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Why We Switch from Conventional to Sharia Bank?

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Abstract

Sharia Bank becomes a financial business phenomenon in Asia, which offers not just a financial services but also sense of connectiveness to Islamic value. The objective of this study is to get a deep understanding on customer's switching decision from choosing conventional to sharia bank. Using two combine approaches, qualitative and quantitative, this study has found that artifacts of corporate culture could influence customer's decision to switch from conventional to sharia bank. A quantitative approach, using structure equation modeling to 460 respondents, also confirmed that corporate culture artifact could be analyze from its deliverance and from its relatedness to Islamic self-concept of customer. Both, deliverance and relatedness, gives influence to consumer perception on banking services, but only deliverance influences customer trust. Moreover, consumer perception on banking services and customer trust gives strong impact to customer's decision to switch from conventional to sharia bank. The outcome of this research can be used as a reference work to figure more reliable business approach that has more relatedness with Islamic value, as well as delivering it as a valuable component in the strategic plan of Sharia Bank.

Keywords: Culture, Switch, Sharia, Banking, Customer

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1. Introduction

In the era of globalization, almost all sector of industries, are facing a dynamics competition. The advancing of information technology and transportation, supported by regional regulation, has allowing organization to capitalize the opportunity and operate in the area which no longer limited by geographical and political obstacles. It is significantly observed as a challenge as well as a opportunity that should be anticipated by conducting a continuous innovation that create sustainable competitiveness (Barata, 2015). In financial industry, offering an innovative financial product could be the key to win the hearts of potential customer; and sharia financial product is considered as an alternative for common financial product already exist in the market. Sharia financial product is offered by Islamic financial institution progressive financial engineering that

offers efficient and competitive banking, investment, trade finance, commercial and real estate financing services which complies fully with Islamic concept and has distinct and creative financial engineering that offers efficient and competitive service. (Abdul Qawi and Lynn, 2001).

In their research, Naser and Moutinho (1997) mentioned that Islamic financial system is not only exist to serve Muslim customers, by giving them the change to place their interest to invest in a system that fit with their Islamic values, but also suitable to convince other religion potential prospect because of the advantages from the system. Furthermore, prospect from other religion have a same change to either put their money in Islamic banks or ordinary banks. Sharia based institution comes as an entity that offers sharia financial services in accordance with Islamic principles. Since 1992, under the regulation of Act No.7 of 1992, the sharia financial system was widely introduced to the public, and Islamic financial institutions were growing rapidly in Indonesia. Currently in Indonesia, there are 11 Islamic Banks (BUS) with 1.973 outlets, 23 Sharia Unit (UUS) with 558 outlets, and 160 Sharia Rural Banks with 413 outlets. Sharia banking itself by the end of 2014 has achieved significant growth of 46,59% compared to conventional banking which only achieved 12,04 compared to previous year.

Instead of this significant growth, sharia banking only contributed 4,87% of Indonesia banking industry. Refer to a number of national population with 88% of its citizen holds Islam as their religion (approx. 209.124.367 people according to Indonesia statistics bureau), potential to growth even further is widely open.

Based on the blue print of the Indonesian Sharia banking development is currently focused on strengthening phase of the industrial structure, which includes efforts to increase efficiency and competitiveness of Islamic banking. At the end of 2015, total Islamic banking assets combine reached Rp. 225 trillion, increasing 33.37% from the previous year. According to Subroto (2008), in Suki *et al.* (2009), consumers of Islamic bank are very interested significantly with sharia compliance and Riba free concept, while other aspects and benefits. This study was designed to analyze on the Artifacts of corporate culture of Islamic financial institution and how it can be delivered and transformed into attractive propositions that evoke willingness from customer to switch from using Conventional to sharia financial product. Creating a visible Artifacts and delivering it to keep continuously attractive may trigger awareness and willingness of customer which can increase business performance of the Islamic financial institution and eventually improve its competitiveness in the globalization era. The location of this research is in Indonesia, which its financial industry is having significant competition

by the implementation of ASEAN Economics Community in 2016, which push them to become more innovative, effective, and efficient in every aspect of their operation.

The growth of Islamic-based banking is moving into an increasing number of financial industry. It already been a common knowledge about it admonishment against *gharar* and *maisir* (contractual uncertainty and gambling), *riba* (interest)„ and several prohibited industries that categorized as *haram* (industry that produce product using pork, alcohol, and pornography), there are also other concept that must be understood in order to strictly follow with Islamic values. According to Awan (2014), three countries (Indonesia, Egypt, Malaysia) are the pioneer of introducing Islamic financial institution, with its main purpose was to redesign its financial services and products that fits with Islamic values and therefor comply with the demands of consumers, especially those who seriously consider the follow their religious values. Furthermore, also needs to enhance the business volume under the same cover.

In current context of competition, potential customer of Islamic financial institution in choosing sharia financial product, put under consideration the influence of external influence like information about the product itself and the convenience when using the product (Ahmad *et al.* 2006). Refer to their religion, customer needs to be more fit with their islamic values which promote the growth of Islamic-based financing service. Therefore, the detail information about Islamic financial product is needed by its potential customer. Furthermore, Al-Hawari and Ward (2006) also found that the satisfaction of customer was highly related with institution's financial performance and service, and also rise the need for organization to maintain its focus on relationship with their customer.

According to Dusuki and Abdullah (2007), one of the major factor that drives customer interest to Islamic financial institution is religion. This factor along with employee service quality to attract potential customer while making decision of selecting sharia financial product. The efficiency and effectiveness in every transaction, the depth of knowledge and the service given from each personnel are the factors that also considered important by customer. Furthermore, the ability to build an effective communication, nurturing trust, and handling customer with courtesy are major abilities that needed in order to deliver a superior customer value.

The idea of Islamic financial system itself is unique and customer don't have sufficient information about it. Islamic-based financial institution must establish ingenious and firm communication activities to increase awareness about sharia financial offer (Gait and Worthington, 2008). Osman et al. (2009), underlined that conformation to Islamic value was sensed as the primary method, despite the understanding that product offered by

conventional financial institution are belief to be better, but still continuously they prefer Islamic-based financial institution. To strengthen its position, Islamic-based financial institution needs to deliver service with high quality in order to increase customer satisfaction which could also serves as a foundation to user loyalty. Instead of depending only on Islamic image, they also need to deliver quality financial offer, because refer to study of Al-Ajmi et al. (2009), there are several factors, beside product fit to Islamic values, that could influence their decision to choose Islamic-based financial institution. Those are: cost benefit factors, significant others influence, also on conveniences items like service-related facility, accessibility to ATM,branches location, bank activities like social responsibility, risk analysist but they don't play a substantial role in selecting Islamic banking (Marimuthu et al, 2010). Furthermore potential customer need to have sufficient knowledge and banks needs to deliver information that describe different feature that Islamic financial institution offer. It needs to generate benefit similar with conventional banking but keep maintaining its Islamic values. The consequences, there is a opportunity for Islamic based financial institution to serve those who are currently satisfied with conventional financial products and services.

As an organization, most Islamic financial institution design its corporate culture based on Islamic values. According to Schein (1990) corporate culture serve as a representation of shared belief and share values, which moderates behavioral norms. According to Aycan et al.(1999), corporate culture could represent internal environment of the organization, embodied in assumptions, share beliefs and values, also manifested in behaviors and attitudes of all members, and also serves as a profitable factor of competitive advantage (Hall, 1993; Peteraf, 1993). It also serves as a basis of designing procedures, enhancing capabilities to a more cohesive factor, and provides opportunities to solve organization challenge, thereby, supporting and increasing the organization's achievement of its targets (Yilmaz, 2008). Refer to research by Schein (2004), corporate culture consists three levels of layer; Artifacts, share values and beliefs, and elemental basic assumptions. These layers invoke to the level to which the distinct cultural phenomenon are detectable. Evidences of corporate culture itself could be defined as visible organization structures and processes. It includes any tangible like Architecture of the physical evidence use by organization, furniture, dress code, office communication style. In general, cultural evidence is the observable factor and could be identified by others and it represents the value of the organization.

2. Method and Research Model

This research used a mix approach, quantitative and qualitative approach. This study uses a mixed method between qualitative and quantitative. Mixed method could give the opportunity to expand the scope or breadth of research to offset the weaknesses of either approach alone (Barata, 2016). The qualitative approach was administered by commissioning 20 focus group discussion (FGD) sessions with 100 informants from 5 major cities in Indonesia e.g. Jakarta, Medan, Surabaya, Bandung, and Makassar, which considered to have a decent information and experience related to buying and using sharia product in Indonesia. This process was considered important for this research because it serves the possibility to get significant and valuable information methodically and concurrently (Babbie, 2011). According to Kruger (1994), this approach also offers convenience with significant economic advantage, high validity, with quick results. Furthermore, this approach also have another advantage by using social approach in generating data (Merton et al. 1990; Morgan, 1996). Focus group discussions were organized to find visible factors related to corporate Artifacts of Islamic financial institution and its impact to their attractiveness to evoke willingness to switch from Conventional to sharia financial product. 20 sessions of FGD comprise of five informants on each session were conducted to observe, follow with an in depth qualitative interview with the same informant, in particular issue.

To conduct focus group discussion, all informants in this research should not be allowed as much as possible from socially distancing themselves from other informant. The composition of informant in every session of group discussion in this study was kept as a homogeneous group as possible. A several questions regarding Artifacts of organization culture in Islamic financial institution were asked to each informant, and continue with the questions regarding how these Artifacts evoke them to switch from buying and using Conventional to sharia financial product. The feedback gathered from informants were classified and scored according to their role and the functionality of each Artifacts.

Result from group discussion shows that there are 12 Artifacts potential customer able to identify from Islamic financial institution: *architecture of building, uniform of personnel, greetings, communication style between personnel, memorabilia, body language, rules and regulation, tagline, poster content, facilities, commercial information, and ambience of outlet.* all Artifacts is then analyzed for effectiveness in building the perception of the product. It also conducted an analysis to see the relatedness between each Artifacts with the values promoted in the concept of sharia. Refer to the findings

from FGD, a series of interview sessions were conducted to gain clearer relatedness among group responses. Refer to the findings of these group discussion, and also validated in individual interview, this research was proposed a model that can be seen in Figure 1.
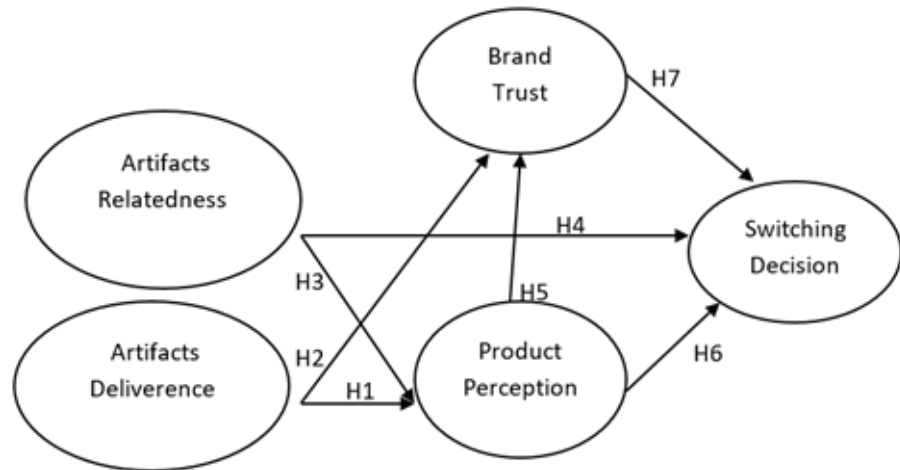

Figure 1: Research Model.

Artifacts of corporate culture in Islamic Financial institution, based on the group discussion and interview with informant, are considered as important as the product itself. Potential customer needs a visible and supporting clue delivered by the institution, as a guidance and also an informal information to support their formal information, so they could evaluate and build up a necessary perception about the product offering. *Therefore, the first hypothesis in this study is: Sharia Artifacts deliverance has positive influence to product perception of Islamic financial institution.* Sharia Artifacts delivered by the Islamic institution is also important for potential customer as a pre-evaluation information to build up trust on product offers by the Islamic financial institution. *Therefore, the second hypothesis in this study is: Sharia Artifacts deliverance has positive influence to product trust of Islamic financial institution.*

Artifacts of corporate culture in Islamic Financial institution are considered important by potential customer as an evaluation basis to identify the relatedness of product offerings with their personal belief. Strong relatedness will increase their perception of product offers by Islamic financial institution, *therefore the third hypothesis in this study is: Sharia Artifacts relatedness has positive influence to product perception of Islamic financial institution.* Several group discussion and interview with informant were also found that sharia Artifacts relatedness is considered as a focal point in their decision making process because it helps them to take a right choice according to their belief. *Therefore the fourth hypothesis in this study is: Sharia Artifacts relatedness has positive influence to customer willingness to switch* from Conventional to sharia product.

Product perception, as an outcome from evaluation process, conducted by potential user based on set of stimulus received from the institution. Product offers by Islamic financial institution, with a positive perception, most likely evoke product trust, *hence the fifth hypothesis of this research is: Product perception positively influence product trust of Islamic financial institution.* Positive perception of product offers by Islamic financial institution is also important in decision making process of potential customer because they need a better offering than non-sharia product. *Hence the sixth hypothesis of this research is: Product perception positively has an influence to customer willingness to switch* from Conventional to sharia product. In the decision process, customer most likely will considered particular product that they already trust to consume, especially if the product related to their belief, *therefore the seventh hypothesis of this research is*: *Product trust positively has an influence to customer willingness to switch* from Conventional to sharia product.

A quantitative approach was performed to test the research model using 215 respondents, potential customer of sharia product in Indonesia using these norms: (1) holds a religion favorable by sharia product; (2) already have an interaction, directly or indirectly, with Islamic financial institution; (3) never buy or using sharia financial product before; (4) currently using Conventional financial product. Sampling method using non-probability approach used in this research with 100% response rate. The survey questionnaire for this research comprised of three parts. Part 1 comprised sharia product variable, Part 2 depicted both product perception and trust and part 3 covered willingness to switch from Conventional to sharia product. Likert scale also used in the questionnaire to measures respond from all respondents, which include user of non-sharia financial product, with more than 5 years of using Conventional financial product. Assessing the value of cronbach alpha is necessary to test the reliability of all variables. Based on the result of the test using cronbach's alpha value, all variables in this research were considered as reliable with an alpha value above the reference value, i.e. 0.7 (Geynor, 2002) and could be seen in table 1.

3. Result

Using Structural Equation Modeling (SEM), this research is trying to observe a causal relationship with indicators simultaneously to measure unobserved variables. This analysis is needed to evaluate that the proposed research model is valid by observing the relatedness between sets of observed and unobserved variables. Two-step approach of SEM was conducted; measuring the measurement model follow with validating the

TABLE 1: Reliability Test.

Variable	Cronbach's Alpha Value	Remark
Artifacts Relatedness	.,791	Reliable
Artifacts Deliverance	.,857	Reliable
Product Perception	.,769	Reliable
Brand Trust	.,834	Reliable
Switching Decision	.,896	Reliable

structural model to find the relatedness of all proposed variables. After conducting two step approach, then followed by examining model fit to assess how good the proposed model fits with the data, using five types of model fit indices: root mean square error of approximation; (RMSEA), normed chi-square ($\chi2/df$); adjusted goodness of fit index; (AGFI); goodness-of-fit index (GFI); and comparative-fit index (CFI). All the model fit indices used in this research could be considered as having an adequate fit if comply with the these norms: RMSEA < 0.08; $\chi2/df$ < 3.00; AGFI >0.90; GFI >0.90; and CFI>0.90 (Hair et al. 2010). The result of measurement model of this research, shown in table 2.

By using maximum likelihood estimation, this research performed a measurement model using the matrix comparison of variance-covariance from the sample to the one obtained from the model (Bollen, 1989), and found that all factors used in this research model contain a sufficient loading factor more than 0.50 (Brown, 2006), therefore all factors were considered as valid and could be used to test the structural measurement. The validating process found that all loading factors were above 0.5 and significant at 0.05 levels. The goodness of fit indices [36] for measurement model shows that normed chi-square (x2/df) is 2,21 which was smaller than three. The goodness-of-fit index (GFI) results was 0,94 and comparative fit index (CFI) was 0,95, exceeding the recommended cut-off level of 0.9. The adjusted goodness-of-fit index (AGFI) is 0,88 also exceeded the recommended cut-off level of 0.8. The root mean square error of approximation (RMSEA) is 0,065 and it was below the cut-off level of 0.08. Based on this findings, this research confirmed that measurement model was in a good level of fit.

Hypothesis test was performed using structural model (Figure 2) by testing the T value compare to the standardized T-Value (1.96), and found that there were seven accepted hypotheses and one not accepted hypothesis which has T value under 1.96 with the level of confidence 95%. therefore, the result could be shown Figure 2.

TABLE 2: Measurement model.

Variable	Indicator	Factor Loading	Note
Artifacts Relatedness	*Fit to Self-Belief (R1)*	0,673	Valid
	Fit to Current Condition (R2)	0,548	Valid
	Fit to Community Belief (R3)	0,712	Valid
	Fit to Personal Goal (R4)	0,858	Valid
Artifacts Deliverance	*Source of Information (D1)*	0,611	Valid
	Feature Information (D2)	0,895	Valid
	Testimonial (D3)	0,881	Valid
	Channel of Deliverance (D4)	0,674	Valid
Product Perception	*Fit with sharia concept (P1)*	0,623	Valid
	Attractive features (P2)	0,827	Valid
	Service quality fits with Islamic value (P3)	0,578	Valid
	Support Islamic value (P4)	0,610	Valid
Brand Trust	*Process of Managing Product (T1)*	0,564	Valid
	Secure Product (T2)	0,727	Valid
	Beneficial Product (T3)	0,879	Valid
Switching Decision	*Self-initiative information search (S1)*	0,891	Valid
	Sharia financial product comparison (S2)	0,941	Valid
	Plan to Buy Sharia financial product (S3)	0,792	Valid

TABLE 3: Hypothesis Test.

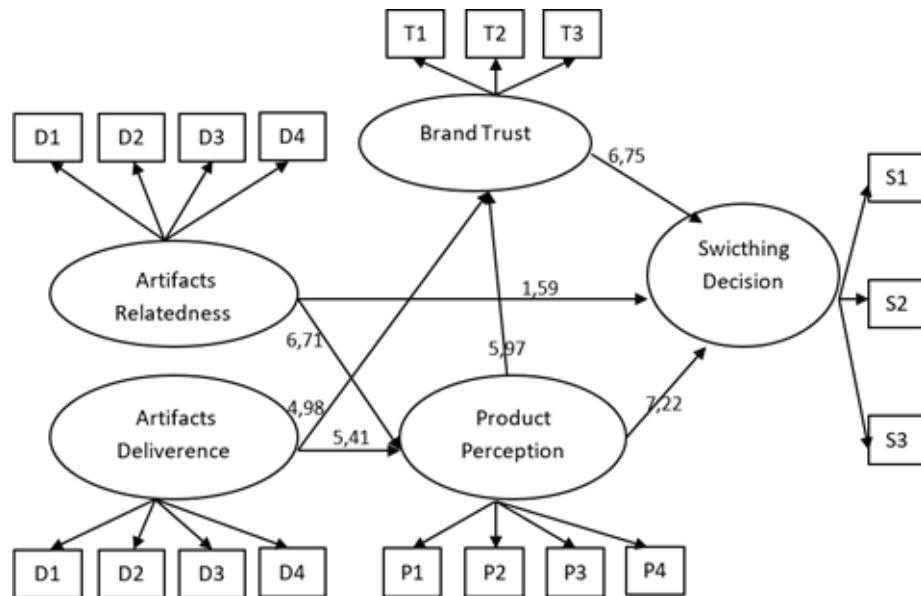| Hypothesis	T value	Hypothesis
Artifacts deliverance has positive influence to product perception of Sharia Bank (H1)	5.41	Accepted
Artifacts deliverance has positive influence to brand trust of Sharia Bank. (H2)	4,98	Accepted
Artifacts relatedness has positive influence to product perception of Sharia Bank. (H3)	6,71	Accepted
Artifacts relatedness has positive influence to customer switching decision. (H4)	1.59	Not Accepted
Product perception has positive influence to brand trust of Sharia Bank. (H5)	5,97	Accepted
Product perception has positive influence to customer switching decision. (H6)	7,22	Accepted
Brand trust has positive influence to customer switching decision (H7)	6,75	Accepted

Figure 2: Structural Model.

The goodness of fit was measure for structural model shows that normed chi-square (x2/df) is 1,77. Other fit numbers included the goodness-of-fit index (GFI) is 0,93; The adjusted goodness-of-fit index (AGFI); is 0,89 also exceeded the recommended cut-off level of 0.8.and comparative fit index (CFI) is 0,96. The root mean square error of approximation (RMSEA) is 0,062 and it was below the cut-off level of 0.08. Based on this results, suggested that structural model exhibited a good level of model fit (table 4). Refer to the findings, Sharia Artifacts Deliverance was considered to positively influence both on product perception (0.63, p < 0.001) and product trust (0.71, p < 0.001). Sharia Artifacts Relatedness was also positively influence on product perception (0.70, p < 0.001) but not on willingness to switch (0.35, p < 0.001). Product perception was found to have a positive influence on product trust (0.65, p < 0.01) and willingness to switch (0,87. P<0.001). Furthermore, Product trust was also found to have positive influence on willingness to switch (0,89. P<0.001).

TABLE 4: Goodness of Fit Test.

Variables	Cronbach Alpha Value	Note
Normed Chi Square	1,77	Good fit
RMSEA	0,062	Good Fit
Goodness of Fit Index (GFI)	0,93	Good Fit
Comparative Fit Index (CFI)	0,96	Good Fit
Adjusted Goodness of Fit Index (AGFI)	0,89	Good Fit

4. Discussion

According to this research, potential willingness to switch from Conventional to sharia financial product was influenced by two variables, i.e. product perception and product trust. Contributions from these two variables are needed to ensure that willingness to switch could be manifested in active behavior performed by potential customer, based not only on sharia concept but also on their perception and trust. The product attributes, both from perception and trust, could be continuously contributes and evoking the creation of switching willingness by maximizing the functionality of Artifacts from corporate culture delivered by Islamic financial institution. Sharia Artifacts from Islamic financial institution was also found evoke the creation of product perception by potential customer directly, but not on their willingness to switch. Therefore, this research has found that potential customer needs more than sharia concept but also needs financial product that they positively perceived and trust as a good quality product.

Perception on sharia financial product could be establish by conducting socialization activity to inform about all benefit features of the product, therefore Islamic financial institution could adjust and aligning their marketing campaign to promote their cultural artifacts. Results found from FGD shows that Islamic financial institution need to share their Artifacts to give meaning in potential customer's mind; therefore, they could evaluate and develop perception about the offerings. Delivering Artifacts of corporate culture could be conducted in two approaches, formal and informal. Formal approach is needed as an effort to build credibility of the Islamic financial institution, but more informal approach also needed to establish emotional bonding within potential customer. In a context of Indonesia culture, the role of others in building perception are considered therefore Islamic financial institution needs to support its Artifacts of corporate culture with testimonial from reputable person to create good perception and trust on its financial product.

The perception of sharia financial product offers by Islamic financial institution is also depend on the relatedness of corporate Artifacts from Islamic financial institution to emotional and personal belief of potential customer. The Artifacts become important because it projects signal that one particular Islamic financial institution is offering values that fits with potential customer's personal goals. Furthermore, result form FGD also shows that potential customer needs visible signals which convince them that product being offered is also related to their communities' belief. Potential customer needs to make sure that sharia financial product offered by Islamic financial institution fits, not just with themselves, but also fits with their communities' value.

Product perception made by potential customer is important to build up product trust. Potential customer participated in this research already understand about sharia financial system, but lack of information about its product features, especially compared to Conventional financial product. Trust is built when the product could create value for customer. In the context of sharia financial product, consumer trust is valued as the belief of potential customer on the reliability of the sharia product being offers by Islamic financial institution. This information is considered important because potential customer came from different background and level of information exposure. More clear and visible information about the benefit features of sharia financial product could increase the quality of information within the potential customer. In term of product perception, these information could increase the opportunity of receiving trust form potential customer, by strengthening other knowledge about sharia financial system. Therefore, Islamic financial institution needs to support its potential customer not only with sharia financial system but also with its features in more comprehensive way.

This research also found that willingness of potential customer to switch from buying and using Conventional to sharia financial product, as their manifestation behavior of aligning themselves with their belief both in personal and community level, can be constructed if the Islamic financial institution could successfully give signal, from its corporate Artifacts, that build good perception and trust about its sharia financial product. Based on this condition, there is a need for Islamic-based financial institution to redesign the strategy that shows and delivers its corporate Artifacts as a strategic marketing tool that could inspire and encourage potential customer to switch from buying and using Conventional to sharia financial product. This willingness to switch is constructed by giving a formal and non-formal support for potential customer to independently search for information they need related with sharia financial product and Islamic financial institution, thus to ensure that their efforts are succeed, Islamic financial institution also need to provide its potential customer with information about the performance of particular sharia financial product compared with others, both sharia and Conventional financial product. A belief that buying and using sharia financial product will give an emotional gain to potential customer has endorse significant needs to convergent its corporate Artifacts with its marketing campaign in more integrated way. Islamic financial institution by enhancing more comprehensive marketing campaign, would need to ensure that potential customer have all the support needed to access information. Design a unique corporate identity that represent culture, support hard work and deliver positive (Markos and Sridevi, 2010) stories alive is important, but delivering as part of marketing campaign is also important. In the context of competition, this

could be the potential source of differentiation that could increase competitiveness of particular Islamic financial institution.

5. Conclusion

This research found that sharia financial product perception ware influenced by sharia Artifacts deliverance and relatedness. This research also found that trust in sharia product was influenced by sharia Artifacts deliverance and product perception. Furthermore, sharia financial product perception and trust influenced the creation of potential customer's willingness to switch from Conventional to sharia financial product. Refer to these results, managerial implications need to be discuss. Islamic financial institution need to strengthen its corporate culture by embedding a sharia Artifacts in order to make its potential customer able to receive and related themselves to product offering in a better way and inspires them to build good perception and trust. Islamic financial institution which engages with its potential customer thru its corporate Artifacts has a better opportunity to evoke willingness of potential customer to buy and use its sharia financial product.

Another important aspect needs to enhance is on information about feature of sharia financial product. Islamic financial institution is also required to develop a set of marketing campaign as a means to deliver proper information about the performance of its sharia financial product, its differentiation with conventional product, and also with other sharia financial product offers by competitors. One of the qualitative result from this research found that public knowledge about the performance of sharia financial product, compared with others, was considered more favorable than information about sharia financial system itself. In sum, this study has served to provide empirical evidence for the Islamic financial institution in creating better marketing strategy by conducting better campaign using its corporate Artifacts. From a practical perspective, the relationships between cultural Artifacts with potential customer of Islamic financial institution could serves as a keystone related on how particular institution could develop and promote better corporate culture and activity to deliver its Artifacts to potential customer. This results of this study also provide managerial factors which could increase its competitiveness by designing a better artifacts in its corporate culture that fit and foster Islamic values.

The limitation of this study is on the number of respondent participation. The respondents participated in this research were only considered in intentional process and not covers the decision making process in buying and using sharia financial product. The

sampling method conducted in this research was non-probability sampling method; therefore, the result of this research is unsuitable to generalizing the condition. Further research could be conducted to complete the result of this research by adding other variables related to innovation, such as service quality, product variance, and marketing activity, to obtain a better knowledge about potential customer's willingness to buy and use sharia financial product.

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