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Syariah STIE

STIE Syari'ah Bengkalis

JPS
Jurnal Perbankan Syariah

EDITORIAL TEAM
JPS (Jurnal Perbankan Syariah)

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Puji syukur kehadirat Allah SWT atas rahmat dan karunianya sehingga JPS (Jurnal Perbankan Syariah) edisi Oktober 2020 (Vol.1 No.2) bisa dirampungkan. Jurnal edisi ini merupakan gagasan Pusat Penelitian dan Pengabdian kepada Masyarakat (PPPM) STIE Syariah Bengkalis sehingga dapat diterbitkan dan layak berada dihadapan para pembaca baik tercetak maupun *online*.

Pusat Penelitian dan Pengabdian kepada Masyarakat (PPPM) STIE Syariah Bengkalis mengajak kalangan akademisi dan praktisi untuk mempublikasikan hasil penelitian, karya ilmiah dan hasil karya pengabdian kepada masyarakat baik dalam pengembangan pemikiran, keilmuan perbankan dan perbankan syariah serta keilmuan yang ada kaitannya dengan perbankan dalam mencerdaskan, membuka cakrawala dan membangun kesejahteraan umat.

Editorial team mengucapkan terima kasih kepada para dosen, peneliti dan praktisi atas kontribusinya serta tim redaksi dan semua pihak yang telah memberikan dukungan atas diterbitkannya jurnal ini.

Kami dari editorial team menyadari masih banyak terdapat kekurangan, kelemahan dalam jurnal ini dan kami akan terus berbenah diri untuk kesempurnaan terbitan jurnal berikutnya. Oleh karena itu, kami mengharapkan kritikan dan saran yang sifatnya membangun dari semua pihak.

Wassalam

Editor in Chief

DAFTAR ISI

BEHAVIORAL INTENTIONS OF BANK CUSTOMERS: AN EMPIRICAL REVIEW OF BEHAVIORAL THEORIES

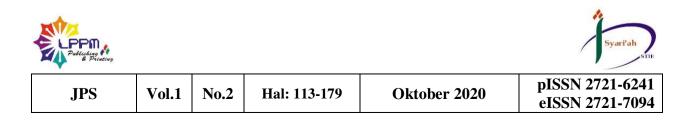**Irawan Fakhrudin Mahalizikri, Ungsi Antara Oku Marmai, Elda Martha Suri**
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ABSTRACT

The understanding of the people of the Bengkalis Island especially towards sharia banking services is still low. The purpose of this study was to analyze the factors that influence bank customers' switching behavior intentions. This research method uses a quantitative approach and data collection using a questionnaire given to 150 bank customers taken by non-probability sampling and analyzed using SPSS version 16. The results of hypothesis testing indicate that attitudes, subjective norms, perceptions of behavioral control, and ease of the system and the procedure has a positive and significant effect on the intention to switch bank customers, while the social influence and the influence of the image of the bank does not affect the intention to switch bank customers. This research is relevant for management to design service products that make it easy for users to increase user intentions to transact on Islamic banks.

Keywords: Attitudes, Subjective Norms, Perceptions of Behavioral Control, Ease of the System and the Procedure, Social Influence.

ABSTRAK

Pemahaman masyarakat pulau Bengkalis khususnya terhadap layanan perbankan syariah masih rendah. Tujuan penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi intensi peralihan perilaku nasabah bank. Metode penelitian ini menggunakan pendekatan kuantitatif dan pengumpulan data menggunakan kuesioner yang diberikan kepada 150 nasabah bank yang diambil dengan cara non-probability sampling dan dianalisis menggunakan SPSS versi 16. Hasil pengujian hipotesis menunjukkan bahwa sikap, norma subjektif, persepsi pengendalian perilaku, dan kemudahan Sistem dan prosedur berpengaruh positif dan signifikan terhadap niat beralih nasabah bank, sedangkan pengaruh sosial dan pengaruh citra bank tidak berpengaruh terhadap niat nasabah bank beralih. Penelitian ini relevan bagi manajemen untuk merancang produk jasa yang memudahkan pengguna dalam meningkatkan niat pengguna untuk bertransaksi di bank syariah.

Kata Kunci: Sikap, Norma Subyektif, Persepsi Kontrol Perilaku, Kemudahan Sistem dan Prosedur, Pengaruh Sosial.

INTRODUCTIONS

Campaigns and promotions regarding Islamic banking products and services have developed rapidly through mass media, regional and national scale activities, or customer activation forums. This activity is also supported by the expanding network of offices and supporting institutions such as educational institutions which are also a means of providing information for the community and even producing graduates who are needed in sharia services, so that the introduction and public awareness of the existence of sharia banking services is expected to have developed very rapidly. Nevertheless, preferences and purchases of Islamic banking services are estimated to be still relatively low. The number of public fund accounts in Islamic banking is approximately 4 percent of the total banking fund accounts.

While on the financing side, only around 3 million customer accounts are served by Islamic banks in Bengkalis Island. One of the factors influencing this condition is estimated to be inadequate initiatives and incentives for the community in and to shift their preferences (switch) from products and services produced from conventional banks, especially those that have an image and product, which greatly affects the social impact that is rooted in the public towards Islamic banking products and services.

In the research literature on behavioral studies that have been done a lot, such as individual actions can be determined by intention (intention). Intention (intention) is influenced by the attitudes and subjective norms of each person TRA (Theory of Reason Action) (Fishbein and Ajzen 1975). The theory of planned behavior (theory of planned behavior or TPB) developed by Ajzen (1991) and the technology acceptance model (TAM) developed by Davis (1989) with the aim to explain the behavioral intentions of everyone. However, in the development of behavioral literature it is also very dynamic with the discovery of the Unified Theory of Acceptance and Use of Technology, or better known as the abbreviation UTAUT, which was developed by Venkatesh. UTAUT combines successful features from eight leading technology acceptance theories into one theory.

This theory provides a useful tool for managers who need to assess the likelihood of successful introduction of new technologies and help them understand the drivers of acceptance with the aim of being proactive in designing interventions (including training, outreach, etc.) that are targeted at user populations that might be inclined less to adopt and use a new system. UTAUT has been applied in the academic environment by many researchers, Dasgupta et al (2007) applied UTAUT to understand students' perceptions of the acceptance and use of case tools. The result is effort expectancy has no effect on behavioral intention. While facilitating conditions have a significant influence on behavioral intention, although the results of studies with UTAUT in the academic environment are slightly different from the original model (in non-academic environments).

Based on the foregoing, in the study re-examine the variables that are suspected to have a direct influence on the intention to switch customers to Islamic bank services by adopting behavioral literature. It aims to test and analyze

the influence of conventional customers' intention to switch to customers by implementing Islamic bank services.

LITERATURE REVIEW

Research related to testing both TRA, TPB and TAM to UTAUT in explaining switching behavior has been carried out several studies such as Bansal and Taylor (2002), Pookulangara (2008), and Malik et al. (2014). However, some of these studies still focus on the retail industry, conventional banks and others. This study intends to examine the factors that influence the intention to switch from conventional banks to Islamic banks in Indonesia by integrating the model (theory of reason action or TRA) and theory of planned behavior (TPB) developed by Ajzen (1991).

In the banking context, research related to customer switching actions has been carried out, for example by Clemes et al. (2007) conducted banking in New Zealand, and Vyas, and Raitani (2014) for the banking industry in India. From the research of Clemes et al. (2007) produced findings by the presence of several variables that are always used in influencing the switching behavior of bank customers including reputation, service quality, customer satisfaction, young age group, low education level, prices, responses to service failure, customer commitment and involuntary switching have a significant effect on switching customer behavior. Furthermore, in this study, it is necessary to study other factors that influence the intention to switch to Islamic banks by adding attitude factors, subjective norms, perceptions of behavioral control, ease of systems and procedures, social influence, and image.

The research which takes the title of the factors that influence the intention to switch customers to Islamic bank services is carried out with the aim is to find out the factors that influence the intention to switch to Islamic bank services by re-examining the variables that already exist by considering the cultural context, values, and demographic characteristics and to assess the adequacy of the TPB, TRA, and TAM and UTAUT models.

The responses received and learned as well as the learning processes obtained by consumers are estimated to be as expected by the marketer, this can only occur through trial and error that follows the learning process flow. This means that according to the theory of learning, that the more learning, the more consumers practice, thus being more able to provide appropriate responses (Rothschild and Gaidis, 1981). Many parties say that it is not easy to build a positive image of a product so that consumers can switch to a product offered, as well as ignorance about Islamic products and how the mechanism of the existence of Islamic banking services is the biggest obstacle in growth that results, the public is not interested in using sharia services, and prefer conventional.

METHODS

This type of research used in this study is experimental research or no treatment is given with an explanatory research design (planetory research) or hypothesis testing (hypothesis testing). The hypothesis testing, correlation research and conclusion drawing using inferential statistics. This research was

conducted in all conventional banks in Bengkalis Island that have or whether there is a sharia service, such as BNI Bank, Mandiri Bank, Mandiri Syariah Bank, BRI Bank, BCA Bank, Mega Bank, Bank Riau (BPD), BPR Bank, and others in Bengkalis Island. Data collection method is a closed questionnaire method, which uses a list of questions and respondents choose answers that already exist.

The populations in this study are customers of all conventional banks on the Island of Bengkalis who already have accounts (accounts) at conventional banks. The sampling technique of this research is probability sampling that is all elements or units in the population that have the same opportunity to be sampled so that the results can be generalized. Sampling is done randomly using simple random sampling technique, namely by visiting conventional banks and giving questionnaires to customers who come to visit at that time.

RESULTS AND DISCUSSION

This research was conducted to determine the factors that influence customers' intention to switch from conventional banks to Islamic banks. Data collection was carried out by distributing questionnaires in the area of Bengkalis Island, especially in Bengkalis and Bantan Sub-Districts with a target population of 150 respondents as bank customers. In this study 150 questionnaires were distributed and 150 questionnaires were returned. The number of questionnaires distributed to a number of respondents was 150 questionnaires and returned as many as 150 questionnaires (Response Rate = 100% or in other words almost entirely). This is because in the distribution of the questionnaire, those who were eligible to be given questionnaires were respondents who did not yet have an account at an Islamic bank.

Characteristics of respondents in this study include, gender, year of birth, religion, education level, and whether the respondent knows and knows sharia banks and their services. The results of the processed data show that this respondent is still dominated by those of productive age. This can be seen from the number of respondents who have ages under 29 to 39 years as many as 15 people (5%), smaller ages over 50 years as many as 35 people (31.5%), the number of respondents who have ages between 40 to 50 years as many as 100 people (81.5%). Characteristics of respondents by sex showed that the number of men was 65 people (46%) and women were 85 people (54%). This shows that in this study the number of respondents by sex was dominated by women. Most of the majority of respondents are Muslim namely 120 people (87%). There are 30 religious people (13%). Educational background of respondents in this study is still dominated by high school educational background of 77 people (38.5%), this is seen from the characteristics of respondents based on their level of education. The number of respondents with a Bachelor's level of education was 48 people (24%) and post-graduate totaling 16 people (23%). Educational background of diplomas is 32 people (14.5%). All respondents said they knew about Islamic banks and had accounts in Islamic banks. This can be seen in the table that shows that the respondent answered yes and did not have an account in the Islamic bank, namely 150 people (100%) even though there was an average account with status (dormand) or dead, because this was one of the criteria for respondents to be given a questionnaire.

The validity test of each indicator is carried out to test the extent to which a measuring instrument in the study can measure what actually wants to be measured, including Attitudes, Subjective Norms, Behavior, Ease of systems and procedures, social influence, image and customer intention to switch. The calculation is done using the product moment correlation formula. The question item is declared valid if it has an r count above 0.2298 for a total sample of n of 150 and a significance level of 5%. So overall the validity test in this study has shown valid results for all question items. Thus it can be concluded that all the questions used actually express what was measured in the questionnaire.

The reliability test was carried out with the Cronbach alpha test using SPSS version 16. A research instrument was said to be reliable if the reliability coefficient was greater than 0.60 (Siregar, 2010). The reliability test results are calculated and presented. Based on the results of testing the data show that the value of cronbach's from each phasing of the variables studied can be seen greater than 0.60 from the table that we use. This shows that the instrument is reliable or reliable so that we can use it.

Normality test aims to test whether in the regression model, the residual value has a normal distribution or not. The test was carried out using the Kolmogorov Smirnov technique. If the significance is below 0.05, there is a significant difference, and if the significance is above 0.05, no significant difference occurs. Based on the processed data with SPSS statistical tools vers.16, the Asymp.Sig value (2-tailed) was obtained for Attitude 0.479, subjective norm 0.490, perception of behavioral control 0.055, ease of system and procedure 0.190, image 0.238, social influence 0.654 and respectively each is greater than a significant value of 0.05, in other words each variable is stated to meet the assumption of normality even though the social effect of the processed data is greater.

The results of the multicollinity test showed that the tolerance variable of attitude variable was 0,400 greater than 0,1 and VIF was 1,665 smaller than 10. The tolerance norm of subjective norm variable was 0,430 greater than 0,1 and VIF was 1,587 smaller than 10 Tolerance coefficient of perceived behavioral control variable is 0.540 greater than 0.1 and VIF is 1.694 smaller than 10. Tolerance coefficient of system and procedure ease variable is 0.437 greater than 0.1 and VIF is 1.189 smaller than 10. Coefficient Image tolerance tolerance is 0.541 greater than 0.1 and VIF is 1.557 smaller than 10. The tolerance coefficient of social influence variable is 0.562 greater than 0.1 and VIF is 1.213 smaller than 10. The results prove firmly that there are no multicollinear symptoms on the independent variable on customer switching intention.

Heteroscedasticity testing in this study using the Glejser Test aims to test whether there is a difference in the variance of the residual inequality model for all observations to other observations. The basis for decision making is that if the calculated t value is smaller than t table and the significant value is greater than 0.05 then heteroscedasticity does not occur. However, if if the calculated t value is greater than t table and the significant value is less than 0.05 then heteroscedasticity occurs then this data is declared invalid. Each variable. shows that each independent variable shows the calculated t value is smaller than t table which is 1.964 and sig. which is greater than 0.05. Thus it can be concluded that there is no heteroscedasticity problem with this valid data catalyst. So that by

fulfilling the classical assumption test like the data listed above, we can conclude the analysis of correlation and multiple linear regression that is feasible to use in this study because the absolute statistical requirements are met.

Hypothesis test

Based on the calculation results obtained, the following regression equation that reflects the relationship between the variables in this study. Thus, the equation can be obtained are:

Y = α + β1.Att + BC + β2 β4.SN + .SNPβ3 + .Pβ5.PS + β6.EE +μ

From the above equation, based on the table we get the regression equation I

$Y = 0.151 + 0.223 \, ATT + 0.313 \, SN + 0.217 \, PBC + 0.253 \, EOU - 0.029 \, PS + 0.030 \, IM + e$

The equation shows the size of R Square is 0.552; F countis 38,267 and the Adjusted R Square value is 0.528; with a significant value of 0,000(<0.10) which shows that the equation model is fit in my opinion. The test results also show a constant coefficient value of 0.151 with an insignificant value of 0.913 which means that Attitudes, Subjective Norms, Behavioral Control, Ease of Systems and Procedures, image and social influence that together do not influence the intention of customers to switch to Islamic banks. The statistical results of the t count are 3,060 (Attitudes), 5,199 (Subjective Noma), 3,258 (Behavioral Control), 3,208 (Ease of Systems and Procedures), -0.456 (social influence) and 0.503 (image). Based on the values contained in the Statistics t table : Significance level (a) = 5%, df = 150-2 = 148 produces t table 1,656 (2-sided test). These results can be seen in table 1.

Table 1 Regression Test
Factors Affecting Intention to Switch to Islamic Bank
$B \approx BI = \alpha + \beta1.Att + \beta2.SN + \beta3$

Model		B	Std. Error	Beta	T	Sig.	Adj. R Square	Std. Error of the Estimate
	(Constant)	.151	1.375		.110	.913	.538	2.152
	Att	.223	.073	.190	3.060	.003		
1	SN	.313	.060	.316	5.199	.000		
	PBC	.217	.067	.204	3.258	.001		
	EOU	.253	.079	.229	3.208	.002		
	PS	-.029	.064	-.027	-.456	.649		
	IM	.030	.059	.028	.503	.615		
N = 148, R = .743[a], R^2 = .552, F= 39.567*								

Dependent Variable: BI; Independent Variable is Att, SN, PBC, EOU, PS, IM
*Significant 0,05
Source: SPSS Output

Based on Table 1, the effect of attitude on customer switching intentions is positive. That is, if the attitude goes up, then the intention to switch customers

also goes up. Thus, hypothesis 1 which states that attitude has a positive and significant influence on customer switching behavior is accepted. The meaning of this finding is that attitude plays an important role in switching behavior. This study supports the Theory of Planned Behavior (TPB) and the results of research conducted by Bansal and Taylor (2002) and Pookulangara (2008) which show that attitude significantly influences switching behavior for these three channels. The results of the second hypothesis testing show that subjective norms have a significant effect on customer switching intentions. Thus, hypothesis 2 which states that subjective norms have a positive and significant effect on switching behavior is accepted. This study supports the Theory of Planned Behavior (TPB) and the results of research conducted by Bansal and Taylor (2002), Pookulangara (2008) whose results indicate that subjective norms significantly influence the switching behavior of these three channels.

The results of the third hypothesis testing show the perception of behavioral control has a significant effect on customer switching intentions. Thus, hypothesis 3 which states that the perception of behavioral control has a positive and significant effect on switching customer behavior is accepted. This study supports the Theory of Planned Behavior (TPB) and the results of research conducted by Bansal and Taylor (2002), Pookulangara (2008) whose results indicate that perceptions of behavioral control significantly influence switching behavior on just two channels namely catalog and internet. The fourth hypothesis testing results show the effect of ease of system and procedure on customer switching intentions. Thus, hypothesis 4 which states that the ease of systems and procedures has a positive and significant effect on switching customer behavior is accepted. This study supports the TAM model and the results of research conducted by Malik et al. (2014), Jo et al (2013) the results show that perceived ease of use has significant and significant effect on switching behavior.

The results of the fifth hypothesis testing show social influence in this case the environment does not affect the intention to switch customers. Thus, hypothesis 5 which states that social influence has a negative and no significant effect on switching customer behavior. The meaning of this finding is that such a social influence lacks an important role in switching customer behavior. This is because a customer to switch to an Islamic bank does not need any other influence or influence the environment of the people he deems important to believe so that makes him switch to Islamic banks. This is supported by research conducted by Martins et al. (2014) and Bendi and Aliyanto (2014), Hypothesis 6 test results show that Image has no effect on customer switching intentions. Thus, hypothesis 6 which states that the image has a positive and significant effect on customer switching behavior is rejected. The meaning of this finding is that attitudes and intentions play an important role in switching customer behavior. This is because a customer to move or switch to another bank does not need social influence and the image of a large bank and based on a short interview obtained information that most respondents already know about Islamic banks but the system is still adaptable. So that respondents do not consider that it is very easy to switch to Islamic banks. This is supported by research conducted by Dasgupta et al. (2007) and Sedana and Wijaya (2010).

CONCLUSIONS

The motivation of this research is to apply Azjen 1991's Theory of Planned Behavior (TPB) by adding variables developed by Vankatesh, et al. 2003 namely social influence and effort expectancy. In this study the TPB construct became a strong factor influencing customers' intention to switch. Different results also found in this study are the two variables belonging to Vankatesh namely social influence and effort expansion do not have an influence on the customer switching intention variable. This is because respondents do not need high social influence and effort expectancy to move to Islamic banks. This is certainly supported by the development of existing literature. This research provides practical implications for banks to improve services so that customers can improve so that the objectives of the organization can be achieved. Furthermore, for bank customers the results of this study indicate the importance of maintaining.

Factors that influence the intention to switch bank customers so that customers can choose the best bank to obtain services and operational systems in accordance with what they expect. Theoretical implications of the results of the study can be used in the development of further knowledge, especially relating to factors that influence the intention to switch bank customers with moderation in the system being carried out. This research was conducted without being separated from the existence of several limitations. The research was only carried out on the island of Bengkalis so that the results could not be generalized to reflect the intention of switching bank customers so it was recommended for further researchers to expand the object of research to all districts in Riau province so that results could be generalized and the governor's program was implied. The data in this study are only based on respondents' perceptions as answers, so it will cause problems when the answers given are not honest (validity in answering honestly). So that suggestions for further researchers combine quantitative and qualitative research approaches so that the results can certainly be different and not cause too much error biased.

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