



Research Article

ANALYSIS OF PERCEPTIONS, ATTITUDES AND BEHAVIOR SOCIETY OF CHINESE NON-MUSLIMS TO ISLAMIC BANKING IN THE CITY OF CIANJUR, WEST JAVA, INDONESIA

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ABSTRACT

This research aims to determine 1) the effect of perceptions toward behavior society of Chinese non-Muslims in Islamic Banking, 2) the effect of attitudes toward behavior society of Chinese non-Muslims in Islamic Banking, and 3) the effect of perceptions and attitudes toward behavior society of Chinese non-Muslims in Islamic Banking. Data used in this research are primary data from six villages in the city of Cianjur, West Java, which were collected from respondents using valid and reliable questionnaire. A total of 93 respondents were selected from Chinese non-Muslim by accidental sampling. Data were analyzed using multiple regression analysis. Results of the research indicate that perceptions, attitudes, and simultaneously affect to behavior society of Chinese non-Muslims in Islamic Banking. Partially, all variables that affect behavior society of Chinese non-Muslims in Islamic Banking, namely perceptions and attitudes. Perceptions variable is the most a dominant impact on behavior society of Chinese non-Muslims in Islamic Banking.

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INTRODUCTION

The development of Islamic Banking in Indonesia not only to a positive response from the Muslim society, but for non-Muslims are welcome it. Based on the results of research conducted by Humaemah<sup>1</sup>, recorded as many as 43% customers of Bank Mega Syariah Indonesia come from the Chinese non-Muslim societies. This proves that the Islamic banking customers not only from the Muslim society but non-Muslim society had a role in the development of Islamic banking in Indonesia. It is, becomes an opportunity for Islamic banking in developing a business. Perceptions, attitudes, and behaviors of non-Muslim societies both customers and non-customers of Islamic Banking Islamic Banking to keep in mind as a source of information and input in decision making relating to the development of Islamic banking in the future. Especially perceptions, attitudes, and behaviors of people who are economically assessed potential to become customers of Islamic Banking as China Non-Muslim society because it has a very high mental effort. Based on reports from the Central Statistics Institution (BPS) census in 2011 amounted to 111,970 people of Cianjur with the number of non-Muslim communities around 2% of the total population of the city of Cianjur.<sup>2</sup> Appropriate

observation of researchers almost the whole of Chinese society non-Muslims in the city of Cianjur businesses. It is, very high potential for the development of Islamic Banking in Cianjur. However, it has not been maximized by Islamic Banking which is in Cianjur. Based on the above, researchers interested in conducting research on the perceptions and attitudes towards the Chinese people's behavior non-Muslims in Islamic Banking in Cianjur. The formulation of the problem or hypothesis, including: 1) how much the effect of perceptions toward behavior society of Chinese non-Muslims in Islamic Banking, 2) how much the effect of attitudes toward behavior society of Chinese non-Muslims in Islamic Banking, and 3) how much the effect of perceptions and attitudes toward behavior society of Chinese non-Muslims in Islamic Banking.

MATERIALS AND METHODS

The research use behavior society concept to analyze the phenomena by using questionnaires sent to respondents. The data used in this study are primary data in the form of results of a questionnaire distributed to the visitors Chinese Non-Muslims in Islamic Bank. The variables studied by the author can be divided into two. The first variable is called independent variables consisting of variable perceptions and attitudes. While the second variable is called the dependent variable is behavior society of Chinese Non-Muslims in Islamic Banking. Population and sample of this research is all visitors Chinese Non-Muslims in Islamic Bank. The number of respondents who specified by 100 respondents. The samples using nonprobability sampling, in particular by

<sup>1</sup>Humaemah, Ratu.2006.*Faktor-Faktor Yang Mempengaruhi Etnis China-Non Muslim Menjadi Nasabah Bank Syari'ah Dan Implikasinya Terhadap Strategi Pemasaran (Study Kasus: PT Bank Syari'ah Mega Indonesia)*. Tesis Program Pascasarjana KTT EKS UI: Tidak dipublikasikan, pp. 4-5.

<sup>2</sup>Badan Pusat Statistik Kabupaten Cianjur. 2011. *Statistik Kecamatan Cianjur*. Retrieved from [www.bps.cianjur.go.id](http://www.bps.cianjur.go.id).

accidental sampling, which means sampling by coincidence, that anyone who by chance met and elected will be the respondent.<sup>3</sup> Data analysis techniques used in this study is as follows:

### **Likert Scale**

RS Likert developed a scaling procedure in which the scale represents a bipolar continuum. At the left end with lower numbers describe a negative answer while the right end with large numbers illustrate a positive answer. Likert-type format is designed to allow customers responded in varying degrees on each item that describes services or products. Goodness use Likert-type format in comparison with the check list format that only give an answer "yes" or "no", is that the type Likert reflect the diversity of value as a result of the use of scales in the study ranged from 1 to 5. With dimensions of perception and attitude that is reflected in the list questions, allowing respondents to express their opinion about it.<sup>4</sup>

### **Validity Analysis**

Validity indicates the level or degree of being used as evidence to support the conclusions drawn from the value derived from the size or scale to measure the degree to which something is supposed to be measured.<sup>5</sup> The data is said to be valid when the value corrected Item greater than the value of r table with  $df = n - 2$ .

### **Reliability Analysis**

Reliability is defined as the extent of the variance error-free measurement. In estimating the reliability of the variables studied researcher using Cronbach's Alpha. Alpha Cronbach's approximate calculation is usually done with SPSS software which is designed to be able to calculate the estimate of reliability.<sup>6</sup> A variable is said to be reliable if the value of Cronbach's Alpha  $> 0.6$ .

### **Correlation Analysis**

Correlation analysis is part of the testing associative aiming for strength, significance, and direction of the relationship between the two variables. Direction of the relationship that will tested the correlation analysis can be categorized according to three patterns towards relationships. The first pattern is a positive relationship or relationship unidirectional pattern. The second pattern is a negative correlation or relationship patterned opposite direction, and the last is a pattern where no pattern direction of the relationship.<sup>7</sup> In measuring the degree of correlation the authors using Pearson correlation method through computerized with SPSS software.

### **Regression Analysis**

Regression analysis is a type of parametric analysis can provide a basis for predicting and analyzing the variants. Some of the objectives of doing the regression analysis, among others, to determine the regression line equation based on the value of the constants and the resulting regression coefficients,

looking for correlations together between independent variables with the dependent variable, and testing the significance of independent variables on the dependent variable through F.<sup>8</sup> To test for correlations partially between independent variables with the dependent variable, and examine the significance of independent variables on the dependent variable through the t test.

## **LITERATURE REVIEW**

### **Definition of Perception**

According to Davidoff and Rogers states that perception is an activity that intergrated within the individual, then what is inside people will participate actively in perception. Perception can be put forward for feeling, thinking ability, individual experiences are not the same, then in perceiving something stimulus, the result might have been different perceptions between one individual with another individual.<sup>9</sup> According to Toha,<sup>10</sup> the factors that influence a person's perception is as follows:

1. Internal factors: feelings, attitudes and personality of the individual, prejudice, desire or expectation, attention (focus), the process of learning, physical, psychiatric disorders, values and needs are also of interest, and motivation;
2. External factors: family background, the information, knowledge and needs around, intensity, size, keberlawananan, repetition of motion, things are new and familiar alienation or lack of an object.

These factors make individual perceptions differ from one another and will affect individuals in perceiving an object. The perception of a person or group can be far different from the perception of other people or groups even if the same situation. Differences in perception can be traced to their individual differences, personality differences, different attitudes, and different motivations. Basically the process of formation of this perception occurs in a person, but the perception is also influenced by experience, learning, knowledge, and the environment.

Meanwhile, the process of perception proposed by Walgito<sup>11</sup> that describes the process of perception, namely:

"The object raises stimulus, and the stimulus of the sense organ or receptor. This process, called a faulty process (physical). Stimulus received by the sensory organs followed by sensory nerve to the brain. This process is called physiological processes. Then a process in the brain, so that people can realize what he received with receptors, as a result of the stimulus it receives. The process that occurs in the brain or center of consciousness is what is called a psychological process. Thus the final stages of the process of perception is that the individual is aware of what is received through the sensory organs or receptors. This process is the final process of perception and the perception of truth. The response as a result of the perception can be taken by individuals in various forms "

<sup>3</sup>Wulan, Elis Ratna., Ahmad Husaeni, Uus.2015. Analysis of the Variables that Affect Bookstore Customer Satisfaction. *International Journal of Nusantara Islam*, 03, pp. 27-36.

<sup>4</sup>Sudarmanto, R.G.2005. *Analisis Regresi Linier Berganda dengan SPSS*. Yogyakarta: Graha Ilmu., p. 21-23.

<sup>5</sup>Sudjana.2001. *Metode Statistika*. Bandung: Tarsito. pp. 74.

<sup>6</sup>Sugiyono.2008. *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, dan R & D)*. Bandung: Alfabeta. pp. 67.

<sup>7</sup>Sudjana.2001. *Metode Statistika*. Bandung: Tarsito. pp. 87.

<sup>8</sup>Sudarmanto, R.G.2005. *Analisis Regresi Linier Berganda dengan SPSS*. Yogyakarta: Graha Ilmu., pp. 57-60.

<sup>9</sup>Walgito, Bimo. 2004. *Psikologi Sosial*. Yogyakarta: Andi Press. pp. 89-90.

<sup>10</sup>Toha, Miftah.2003. *Kepemimpinan Dalam Manajemen*. Jakarta: PT. Raja Grafindo. pp. 154-156.

<sup>11</sup>Walgito, Bimo.2004. *Psikologi Sosial*. Yogyakarta: Andi Press. pp. 90-92.

From the above opinion, the process of perception can be explained in the following picture:

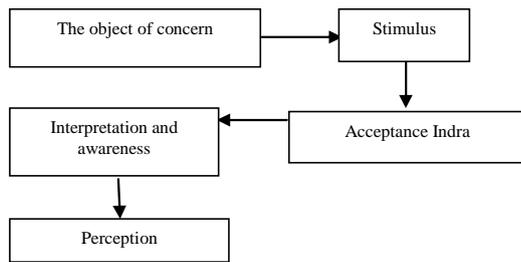


Figure 1 Process of Perception

**Definition of Attitude**

According to Schiffman and Kanuk, attitudes are learned predisposition to respond consistently object in the form of something like or dislike. Meanwhile, according to a psychologist, attitude is the pattern of feelings, beliefs and behavioral tendencies of the people, ideas, or objects that remain in the long term.<sup>12</sup> According to Gordon Allport, attitude is a mental and nervous connection with the readiness to respond, organized through experience and has a direct influence on the behavior and or dynamic.<sup>13</sup>

According to Schiffman and Kanuk there are some sources that affect the formation of attitudes. Attitude formation is influenced by personal experience, the influence of family and friends, direct marketing, and media. The main means of the formation of attitudes toward goods and services is through direct experience in trying and judging consumer goods or services.<sup>14</sup> According Sutisna,<sup>15</sup> factors that affect the formation of attitudes, namely:

1. Internal factors are factors contained in the self he who concerned themselves, such as selectivity;
2. External factors are in addition to the factors contained in an individual like, object properties that can be targeted attitudes and experiences related to a particular case.

**Definition of Consumer Behavior**

Consumer behavior is an action that is directly involved in obtaining, use (wear, consume), and spend of products (goods and services), including processes that precede and follow this act.<sup>16</sup> According Mowen,<sup>17</sup> that consumer behavior is the study of unit purchases and exchange processes involving the acquisition, consumption and manufacture of goods, services, experiences and ideas.

There are several factors that influence consumer behavior by Kotler & Armstrong. Factors that influence the behavior of consumers:

1. Cultural factors, cultural factors have broad and deep influence on consumer behavior. Culture is the cause of desire and behavior of the most basic. Sub culture

include nationalities, religions, racial groups, and geographic regions;

2. Social factors, consumer behavior is also influenced by social factors such as small groups, families, and the role and social status of consumers;
3. Personal factors include: age, occupation, and lifestyle;
4. Psychological factors include: motivation, perception, learning, beliefs and attitudes.<sup>18</sup>

**RESULTS AND DISCUSSIONS**

**Validity and Reliability Test**

Validity and reliability test conducted to determine how many questions are valid and reliable by conducting a survey of 93 respondents. The calculation result validity and reliability of questionnaire items in Table 1.

Table 1 Operationalization perception, attitude, and behavior society

Variable	Item	Correlated Items	Cronbach's Alfa
Perception	P1	0.807	0.893
	P2	0.778	
	P3	0.763	
	P4	0.697	
	P5	0.847	
	P6	0.622	
	P7	0.662	
	P8	0.703	
	P9	0.802	
	P10	0.540	
Attitude	A1	0.282	0.859
	A2	0.550	
	A3	0.808	
	A4	0.759	
	A5	0.747	
	A6	0.780	
	A7	0.652	
	A8	0.619	
	A9	0.660	
	A10	0.776	
Behavior Society	BS1	0.729	0.882
	BS2	0.723	
	BS3	0.465	
	BS4	0.615	
	BS5	0.785	
	BS6	0.681	
	BS7	0.647	
	BS8	0.443	
	BS9	0.582	
	BS10	0.489	

Based on Table 1, it is known that all items remaining questions on each variable declared valid because it is positive (+) and the value is greater than 0.2039 (r table) with df = n - 2 or df = 91. Cronbach's Alpha value of each variable larger of 0.6, which ranged from 0.859 to 0.893, so that the four variables are declared reliable.

**Correlation Analysis**

Results of correlation analysis perceptions and attitudes toward behavior society of Chinese Non-Muslims in Islamic Banking variables using the Pearson correlation coefficient, knowable the relationship between the variables is as follows:

<sup>12</sup>Schiffman, L.G., Kanuk, L. L.2004.*Perilaku Konsumen Seventh Edition*. Jakarta: PT. Indeks Kelompok Gramedia, pp. 230-231.

<sup>13</sup>Setiadi, Nugroho J.2003.*Perilaku Konsumen*. Jakarta: Kencana. p. 214.

<sup>14</sup>Schiffman, L.G., Kanuk, L. L.2004.*Perilaku Konsumen Seventh Edition*. Jakarta: PT. Indeks Kelompok Gramedia, pp. 233-234.

<sup>15</sup> Sutisna.2001.*Perilaku Konsumen dan Komunikasi Pemasaran*. Bandung: PT Remaja Rosdakarya, pp. 52.

<sup>16</sup> Supranto, J., Lima Krisna, N.2007. *Perilaku Konsumen*, Jakarta: Mitra Wacana Media, pp. 4.

<sup>17</sup>Mowen, John C.2002.*Perilaku Konsumen Fifth Edition*, Jakarta: Erlangga, pp. 6.

<sup>18</sup> Kotler dan Armstrong.2008.*Prinsip-prinsip Pemasaran Twelve Edition*. Jakarta: Erlangga. pp. 159-170.

1. The relationship between perceptions and behavior society
2. A large relationship between perceptions and behavior society is 0.816 showing strong enough correlation between perceptions and behavior society variables.
3. The relationship between attitudes and behavior society
4. A large relationship between attitudes and behavior society is 0.383 showing strong enough correlation between attitudes and behavior society variables.
5. The relationship between perceptions and attitudes toward behavior society

A large relationship between perceptions and attitudes toward behavior society is 0.935 showing strong enough correlation between perceptions and attitudes toward behavior society variables.

### **Regression Analysis**

After going through the correlation analysis stages of all two independent variables on the dependent variable, the next stage is perform a regression analysis to determine the influence of independent variables on the dependent variable. The results of the regression analysis is in the form of regression equation as follows:

$$Y = -6,379 + 0,689X_1 + 0,465X_2$$

Where is:

Y = behavior society of Chinese Non-Muslims

a = Constanta

b = Regression Coefficient

X<sub>1</sub> = Perception

X<sub>2</sub> = Attitude

From the regression equation can be interpreted and be concluded as follows:

1. Constants of -6.379 states that if the independent variable value is 0, then behavior society of Chinese Non-Muslims in Islamic Banking in value by -6.379;
2. Regression coefficients X<sub>1</sub> (perception variable) amounted to 0.689, while the regression coefficients X<sub>2</sub> (attitude variable) amounted to 0.465. It can be concluded that the perception and attitude variables together have a positive effect on behavior society of Chinese Non-Muslims in Islamic Banking. It states the more positive perceptions and attitudes of the behavior society of Chinese Non-Muslims in Islamic Banking, the more positive is also the behavior society of Chinese Non-Muslims in Islamic Banking.

Based on behavior society of Chinese Non-Muslims in Islamic Banking research model using regression methods and results of calculations known coefficient Beta Standards of variable perception directly affects behavior society is equal to 66,5 %, the variables directly affect the attitude of behavior society by 14,7 %, while for the effect of perceptions and attitudes toward behavior society of Chinese Non-Muslims in Islamic Banking is 87,5 %.

### **CONCLUSION**

Based on the results of the study that has been discussed, it can be concluded that:

1. Tests performed on hypothesis 1 (Ha1) the effect of perceptions toward behavior society of Chinese non-Muslims in Islamic Banking. Can be seen on the t test resulting in regression test  $t_{count} > t_{table}$  (13.442 > 1.986) thus proving the hypothesis 1 (Ha1) is received and the coefficient of determination (R<sup>2</sup>) of 0.665 or 66.5%.
2. Tests performed on hypothesis 2 (Ha2) that the effect of attitudes toward behavior society of Chinese non-Muslims in Islamic Banking. Can be seen on the t test resulting in regression test  $t_{count} > t_{table}$  (3.957 > 1.986) thus proving the hypothesis 2 (Ha2) is well accepted and the coefficient of determination (R<sup>2</sup>) of 0.147 or 14.7%.
3. Tests performed on hypothesis 3 (HA3) that the effect of perceptions and attitudes toward behavior society of Chinese non-Muslims in Islamic Banking. Can be seen in the testing of F count resulting in regression test  $F_{count} > F_{table}$  (315.389 > 3.098) thus proving the hypothesis 3 (HA3) is also acceptable and the coefficient of determination (R<sup>2</sup>) of 0.875 or 87.5%.

Based on the conclusion, considering the perceptions and attitudes have a positive effect on the behavior society of Chinese non-Muslims in Islamic Banking in the city of Cianjur. Islamic Banking should in Cianjur perform continuous promotion, giving a deeper understanding and beneficial thus increasing purchases Islamic banking products.

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