

Conference Paper

1. Introduction

This article discusses about the adaptation to syaria banking consumer compare between conventional banking consumer. Syaria banking in Indonesia has already growth before reformation era. In the moneter crisis in 1998, syaria banking succeed to be survival and succeed to develop their suistanability.

People belief that syaria banking is good alternative and choices for saving and investment. Syaria banking in low capital is known as syaria rural bank growth in some regency. One of syaria rural bank who success develop their business and survive antil today is Bank Harta Insan Kamil or HIK. According survey by Infobank in 2018, HIK Bank is listed as the best syaria rural bank. There are 4 syaria rural bank HIK banking group have awarded as the best Islamic rural bank. They are BPRS (rural bank) HIK Cibitung, BPRS HIK Parahyangan, BPRS HIK Tegal and BPRS HIK Surakarta.

BPRS HIK Parahyangan started their business since September 2006. Main office and the first office of BPRS HIK Parahyangan addressed on Jalan Raya Percobaan Number 1 Cileunyi, Bandung Regency. Until today, BPRS HIK Parahyangan has fifteen branch offices wide spread on fifteen regency in West Java Province. One of tha branch offices is BPRS HIK Parahyangan Subang.

According vision, mission and goals of the BPRS HIK Parahyangan's business, they have two main of business action, thay are funding and saving. In saving business they collect people money in several products such as regular saving, specific saving, and deposit. While in funding business they give some facilitation to people who has business or who needs low capital. As Islamic banking, BPRS HIK Parahyangan dosn not earn interest from their customer but they have agreement with customers to have sharing profit.

In funding business of BPRS HIK Parahyangan divide in two way of funding, they are funding for businessman and funding for government officers. Based on data in February, 2018 BPRS HIK Parahyangan succed to caught 1.781 government officers

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to be customers. The interesting of the structure of government officers customer is dominated by teachers and education department officer. It means more than fifty percents of the officer customers has profession as teacher. That number shown in the table below:

TABLE 1

Officer Customer	Number of customer
Education officer / teachers	984
Other department officer	797
Total	1.781

Source of data: BPRS HIK Subang, 2018

In this paper, simple research or survey has done to finding fact about the customer motivation to join with the BPRS HIK Parahyangan to get Islamic funding. Survey has done to teacher as customer to find out their adaptation for syaria banking compare than conventional banking. Author is windering to know what is the motivation off teachers customer to got funding from Islamic banking is it influenced by the religion or spiritual orientation or is about the pragamatical orientation.

To answer that question, author make a simply research to 50 teachers as a sample whom the BPRS HIK Parahyangan customers, and most of them are elementary school teachers.

To know the main idea to join with the syaria banking compare than conventional banking will be very important to analyze the growth of syaria banking. Syaria banking have good potential to grow and dominating funding or saving market in Indonesia because tha major of people in Indonesia is moslem. And the national clerical assembly which is called as Majelis Ulama Indonesia (MUI) stated "HARAM" for bank interest, or we can say bank interest is not allowed for moslem people.

Even that MUI's statement is really clear and assertively, but the syaria banking is not common yet for people. People is prefer to join with the conventional bank compare than syaria bank, in order syaria banking has grow slowly.

2. Consumer Behaviour Is Main Idea of the Consumer Adaptation to Syaria Banking

How the consumer adapting to face and interesting and decision to join or to buy the product of syaria banking is determinating by the consumer bahaviour concepts. Philip Kotler said (1992: 232) that consumer bahaviour is influenced by factors such as

culture, social, individual, and pshycologic. In this concept that syaria bank is definitely influenced by Islamic culture and social factor. But in the other side the growth of syaria banking is quite slow compare than conventional banking with the interest system even MUI has already stated that bank interest is not allowed for moslem.

Nathan Chandra is a business man and entrepreneur in Indonesia said in 2014 (<https://welink.com/blog/2014/10/27/the-consumer-adoption-process-never-changes/>) they are five stages to the consumer adoption process, they are:

1. Product awareness
2. Product interest
3. Product evaluation
4. Product trial
5. Product adoption

According that explanation, Nathan Chandra is underline that before the customer adopt the product, thay will be aware than to be interest, and they make evaluation, try and finally adopt the product. So that Nathan Chandra make a preview of this concept is focused on the product.

The main questions has given to the respondent are:

1. Are you aware that BPRS HIK Parahyangan is syaria bank or Islamic bank?
2. Are you join with funding in BPRS HIK because that product is syaria funding?
3. You choosed the product is not because of syaria but advantage of the product for you?
4. You tried syariah banking is for the first time and you comfort with it
5. You adopt the this funding because you glad to choose syaria product?

What the author finding in the answers of respondents to questions above will be discussed in the following chapter.

3. Product Awareness

Survey has done to fifty consumers of BPRS HIK Parahyangan Subang to finding their awareness about their product have been choosen. Most of them (80,34%) recognize the

product from the rural bank, but they are not really aware is the BPRS HIK Parahyangan is syaria bank or conventional bank. It is not necessary for the customer about the product they need is from syaria rural bank or conventional rural bank. They need for some fund and rural bank could supply funding that their need.

Survey also finding perception about the customer about syaria banking. They answered that they know about syaria banking is Islamic banking but not the priority to choose even 100% respondent is moslem.

4. Product Interest

Respondents stated that they know the product from the salary treasurer in their district in UPTD Kecamatan. The treasure offering funding product to them with some benefefits, which one of them is low interest and low cost of bank administration, even the syaria banking is not recognize interest but they using sharing profit method. But the customers did not assume it is necessary to make differencies between interest or sharing profit. The points that customer give an attention is got some funding what their need, low cost, long time tenor and got much funding compare the other bank. The survey shown that the customer BPRS HIK Parahyangan decision to get the the product funding is supported by their interest to object not to subject of banking. They have choosen product from BPRS HIK Parahyangan influence by their interest to the product not interst to syaria or Islamic banking reasoning.

5. Product Evaluation

The survey result shown that the customer has no evaluate the product. Because the product have long term commitmen with the customers. The product funding has long term, which is three until five years to finish. As long BPRS HIK Parahyangan could give them better advantage, at least some advantage, they will keep their commitment to the product, it does not matter syaria or conventional.

6. Product Trial

Most of the respondent choose this banking product from syaria is for the first time. They tried the syaria banking so they know about some terminology of the syaria banking. Such as, akad tabarru, muhasabah, waqalah and the others ethymogy. Related to the other variables the customer glad to try this syaria banking especially because most the

customers are moslem, But, they keep choosen this product determine by the object of product not by the subject. Syaria or Islamic is not the main reason for choosing the product but the advantage of the product.