783	-4.12270	3.94492
	Equal variances not assumed			-.046	30.981	.964	-.08889	1.94802	-4.06199	3.88422

Based on the Independent sample t-test results shown in Table 7, it was found that the *Nahdlatul Ulama* has better preference being Islamic Banks customer than *Muhammadiyah* yet the differences are statistically insignificant since the sig-value is more than 5%. Thus, the H5 is rejected.

The Difference between Nahdlatul Ulama and Muhammadiyah in Their Attitude toward Islamic Banking

Tabel 8
Independent Sample T-test for Attitude

Group Statistics

	NamaOrmas	N	Mean	Std. Deviation	Std. Error Mean
Attitude	Muhammadiyah	15	22.6667	6.09059	1.57258
	Nahdlatul Ulama	18	21.4444	6.54597	1.54290

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means							
			F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	
										Lower Upper
Attitude	Equal variances assumed	.006	.941	.551		31	.586	1.22222	2.21801	- 5.74588
					.555	30.586	.583	1.22222	2.20308	3.30143 - 5.71790
	Equal variances not assumed									3.27345

Based on the Independent sample t-test results shown in Table 7, it was found that the *Muhammadiyah* has better attitude towards Islamic Banks than *Nahdlatul Ulama* yet the differences are statistically insignificant since the sig-value is more than 5%. Thus, the H6 is rejected.

The Difference between Nahdlatul Ulama and Muhammadiyah in Their Decision toward Islamic Banking

Tabel 9
Independent Sample T-test for Attitude

Group Statistics										
	Name of Organization		N	Mean	Std. Deviation	Std. Error Mean				
Decision	Muhammadiyah		15	16.6000	4.22239	1.09022				
	Nahdlatul Ulama		18	17.5556	3.76082	.88643				
Independent Samples Test										
	Levene's Test for Equality of Variances		t-test for Equality of Means							
	F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
Decision	Equal variances assumed	.113	.739	-.687	31	.497	-.95556	1.38999	- 1.87935	
				-.680	28.406	.502	-.95556	1.40511	3.79046 - 1.92083	
	Equal variances not assumed								3.83194	

Based on the Independent sample t-test results shown in Table 7, it was found that the *Muhammadiyah* has better decision of being Islamic Banks customer than *Nahdlatul Ulama* yet the differences are statistically insignificant since the sig-value is more than 5%. Thus, the H7 is rejected.

Conclusion

Islamic non-government organizations' perception, preferences, attitude and decision of Islamic banking products and services show that most of the respondents believe that Islamic banks' products and services have special characteristics. In addition, they believe that Islamic banking laws are derived from the Holy Quran and *Sunnah*. This concludes that more than 60% of respondents have perception, preference, and attitude on decision of being Islamic banks customer. Statistically, it is also found that there are small differences between *Nahdlatul Ulama* and *Muhammadiyah* in their perception, preference, attitude and decision towards Islamic banking. This information will be useful for evaluation and benchmarking

the competitiveness of Islamic banking in gaining more customers in Muslim community especially from Islamic non-governmental organizations which acclaim their member more than 60 million members.

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