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### **Customer Perception of Islamic Bank Products (Case Study of Islamic Bank "X")**

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*The purpose of research is to analyze the level of customer perceptions of the product of Islamic Bank "X". The research location is three areas of the biggest of customer Islamic Bank "X". There are Surabaya, Bandung and Jakarta. The research sample are 180 people from each region and 60 people based on accidental sampling. The data collection is questionnaires. The questionnaire consists of profiles and customer perceptions of the "X" Islamic Bank product. Profiles consist of: gender, Job, religion, and education. The perception indicator uses a Likert scale of 4 points (1, Strongly Disagree; 2, Disagree; 3, Agree; and 4, Strongly Agree) which consists of 14 attributes. The level of perception of Islamic bank products was analyzed by the method of Importance Performance (IPA) and Customer Satisfaction Index (CSI). The results of the study are: 1) Based on IPA, access and popular attributes are the top priority for the Syariah Bank "X" so that satisfaction can be achieved due to good attributes, while Islamic Bank "X" has not provided services that meet customer expectations, and 2) . The results of CSI calculations show that the perception of the Islamic Bank "X" is very satisfied with the products offered by the Islamic Bank "X".*

Keywords: *perceptions, products, Islamic banks*

#### **Preliminary**

Islamic banking in Indonesia has grown greatly since the issuance of operational legal bases about Islamic banking. Regulation No. 10 of 1998 concerning changes to Law Number 7 of 1992 concerning banking, that Bank Indonesia as the monetary authority guarantees the legality of Islamic banks and provides wider space for Islamic banks.

The development of Islamic banking shows the growth in the number of Sharia banking office networks. However, there are still some obstacles and weaknesses in terms of Islamic banks: the extensive operating network, incomplete and effective supporting institutions, not optimal and the lack of human resources with expertise in Islamic banking. From the consumer side, another weakness is the limited understanding of the public regarding sharia banking financial services business activities. This limitation causes many people to have inappropriate perceptions about the operation of Islamic banks.

Based on the OJK survey in 2013 in 20 Indonesian provinces, the level of financial literacy of Indonesian people classified as well literate only reached 21.84 percent. Especially for banks, the literacy rate is a high category (21.80 percent). This shows that the community is knowledgeable and believes in banking institutions, products, banking services, and has skills in using banking products and services, only one fifth of the total population. The low level of financial literacy is in line with the low utilization of banking products and services by the community: 57.28 percent (Muflihani, 2015).

Based on the results of a study conducted by Muflihani (2015) on 70 micro-entrepreneurs who have become sharia bank customers, it is known that 40% of respondents have a low level of literacy on Islamic banking. This is based on the still low understanding of micro-entrepreneurs on the concept of Islamic banks, Islamic banking products and services and skills in using Islamic bank products.

Many of the weaknesses and challenges of Islamic banks are related to people's perceptions of Islamic banks. These weaknesses are limited, lack of public knowledge and understanding of Islamic bank products and services. There are still many segments of society that must be the target of optimal socialization, especially segments of society that are considered to be in an environment that has the potential to grow and implement sharia values.

Islamic banks must be more aggressive and dare to open themselves to increase socialization to the wider community, especially in fostering awareness of the importance of the application of sharia in life. Therefore, efforts to increase public knowledge about Islamic banks have become a strategic issue in the development of Islamic banks in the future. The better the public's knowledge about Islamic banks, the higher the possibility of using Islamic banks. By recognizing the state of sharia banking consumers, Islamic banks are expected to be able to know the needs and desires of consumers. One of the big problems in Islamic banking is the level of understanding (awareness) of Islamic bank products. At present, very few people know about Islamic banking products and terms in Islamic banking (Kompas Daily, 2012). In addition, Islamic banks must maintain old customers. So that customers who have been loyal to Islamic banks have received less attention or neglected. Because if the customer feels less or dissatisfied with the services provided, it is likely to have an impact on the turnover of Islamic banks.

Service is very important in an effort to increase customer satisfaction. Customer needs and satisfaction can be fulfilled if Islamic banks are able to understand customer behavior. Customers as consumers are important assets where customers contribute significantly to the development of the company's reputation.

Sharia Bank "X" is one of the Islamic banks that receives credit at the national and foreign levels. Currently, Syariah Bank employees "X" number 4,450 people in 68 branch offices, 171 sub-branch offices, 17 cash offices, 17 functional offices, 23 mobile service cars, 29 payment points and 16,977 ATMs. Customers of Sharia Bank "X" can utilize the parent branch network (Sharia Channeling Office / SCO) in 1,490 outlets in Indonesia and will grow with the growth of their assets. Syariah Bank "X" is committed to providing the best for customers, and the Islamic Bank "X" continues to experience excellent business growth. Bank X business growth in the average growth of the Islamic banking industry in Indonesia. In 2016, total assets reached Rp. 28.3 trillion. He became one of the biggest among players in the national Islamic banking industry. At the end of 2016, Syariah Bank "X" posted a net profit rose by 21.38%, assets rose by 23.01%, Third Party Funds (DPK) rose by 25.41% and financing rose by 15.36% (Report Annual Syariah Bank "X", 2016).

This achievement will not be achieved without the support or participation of its customers. Customer participation will be good if there is a good perception of Islamic banks. Adawiyah (2010) found that there were seven factors that became the criteria for consumer selection of Islamic banks, and consumer perceptions were the most influential factors in consumer decisions in choosing Islamic banks. Based on this explanation, researchers are interested in conducting research on customer perceptions of the product of Islamic Bank "X".

## **Syariah Banking**

According to regulation No.10 of 1998 Islamic banks are banks that carry out their business activities based on sharia principles which in their activities provide services in payment traffic. Sharia principles according to article 1 paragraph (13) of Law No.10 of 1998 concerning banking are rules of agreement based on Islamic law between banks and other parties for depositing funds or financing business activities, or other activities declared in accordance with sharia, including financing based on the principle of profit sharing (mudharabah), financing based on the principle of equity participation (musyarakah), the principle of buying and selling goods with profit (murabahah), or financing of capital goods based on the principle of pure rent without choice (ijarah), or by the option of transferring ownership of goods rented from the bank by another party (ijarah wa iqtina).

According to Arifin (2006), Islamic banks were established with the aim of promoting and developing the application of Islamic principles, sharia and their traditions into financial and banking transactions and other related businesses. The main principles followed by Islamic banks are:

- a. Prohibition of usury in various forms of transactions
- b. Conduct business and trade activities based on the acquisition of legitimate profits
- c. Giving zakat

As long as conventional banking practices do not conflict with Islamic principles, Islamic banks have adopted existing banking systems and procedures. However, if there is conflict with sharia principles, Islamic banks plan and implement procedures to adjust their banking activities to the principles of Islamic sharia.

With a variety of products offered, Bank Syariah "X" is committed to advancing Islamic-based banks. In addition, the application of hasanah lifestyle owned by Syariah Bank "X" is a major advantage that is not possessed by other banks so that it is expected to be the consumer's choice bank that prioritizes hasanah values in their lives. Life that not only prioritizes worldly life, but also has provisions for life after dying by doing good (hasanah).

There have been several previous studies conducted abroad and domestically, including: Metawa and Almossawi (1998) research in Bahrain that the decision of customers to use Islamic bank products is because they are more driven by religious factors, namely their adherence to Islamic principles. Naser, Jamal and Al-Khatib (1999) using a sample of 206 customers of Islamic banks in Jordan examined how customer awareness and satisfaction with Islamic bank products and facilities.

The results of his research: even though the customer is aware of the products and facilities offered by Islamic banks such as murabahah, musyarakah and mudharabah, but customer responses indicate that they are not satisfied with the products and facilities available. Haron and Norafifah (2000) in their research in Malaysia found a positive relationship between deposits in Islamic banks and the level of profits. In summary, the results of his research concluded that the factor that drives customers to save money in Islamic banks is the motivation to seek profits or economic factors.

The results of BI's research with IPB in South Kalimantan (2004), that seven variables have strong links with respondents who have the potential to be associated with Islamic banks, namely: (1). the existence of Islamic banks, (2) knowledge of Islamic banks, (3) perceptions of interest in conflict with religion, (4) consideration of professionalism, (5) positive impression on Islamic banks, (6) status of religious leaders, and (7) types of employer jobs.

Amani's research (2010) at the Al-Munawwir Krapyak Islamic Boarding School in Yogyakarta that the perception of santri towards Islamic banks was only limited to reasoning arguments, because there were still many students of Al-Munawwir who used the services of conventional banks. They reasoned that the Shari'ah bank was still small, the knowledge of the santri was still lacking, so the santri had difficulty choosing the syari'ah bank. But the student Al-Munawwir tried to implement transactions in accordance with Islamic law in dealing with his environment.

The results of the Muflihani study (2015) show that Islamic banks that run their operations based on Islamic principles are known by 59 respondents or 84.28 percent. The variables that have a positive and significant effect are the duration of education, operating profit and the dummy intensity of socialization and education by Islamic banks. Therefore, there is a need for a strategy for planning education and stronger synergies between the Islamic banking industry and other stakeholders, such as OJK, ulama, campuses and other community organizations.

Understanding the behavior of customers of good Islamic bank financing is something that is important for marketing needs that are right in a wider scope. In competition and expanding markets, the behavior of customers in Islamic banks is very important to know and understand, especially by Islamic banks.

The data in this study are primary data, namely research data obtained directly from consumers. In addition, secondary data is also needed, which is data on Islamic Bank products "X" offered to customers and other literature related to the topic of this research. The sample uses a non probability sampling technique, which is a sampling technique that does not provide the same opportunity or opportunity for each member of the population to be selected as a sample. The non-probability sampling technique used is accidental sampling. The number of samples in the study were 180 customers from 3 locations that had the most customers, namely: Jakarta, Surabaya and Bandung. The questionnaire used was taken from previous research, namely a questionnaire developed by Yulianti (2012) with a slight modification that was adjusted to the current situation.

The research data was collected by giving questionnaires to sharia bank customers directly, in addition to exploring the material, interviews were conducted with several Islamic bank customers and Islamic bank employees.

Customers' perceptions of Syariah Bank products "X" are strongly influenced by the expectations and reality of services received by customers. One method is the Importance Performance Analysis (IPA). It has several advantages over other methods. These advantages can show product attributes that need to be increased or reduced to maintain customer satisfaction, the results are relatively easy to understand and require low costs. The IPA technique is explained by Martilla & James (1977) "Importance-Performance Analysis" published in the Journal of Marketing (Algifari, 2015). This model is used to measure the

performance of satisfaction that is considered important by the customer and the satisfaction performance received by the customer. The main purpose is as a diagnostic tool to facilitate identifying attributes that are based on the interests of each. Achievement of the performance of the product or service is shown in the article that has four quadrants, namely Quadrant A, Quadrant B, Quadrant C and Quadrant D and each quadrant shows the performance of the product or service being assessed. The following figure is an original form of the science model Cartesius degree diagram developed by Martilla and James.

Kuadran A Main priority	Kuadran B Maintain Achievement
Kuadran C Low Priority	Kuadran D Over

Picture 1. Kuadran Model IPA  
Resource : Martilla dan James (1977)

According to Santosa (2011), the first stage in the science method is to determine the level of suitability between the level of importance and the level of performance of the quality of the attributes under study through a comparison of performance scores with interest scores. The suitability level formula used is:

$$Tki = \frac{X_i}{Y_i} \times 100\% \dots\dots\dots (1)$$

Information:

- Tki: level of conformity
- Xi: performance level score
- Yi: importance level score

The second stage is calculating the average for each attribute perceived by the customer, using the formula:

$$\bar{X1} = \frac{\sum X1}{n} \qquad \bar{Y1} = \frac{\sum Y1}{n} \dots\dots\dots (2)$$

Information:

- X1: average product performance score
- Y1: average score of importance on the product
- n: number of customers

The third stage is calculating the average of all the attributes of importance (Y) and performance (X) which are the boundaries in the Cartesian diagram, using the formula:

$$\bar{X} = \frac{\sum \bar{X1}}{k} \qquad \bar{Y} = \frac{\sum \bar{Y1}}{k} \dots\dots\dots (3)$$

Information:

- : average product performance level score for all factors or attributes
- : average level of importance of all attributes that affect customer satisfaction
- k: the number of attributes that can affect customer satisfaction

The next step is the description of each attribute in the Cartesian diagram.

According to Suryawan and Dharmayanti (2013) customer satisfaction is determined by customer perceptions of product or service performance in customer expectations. Customers will be satisfied if their expectations are fulfilled or will be very satisfied if their expectations are exceeded. The level of customer satisfaction can be measured using the Customer Satisfaction Index (CSI) method. This Customer Satisfaction Index is needed to measure the level of customer satisfaction with several advantages such as efficiency (not only satisfaction indexes but also obtain information related to dimensions / attributes that need to be improved), easy to use and simple and using a scale that has high sensitivity and reliability. The stages in measuring CSI (Siagian in Amran and Ponti Ekadeputra, 2010) are as follows.

1. Calculating the Weighted Factor: changing the average value of importance to a percent number so that the total weighting factor is 100%

2. Calculating the Weighting Score: the multiplication value between the average value of the level of performance with Weighted Factor.
3. Calculating Total Weighted: sums the Weighted Score of all attributes
4. Calculating the Satisfaction Index: Weighted Total divided by the maximum scale used (in this study the maximum scale used is 5) then multiplied by 100%.

## RESEARCH RESULTS AND DISCUSSION

### Profile of Sharia Bank Customer "X"

Sharia Bank customers "X" who were respondents in this study were 180 people from 3 regions: Surabaya, Bandung and Jakarta. The age of most customers is between 25-39 years, 59% are female, 40% are private employees, 98% are Muslim, and 42% are Bachelor-educated. From the characteristics of customers, the number of customers and the composition of the age groups in the three regions are not much different. Based on gender, only the Bandung region has a balanced composition of men and women while in the Jakarta and Surabaya regions it is dominated by women. Around 85% of respondents have become customers of the "X" Syariah Bank between 1-4 years, and only 46% of respondents have become customers of the "X" Islamic Bank for a maximum of 1 year.

Table 1. Profile of Sharia Bank Customers "X"

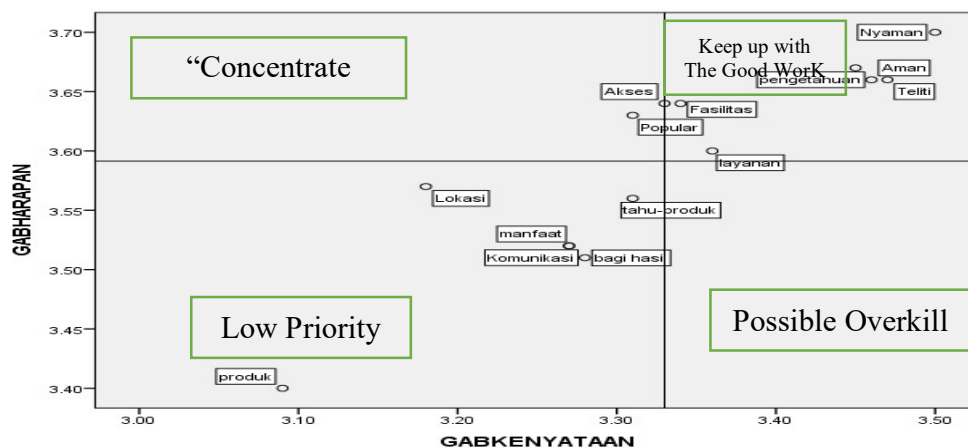
Age	Surabaya		Bandung		Jakarta		Total	
	f	%	F	%	f	%	f	%
15 - 24 years old	17	28	13	22	21	35	51	28
25 - 39 years old	28	47	24	40	21	35	73	41
40 - 54 years old	12	20	16	27	15	25	43	24
55 - 69 years old	3	5	7	12	2	3	12	7
70 - 84 years old	-	-	-	-	1	2	1	1
Total	60	100	60	100	60	100	180	100
<b>Gender</b>								
Male	22	37	31	52	20	33	73	41
Female	38	63	29	48	40	67	107	59
Total	60	100	60	100	60	100	180	100
<b>Jobs</b>								
PNS	7	12	10	17	12	20	29	16
Public	27	45	15	25	30	50	72	40
Entrepreneur	8	13	11	18	5	8	24	13
House wife	5	8	12	20	7	12	24	13
trader	-	-	3	5	1	2	4	2
unemployment	13	22	9	15	5	8	27	15
Total	60	100	60	100	60	100	180	100
<b>Religion</b>								
Islam	59	98	59	98	59	98	177	98
Kristen	1	2	1	2	1	2	3	2
Total	60	100	60	100	60	100	180	100
<b>Education</b>								
SD	-	-	1	2	-	-	1	1
SLTP	-	-	1	2	1	2	2	1
SLTA	23	38	24	40	22	37	69	38
DIPLOMA	4	7	8	13	5	8	17	9
S1	30	50	21	35	25	42	76	42
S2	3	5	3	5	5	8	11	6
S3	-	-	1	2	2	3	3	2
Jumlah	60	100	60	100	60	100	180	100

In addition, it was found that 66% of respondents, besides being customers of Islamic banks, also became customers in conventional banks, while only 34% were loyal customers of Islamic banks only. In addition, it was found that 66% of respondents, besides being customers of Islamic banks, also became customers in conventional banks, while only 34% were loyal customers of Islamic banks only. There is a possibility that the condition of customers who become customers in both banks is "floating mass". according to the results of the study by Daniar and Syam (2012) on customers of Islamic banks and

conventional banks in Jakarta and Bandung, found that the increase in the number of sharia bank customers was not due to an increase in the "sharia loyalty" market segment, but due to the increase in the "floating mass" segment become a sharia banking customer without leaving his conventional banking. But that needs to be proven again in a study.

### Customer Perception Analysis with the IPA Method

Customers' perceptions of Sharia Bank "X" products are inseparable from customer perceptions of what customers feel (performance) and what customers expect (importance). According to Suryawan and Dharmayanti (2013), it is stated that customer satisfaction is determined by customer perceptions of product (service) performance (service) in meeting the customer's expectations. Customers will feel satisfied if their expectations are exceeded. Likewise, the customer of Syariah Bank "X", the customer will compare between what the customer expects and what the customer feels. Customer perceptions of the Syariah Bank "X" in combination from the three sample regions, namely Surabaya, Bandung and Jakarta can be seen in



Picture 1. Cartesian Diagram of Sharia Bank Customers "X"

In quadrant A, when viewed from the customer's interest, the attribute attributes are at a high level. But if seen from the satisfaction, the customer feels a low level, so that the customer demands an improvement in these attributes. Islamic Bank "X" should make an effort to improve these attributes in order to increase customer satisfaction which also means that these attributes need to be better managed so that customer satisfaction can be achieved. There are two attributes that fall into this quadrant, namely access and popular. Noor and Sanrego (2014) who stated that access is one of the factors that have a positive influence on the preferences of pesantren communities in choosing and saving in Islamic banking in DKI Jakarta. Likewise, the results of the study of Kardoyo and Ahmad (2015) in the Unnes PPs Economics Education Study Program that the access dimension is a top priority for improvement. Popular attributes indicate that customers consider Islamic Bank "X" not yet well known in the community, so Islamic banks can evaluate promotions or outreach so that Islamic banks are better known by the public. The results of Utami's (2011) study of 100 respondents found that popular factors influence the behavior of conventional BRI customers in determining their choice of banking services. If customers feel they are familiar with Islamic banks, it will be easy to encourage customers to use Islamic bank products. For this reason, Islamic Banks "X" should improve access and popular attributes by conducting periodic and ongoing evaluations or monitoring.

There are six attributes included in quadrant B: comfort, knowledge, accuracy, security, facilities, and service. In this position, when viewed from the customer's interests, the attributes are at a high level. from satisfaction, customers feel a high level too. This requires Islamic banks to be able to maintain their position, because these attributes have attracted customers.

According to the research of Gerrard and Cunningham (2004), inconvenience is one of the factors that influence the moving behavior of bank customers in the Asian region, as well as Budiono (2006)

explained that one of the factors that had the most influence in the decision to move banks in Yogyakarta was a factor of discomfort.

The results of the research by Noor and Sanrego (2014) state that knowledge is one of the factors that positively influences the preferences of pesantren communities in choosing and saving in Islamic banking in DKI Jakarta, meaning that the higher the value of knowledge, the higher the chance to become sharia bank customers. But on the contrary the facility factor has a negative effect on the preferences of pesantren communities in choosing and saving in Islamic banking in DKI Jakarta. Facility factors that have a negative effect are estimated because of the lack of public knowledge about Islamic banks, so that it can lead to customers' disinterest in using Islamic banks and even tend to choose conventional banks. The study conducted by Yulianti (2012) states that accuracy is one of the things that is required or absolutely necessary by Islamic banks, because these factors have a significant difference in giving appreciation to all Islamic bank financing products. Damayanti's study (2017) shows that security and service variables have more influence on customers' interest in deciding to save at Bank Syariah Mandiri. Based on this explanation, Islamic Bank "X" must try to maintain this achievement, because these attributes are considered by customers as the superior products.

In the C quadrant of the interests of customers that attributes are not considered important, even though the level of customer satisfaction is quite good. However, the customer ignores the attributes located in this position. There are six attributes that are included, namely location, product knowledge, benefits, communication, profit-sharing, and products. Muhammad (2014) found that location was the dominant factor in influencing the Darunnajah boarding school community to choose Islamic banks, while the results of Ernawati's (2015) study stated that the location did not affect the community's decision to choose Islamic banks. The study conducted by Rachmawati (2017) on 100 BRI Syariah customers in Surabaya stated that product knowledge has a significance of 0.482. This means that product knowledge is considered not to have an effect on saving decisions, because the possibility of customers still not knowing specifically about each Islamic principle contained in the product and the difference in each principle (wadhiah, mudharabah, etc.). Customers only know the Islamic bank products in broad outline and in less detail. The study conducted by Yulianti (2012) states that benefits are one of the things that are obligatory or absolutely necessary by Islamic banks, because both of these factors have a significant difference in giving appreciation to all Islamic bank financing products. Ratna (2016) study results on 132 respondents consisting of 78 customers and 54 employees from four Islamic banks in Semarang City found that communication did not affect the loyalty of sharia bank customers. The study conducted by Ernawati (2015) at the Muhammadiyah University of Surakarta stated that profit sharing had an effect on people's decisions in choosing Islamic banks.

Profit sharing is able to compete with interest-bearing banks, and with profit sharing it will feel more comfortable and satisfied so that if the profit share is given in accordance with a mutual agreement, the community's decision to choose Islamic banks will increase. Based on this explanation, there are results of research that supports and there are also those who do not support the treatment of these attributes. Apart from that, of course the Islamic Bank "X" needs to react more carefully through evaluating the performance of these attributes periodically and continuously.

There are no attributes included in the D quadrant, meaning that the Islamic Bank "X" has managed to manage its products according to the customer's wishes, because what customers consider less important, and Islamic banks do not give priority to these attributes.

### **Analysis of Customer Perception Level with CSI Method**

Customers' perceptions of Sharia Bank "X" products are inseparable from customer perceptions of what customers feel (performance) and what customers expect (importance). On the other hand, measuring the level of customer satisfaction is very important to do to find out how much customer expectations can be fulfilled by the Islamic Bank "X".

**Tabel 2. Criteria of CSI**

No.	CSI	Criteria CSI
1	$X > 0,81$	Very satisfied
2	0,66 – 0,80	satisfied
3	0,51 – 0,65	Satisfied enough
4	0,35 – 0,50	Lack enough



5	0.00 – 0,34	Not satisfied
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resource : Table index CSI Aritonang

By referring to the reference value of the Customer Satisfaction Index (CSI) above 81% of Aritonang (Table 2), where the CSI value > 81% shows very satisfied. The level of customer perceptions in a joint manner, namely customers of the Islamic Bank "X" in the Surabaya, Bandung and Jakarta regions, amounting to 180 people can be seen in Table 3 below.

Referring to the reference CSI values are above 81% of Aritonang (Table 2), where CSI values > 81% indicate criteria are very satisfied. The results of the analysis of the perception of customer satisfaction in the Islamic Bank "X" in combination in three regions, namely Surabaya, Bandung and Jakarta, have CSI values above, which is 83.29%. This shows that the customers of the Syariah Bank "X" in combination are very satisfied with the products of Islamic banks.

#### Research Limitations

The limitations contained in this study are as follows.

- 1) There are not many samples, only 180 customers
- 2) Limited ability of customers to understand the contents of questions or statements and honesty to answer questionnaires.
- 3) Samples are taken based on accidental sampling, so there is a possibility that the sample is less representative because it depends only on the sample members at the time.

#### CONCLUSION

Based on the results of the study it can be concluded as follows. 1) Based on the IPA method, the attributes of access and popularity are the top priority to be improved by the Islamic Bank "X" so that customer satisfaction can be achieved because the customer considers the two attributes important, while the Islamic Bank "X" has not provided services that meet customer expectations, and 2) The results of calculation of the CSI method show that the perception of the customers of Islamic Bank "X" is very satisfied with the products offered by the "X" Islamic Bank.

#### Suggestion

Suggestions that can be given based on the results of this research and discussion are 1) Islamic Bank Leader "X" should make it a top priority to improve or improve the quality of access and popular attributes. The thing that can be done by Islamic Bank "X" is periodic monitoring and evaluation activities and 2) Need to do more in-depth research on customer satisfaction with certain products that are more specific (not products in general).

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