

TO STUDY FACTORS ATTRACTING CUSTOMERS' ADOPTION OF ISLAMIC BANK IN INDONESIA FROM THE PERSPECTIVE OF RELATIVE ADVANTAGE AND TECHNOLOGY PERCEIVED EASE OF USE

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ABSTRACT The growth of the Islamic Bank market in Indonesia is considered very slow even though the Muslim population is about 237.56 million or 86.7% of the total population but only 30 million are currently registered as customers of Islamic Banks [1] It is interesting to study whether the Relative Advantages factor in the Diffusion Innovation Theory [2] and robust Technology Perceived Ease of Use from [3] are a consideration for Muslim communities to adopt Islamic Bank in Indonesia. The result of a study is generated from 384 respondents' maximum number size based on [4] who answered the survey and the findings of Relative Advantage (RA) and Technology PEU has been analyzed using PLS-SEM software. The findings seem to have clear effects on adoption and support the H1 and H2 hypotheses. Hope this study is beneficial to the rate of adoption of Islamic Bank in Indonesia. *Hadits ath-Thabrani-juz VII: 58.*

Keywords: Technology Perceived Ease, Relative Advantage, Adoption, Diffusion Innovation Theory

INTRODUCTION

Indonesia, a Muslim country with a large population but the Islamic Bank grows slowly and only has a 7.2% market penetration of total Islamic finance [5]. There must be factors that need to be looked at to attract the Muslim community in adopting Islamic banks.

Generally, those communities are already customers of conventional banks. When Islamic Bank is offered, they need to compare the Relative Advantages to what they had experienced in dealing with banks.

In addition, as the population is scattered across islands, the need for easy transactions through technology is considered crucial.

Currently, Indonesia has 13 Islamic Commercial Banks and just merged three state banks in 2021 aiming to lead the Islamic banking sector in the country and to make Islamic finance stand stronger by seeing the potential development of the halal industry. The other objective of the merger is to be positioned to be the top 10 Islamic banks globally based on market capitalization with total assets of IDR 220 to 250 trillion so that it can be said Indonesia will become the center of gravity the of Islamic economy and finance in the world [1].

List of Islamic Commercial Bank in Indonesia – OJK 2023

NO	NAME OF ISLAMIC BANK	TOTAL BRANCHES=
		1.593
1	PT Bank Aceh Syariah	125
2	PT Bank Riau Kepri Syariah	133
3	PT BPD Nusa Tenggara Barat Syariah	27
4	PT BANK Muamalat Syariah	125
5	PT BANK Victoria Syariah	-
6	PT Bank Jabar Banten Syariah	60
7	PT BSI Tbk	1.019
8	PT Bank Mega Syariah	35
9	PT Bank Panin Dubai Syariah Tbk	-
10	PT Bank Syariah Bukopin	10
11	T BCA Syariah	59
12	PT Bank Tabungan Pensiunan Nasional Syariah Tbk	-
13	PT Bank Aladin Syariah Tbk	-

Although in 2022, financial assets were able to grow 13.82% (yoy), Islamic IKNB (Non-Bank Finance industry) which has a share of 5.90% of total Islamic financial assets also experienced growth of 3.90% yoy [6]. The Islamic banking with an Islamic financial market share grew by 13.94% (yoy) but the market penetration is remaining stagnant.

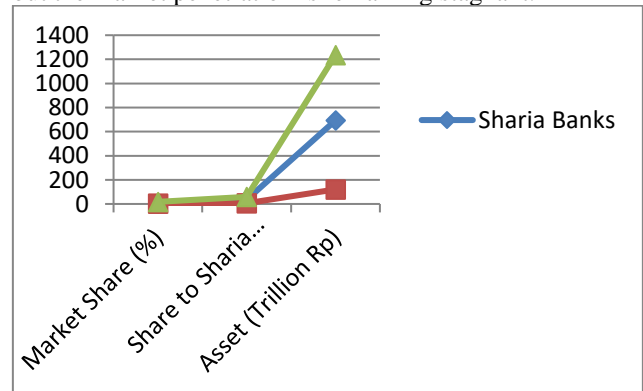


Figure 1: Market share Islamic bank

This growth must be maintained and even examined if the Relative Advantages factors could influence the adoption of Islamic financing and the recruitment of new customers; and the technology which has fast progress, can be perceived ease of use and robust cyber security against hackers which become priority as needed by customers.

This is what the research will investigate and confirm whether the Relative Advantage of the Diffusion Innovation Theory (DIT) underpins in this study [2] and the Technology – Perceived Ease of Use [3] are a concern.

However due to large size of the country, therefore the research will only be limited to respondents domicile in the state of Java.

As mentioned in AQ- Al Hujurat:6

يَا أَيُّهَا الَّذِينَ آمَنُوا إِن جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَن تُصِيبُوا قَوْمًا بِجَهَالَةٍ فَتُصْحَبُوا عَلَىٰ مَا فَعَلْتُمْ نَادِمِينَ

“ O you who believe, if someone who is wicked comes to you with news, then examine the truth, so that you do not harm a people because of stupidity (carelessness), in the end you regret what you did.”

INDONESIA ISLAMIC BANK SITUATION ANALYSIS

Islamic banks have been in Indonesia for quite a long time since PT Bank Muamalat was inaugurated on November 1, 1991 [7]

In its implementation, Islamic banks are required to have an internal Islamic Supervisory Board (DPS) that carries out Islamic supervisory and advisory functions, assessing, ensuring and supervising the fulfillment of Islamic principles on operations and products issued by banks.

To increase market share, it needs support of the government (government driven) and the Indonesian Ulema Council (MUI) who has the power of FATWA, so it is not a bottom-up strategy from the developer community (social driven) but a top down strategy, and it will periodically review for the mechanism of collecting and distributing bank funds and bank services.

SWOT Analysis

THE STRENGTH is using the basic principles of Islamic law, there are no elements of gharar, maysir, usury, injustice, and unlawful objects.

The Islamic Banks’s branch offices are scattered in big cities and facilitated with technology as well as professional Muslim staffs who communicate in Islam ways and cultures.

THE WEAKNESS is the limitation of knowledge of public on how to operate the Islamic system such as profit sharing, financing transaction and the advantages from religious values

THE OPPORTUNITY is the big population Moslem who potentially become new customer and able to support the Islamic economic development.

THE THREAT is the aggressively of conventional bank in promotion, the huge number domestic branches scattered across 17,500-islands and overseas branches; and they keep updating technology to ease customer in transaction. The conventional bank has flexibility to make any type of transactions with any type businesses and any religious local and overseas.

PROBLEM STATEMENT

Due to the very diverse educational, economic and cultural backgrounds of the Muslim community in Indonesia, the problems can be stated as follow:

1. Customer needs to know the advantages of adopting an Islamic bank if it is compared with conventional bank that have flexibilities transactions and offers tempting promotions.

Even though Muslims in Indonesia have an Indonesian *Ulama* Council who can issue fatwas and the Islamic finance is protected by the OJK (Financial Services Authority), a government body and the Islamic Council, the asset grow slowly

Table 1: Islamic Banking Asset Statistics - Jan. 2022 (in Billion)

	2019	2020	2021	Jan-22
Islamic General Banking (BUS)	350.363,545	397.072,971	441.788,835	443.380,442
Business Units (UUS)	174.200,154	196.875,017	234.946,626	217.641,715
Total Asset BUS & UUS	524.563,698	593.947,988	676.735,460	661.022,157

Source: Indonesia Economic Report 2021, processed; [8]

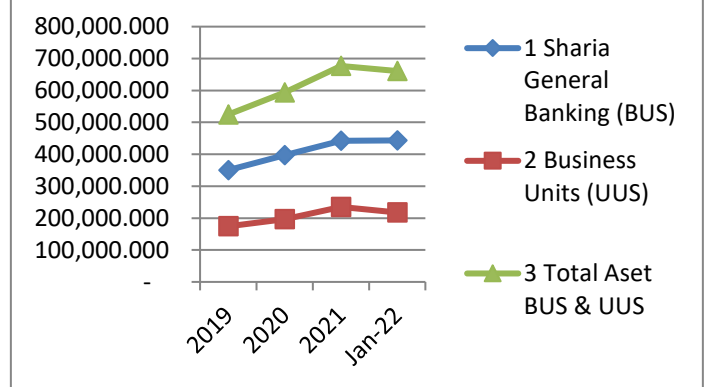


Table 2: Islamic Banking Asset Statistics - Jan. 2022

2. Customer questions about how advanced the technology perceived ease of use as the internet disturbances and incessant attacks by hackers so that it is often turned on and off.

The impact points of technology for example the merger of 3-state Islamic banks occurred in legacy of each that customer cannot make easy transactions, many changes have been adjusted referring to the new bank’s name, and cross transactions will not be free anymore.

THE RESEARCH OBJECTIVES

The main objectives in this research is aiming as follow

- 1 To study the influence of Relative Advantages on the adoption of Islamic Bank among Muslim in the state of Java
- 2 To study the influence of Perceive of Ease of Technology on the adoption of Islamic Bank among Muslim in the state of Java

RESEARCH QUESTIONS:

This is very important element as guidelines, so that the study will keep focus. These questions are also to help the study in developing instruments in line with problem statement.

1. Does Relative Advantages factor an important consideration for customer to adopt Islamic Bank?
2. Does Technology – Perceived Ease of Use crucial concern for adopting Islamic Banks?

LITERATURE REVIEW

This section will discuss theories depicted in the Theory of Frame Work and the findings of previous researchers.

The theories and statements from previous researchers:

1. Adoption, according to [9] is a process of accepting ideas. The innovation comes from innovator to recipients is called diffusion.

During the diffusion to adoption occurs through five steps making decision process i.e. Knowledge, Persuasion, Decision, Implementation and Information [2]

2 The Relative Advantage is the level of new ideas is considered better than the previous one. [10] had a conversation with Everett M. Rogers, it said that an innovation is an idea, practice, or object perceived as new by an individual or other unit adoption. Individuals will adopt an innovation if it is perceived as helping better.

Thambiah [11] has study with title a Study on Consumer Adoption of Islamic Retail Banking (IRB) Services in Malaysia mentioned that one of the motivation of customer to usage IRB is determined by Relative Advantage.

Yahaya [12] had a research about Factor Influencing Customer Adoption of Islamic Bank’s Product in Nigeria. The findings of this study discovered that those factors such as relative advantage, compatibility and customers’ involvement are instrumental to customers’ adoption of the Islamic bank products.

Aziz [13] has involved 186 bank customers for the study on Adoption of Islamic banking in Pakistan an empirical investigation. The relative advantage is clearly mention that Islamic bank gives benefits, yet it worthy to adopt.

3 **The Technology** is based on the Theory Acceptance Model of [3] which discussed about Perceived Ease of Use, one out of three elements.

Given that the public in Indonesia is scattered across the country where infrastructure is still not good and the level of education is also considered varied, the ease of using technology is a priority besides being useful as it is designed to be useful.

Samsudin [14] in their study of Technology Trust and E-Banking Adoption: The Mediating Effect of Customer Relationship Management Performance which mentioned that the e-banking services provider must ensure that their online services equipped with trusted element for the success of adoption.

Sahin [2] emphasized the technology innovation which observability has low level as technology’s cluster need distinguish element and discussion [9].

Schmidt [15] mentioned that the bank who failed to adapt internet are likely to lose customer as the cost of internet banking is low compare to traditional services [26-29].

RESEARCH METHODOLOGY

This study will use quantative method which the findings are going to be analyzed using statistic and in the form of closed ended questions.

Research Design

The study is designed as a survey using Google Form as considered effective during the pandemic of covid19 that prohibited to have face to face interaction.

Theoretical Frame Work

The frame work is a mandatory to guide the study and it is figured out as follow:

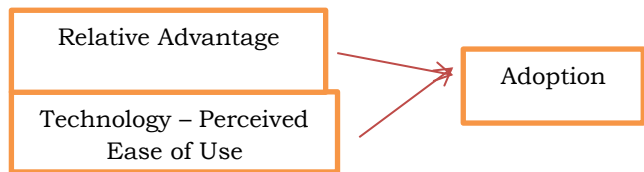


Figure 1: Conceptual Framework of the Study

The Relative Advantage is underpin Innovation Diffusion Theory from Everett M. Roger [10]; and the Technology is from Theory Acceptance Model of [3]

Research Population

The population is taken from individual or unit interest [16] whose most of them are no available data.

The respondent is focusing in the state of Java which has the crowd of population among other islands in Indonesia and where the place of central government manages the country

Sample Size

The sample is a subset of individuals in population and their data is available.

Considering to survey all population in Java is huge,; therefore the analysis will only use 384-respondents as the maximum number of Krejcie when the population >7- millions [4], which the formula is as follow:

$$S = X^2NP(1-P) : d^2(N-1)+X^2P(1-P)$$

S : Required sample size

$X^2 (3.841)$: The table value of Chie-square for 1-degree of freedom at the desire confidence level

N: The population size

P: Population proportion (assume to be .50 since this would provide the maximum sample size)

d: The degree of accuracy expressed as proportion (.05)

Since there is condition to allow increase distribution instrument to 30% of 384 to anticipate no-response case and inaccurate targets, this study have distributed to 450.

Response Analysis

Table 3: Response Rate

Number distribution	450
Returned	432
Inaccurate targets	38 = 8%
Accepted and Analyzed	384

HYPOTHESIS

Relative Advantage

Based on previous researchers, the advantages that are very important to know are that Islamic Banks do not practice *riba* or usury (interest base), *gharar* (business speculation), and haram financing; the business practices are completely based on Islamic rules [13, 17, 19, 11].

The additional advantages is that the operation of Islamic Banks develop products called *Murabaha*, *Mudarabah*, *Ijjarah*, *Musharakah* [20]; the trade activities are not prohibited by Islam [21].

H1: *The relative advantage has significant influence to adoption of Islamic Bank among Muslim’s customer in the state of Java.*

Technology – Perceived Ease of Use

Considering that the development of technology moves so fast while the customers in Indonesia are came from different level of education and remote or outskirt country, the technology must be perceived ease of use.

As previous researchers mentioned that the technology should be used even with less effort [3, 22; the technology can be e-Marketing tools [23]; technology is needed to understand and learned so that customers know how to experience and why to experience [24]; customers need to practice and get the training [25].

H2: *Perceived Ease of Use has positive influence to adoption of Islamic Bank among Muslim’s customer in the state of Java*

RESEARCH INSTRUMENT

To meet the hypothesis, each variable have eight questions in the form of statement as follow:

Relative Advantage:

1. I am very convenient to manage my finance through Islamic Bank
2. I feel safe with Islamic Bank products and improve the quality of my financing dealing
3. Bank Islamic gives better customer services than conventional bank
4. Islamic bank gives more revenue or higher profit sharing
5. I think funding cost of Islamic bank is cheaper
6. I believe it safe out of interest or *riba* in saving money at Islamic banking
7. Islamic bank is believed to apply Islam’s rules
8. The religiosity reason was a strong motivation to select Islamic bank

Technology – Perceived Ease of Use

1. Technology could support customer in gaining new knowledge about Islamic Bank
2. I need practice on how to experience technology
3. I satisfy if the Technology easy to use
4. The advance technology makes me safe and comfortable in having transaction
5. The advance online Islamic banking becomes my preference in adopting it
6. The variety features of Islamic bank technology is part of the adoption decision
7. The ease of access and quality of internet network or server influencing to the decision to adopt Islamic bank
8. There is different treatment in using modern technology services of Islamic Bank compare to conventional banks

Adoption

1. I am contented with using the Islamic banking products and services
2. I got enough information about Islamic Banking products and services
3. Islamic Bank needs to consider the importance of effective and informative promotional programs

4. I think the adoption of Islamic bank is because of my Islam belief or moral value
5. I have adopted because ulema as agent of change instills the halal & haram principle
6. The availability of advance technology a part of the decision to adopt Islamic bank
7. Islamic banks need to have many Key Opinion Leaders
8. The telephone banking makes easier transaction in Islamic Bank

RESEARCH OBSERVATION

Pre-Test

The instruments had been pre-tested using SPSS for its validity and reliability to 100-respondents which the results were valid and reliable.

Table 3: Relative Advantage:

Validity	P-Value= .000 which is < 0.05
Reliability	Cronbach’s Alpha = .896 or >0.7

Table 4: Technology Perceived Ease of Use:

Validity	P-Value= .000 which is < 0.05
Reliability	Cronbach’s Alpha = .816 or >0.7

ANALYSIS OF RESEARCH FINDINGS

	Cronbach’s Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Result
Adoption	0.886	0.888	0.909	0.556	Reliable
Perceived ease of se	0.894	0.894	0.917	0.611	Reliable
Relative advantage	0.858	0.861	0.898	0.638	Reliable

This section presents the data generated from the field research that involved 384 respondents and analyzed using two statistical software programs that are SPSS version 20 for screening data and PLS SEM version 3.0 for the structural model and path analysis.

PLS SEM is used as for limited number sample and do not necessarily have normal distribution, it uses bootstrapping method or random multiplication.

1. Convergent Validity

The outer loading factor value must be > 0.70; the output is as follow:

Table 5: Convergent Validity

	Adoptio n (ADO)	Perceive d ease of use (PEU)	Relative advantag e (RA)	Note s
RA.I			0.810	Valid
RA.II			0.790	Valid
RA.III			0.834	Valid
RA.IV			0.806	Valid
RA.V			0.744	Valid
RA.VI			0.039	Not valid

RA.VII			0.045	Not valid
RA.VIII			0.126	Not valid
PEU.I		0.730		Valid
PEU.II		0.737		Valid
PEU.III		0.724		Valid
PEU.IV		0.760		Valid
PEU.V		0.837		Valid
PEU.VI		0.805		Valid
PEU.VII		0.824		Valid
PEU.VIII		0.600		Not valid
ADO.I	0.750			Valid
ADO.II	0.798			Valid
ADO.III	0.729			Valid
ADO.IV	0.711			Valid
ADO.V	0.750			Valid
ADO.VI	0.756			Valid
ADO.VII	0.743			Valid
ADO.VIII	0.729			Valid

There are four indicators that must be dropped due to leading factor <0.70, they are:

Table 7: Path coefficient Results
The AVE is .050 so all are reliable.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
Perceived ease of use -> Adoption	0.289	0.290	0.064	4.530	0.000	accepted
Relative advantage -> Adoption	0.123	0.125	0.049	2.486	0.013	accepted

The hypothesis can be accepted as the result values are as follow:

The p-values is <.05

The t statistic value is >1.96

After it is processed the path figures out as follow:

From the table above it can be said that the hypothesis of as follow:

H1: Relative advantage has significant influence to adoption of Islamic Bank among Muslim customer in the state of Java. As the statistic value is 2.486 > 1.96; and the p-value is .013 or < .05 therefore the hypothesis-1 can be accepted.

H2: Perceive Ease of Use has positive influence to adoption of Islamic Bank among Muslim customer in the state of Java The statistic value from the analysis is 4.530 and the p-value is.000 <.05, therefore the hypothesis-2 can be accepted.

CONCLUSION

From the findings of the study factors attracting customers’ adoption of Islamic Bank in Indonesia from perspective Relative Advantage and Technology Perceive Ease of Use; it can be concluded as follow:

1. Factors influencing Adoption:
 - i. Relative Advantage from Diffusion Innovation Theory is very important factor in influencing customer’s adoption Islamic Bank

Relative Advantage:

Q-6: I believe it safe out of interest or *riba* in saving money at Islamic banking

Q-7: Islamic bank is believed to apply Islam’s rules

Q-8: The religiosity reason was a strong motivation to select Islamic bank

Technology – Perceived Ease of Use:

Table 6: Fornell-Larker Criterion

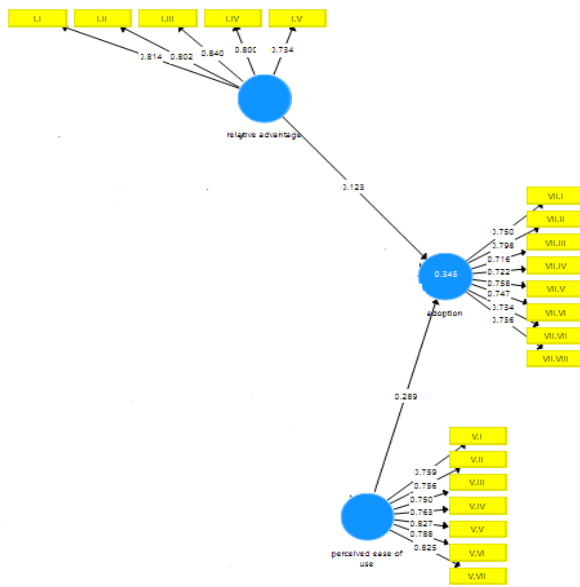
	Adoption	Perceived ease of use	Relative advantage
Adoption	0.746		
Perceived ease of use		0.782	
Relative advantage			0.799

Q-8: There is different treatment in using modern technology services of Islamic Bank compare to conventional banks.

The result from the discriminant validity (*Fornell-Larcker Criterion*)

From Fornell-Larcker Criterion table above shows that AVE root value is greater than 0.70; it means good discriminant validity.

- ii. Technology – Perceived Ease of Use is mandatory factor for customer in adopting Islamic Bank.
2. Problem Statement:
The findings are also answering as follow:
 - i. Customer needs to know the advantages of adopting an Islamic bank if it is compared with conventional bank that have flexibilities transactions and offers tempting promotions
 - ii. Customer questions about how advanced the technology perceived ease of use as the internet disturbances and incessant attacks by hackers so that it is often turned on and off
 3. Research Questions below are also clearly answered.
 - i. Does Relative Advantages factor an important consideration for customer to adopt Islamic Bank?
 - ii. Does Technology – Perceived Ease of Use crucial concern for adopting Islamic Banks?



PLS-SEM Analysis,

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