

## Research Article

## Why Are Muslims Loyal To Conventional Banks?

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**Abstract:** By using a religious approach, this study qualitatively aims to analyze why Muslim customers of conventional banks are loyal to conventional banks. The study was conducted in the municipality of Banda Aceh, Aceh Province, Indonesia conducted in early of 2019. Through purposive sampling, 250 Muslim customers of conventional banks were set as samples. Data was obtained by sending questioners to all of respondents, but only 139 respondents returned (response rate was 55.60%). The study documents that Muslim customers of conventional banks are loyal to conventional banks because they do not understand usury completely, they are not yet convinced and are still uncertain whether the operationalization or practice of Islamic banking has now been carried out based on Islamic teachings (no element of usury) or not yet.

**Keywords:** Religiosity, loyalty, conventional bank.

### 1. INTRODUCTION

Until 2016, out of 255 million Indonesian people, 89% of them are Muslim (*Morning News, Radio Republic of Indonesia*, and November 6:2017). On the contrary, the market share of Islamic banking up to 2018 was still 5.92 % (Daily Jogja Newspaper, January 3, 2019). The same situation also occurred in Aceh province in which the market share of Islamic banking is only 6% (Sulaiman, 2017) even though 98.48% of Aceh's population is Muslim (Director General of Population and Civil Registration, 2015) and Aceh is known in Indonesia as the porch of Mecca. In another word, the banking market share in Indonesia is almost completely dominated by conventional banks with a market share of 94.08%, while in Aceh 94% (Sulaiman, 2017).

In terms of expected benefits that customers of banks want to obtain, 90.28% of conventional bank customers are financial rational customers (FRCs) and 9.72% are floating customers (FCs) (Hafasnuddin *et al.*, 2018) while Islamic bank customers consist of 54.58% are financial rational customers (FRCs), 33.75% are spiritual rational customers (SRCs) and 11.60% are floating customers (Hafasnuddin, 2008). FRCs are bank customers whose primary purpose of being bank customers is only to obtain financial benefits, while

SRCs are customers of Islamic banks whose main goal of being customers of Islamic banks is to obtain spiritual benefits or reward values, while FCs are bank customers who have no attitude. That is, they ignore the benefits they get from the bank whether financial benefits, spiritual benefits or other benefits.

Viewed from the Islamic side, there are two main factors causing customers to be loyal to Islamic banks, namely religious factors and non-religious factors, whereas for conventional bank customers, they are loyal to conventional banks due to non-religious factors only. Studies in various countries of conventional bank customers found that factors that cause them to be loyal to conventional banks are quite varied. Study conducted by Peng *et al.*, (2019), for example, found that tangible factors are factors that can cause customers to be loyal to the conventional banks. Several other factors that cause customers to be loyal to conventional banks are: conventional banks have better information technology facilities and have a wide range of products than Islamic banks (Peng *et al.*, 2019; Lelissa and Lelissa, 2017), more favorable interest rates or more benefit (Peng *et al.*, 2019; Gillani & Awan, 2014; Rombe *et al.*, 2014; Astuti, 2013), the image of conventional banks (Nguyen and LeBlanc, 1998; Peng *et al.*, 2019; Prastiwi and Mustikawati, 2015),

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reputation (Lelissa and Lelissa, 2017; Gillani and Awan, 2014), the quality of bank services (Lelissa and Lelissa, 2017; Rahman and Anwar, 2016; Astuti, 2013; Prastiwi and Mustikawati, 2015; Kamal *et al.*, 2013; Shanka, 2012), satisfaction (Rahman and Anwar, 2016; Rombe and Ponirin, 2014; Rahman, 2013; Shanka, 2012); conventional banks are the same as Islamic banks (Ratnawati *et al.*, 2000; Hafasnuddin, 2017), as well as conventional banks can provide capital loans to business activities even though these business activities are prohibited by Islamic teachings, but studies regarding the factors of business activities prohibited by Islamic teachings are still very rarely held, while Islamic banks in addition to considering the feasibility of economic aspects also pay attention to the feasibility of religious factors (Hafasnuddin, 2008).

Factors which encourage Muslims loyal to Islamic banks are two factors, namely religious factors and non-religious factors. For Muslims who adhere to the teachings of Islam, religious factors are the main factor that causes Muslims to become customers and then loyal to Islamic banks (Peng *et al.*, 2019; Suhartanto *et al.*, 2018; Kashif *et al.*, 2016; Abou *et al.*, 2015; Loo, 2010; Haron & Ahmad, 2000; Haron *et al.*, 1994; Gerrald and Cunningham, 2001). Conversely, for Muslims who do not adhere to the teachings of their religion, non-religious factors such as more profitable financial benefits, more satisfying service qualities and more prestigious bank images are the main factors that encourage them to become customers and then loyal to Islamic banks (Ireland, 2018; Satriyanti, 2013; Haron & Ahmad, 2000; Butt & Aftab, 2012; Omar & Ali, 2010), fairness and trust (Arifin & Yazid, 2019).

The results of studies in Indonesia also showed similar results, it means that religious factors also cause Muslims to become customers of Islamic banks, then they are loyal to the Islamic banks (Suhartanto *et al.*, 2018; Hafasnuddin, 2008; Ratnawati *et al.*, 2000; Central Bank of Indonesia, 2000). The results of the studies in Banda Aceh (Indonesia) also found the same conclusion (Amryana, 2012; Khalilullah, 2013; Hafasnuddin *et al.*, 2018). Based on a number of references and studies above, the research gap are no studies that analyze based on the Islamic religious perspective why so many Muslims loyal to conventional banks. Therefore, this study tries to conduct research and analyze qualitatively based on the Islamic religious approach why so many Muslims in Banda Aceh are loyal to the conventional banks.

The systematic writing of the results of the study begins with a phenomenon of problems, then followed by related library studies, the research methodology used, and discussion of some findings and concludes with some conclusions, then end with a few recommendations that are expected to be useful for interested parties.

## 2. LITERATURE REVIEW

### Religiosity

McDaniel and Burnet (1990, p.101) define religiosity as “a belief in God accompanied by a commitment to follow principles believed to be set by God”. Another scholar, Johnson *et al.*, (2001) define religiosity is the scope to which an individual is committed the religion he believes, such as the individual’s attitudes and behaviors reflect the teachings of his religion. According to Abou *et al.*, (2015) religiosity includes a wide range of dimensions that include belief, knowledge, and experience, acts of worship carried out by someone and all the daily behavior and actions of a person. Based on some of the definitions mentioned above, it can be concluded that religiosity is concerned with the faith (*belief*) and the pillars of Islam (carrying out the practices ordered by religious teachings) while knowing and experience are sides that strengthen the faith and the pillars of Islam or other worships.

Measuring religiosity is not an easy task as there are few clear characteristics or qualities directly reflecting religiosity (McGuire, 2002). Various sizes have been developed by experts to measure a person’s level of religiosity, but most of these measures are developed based on the perspective of Christianity. Glock (1962), for example, was the first person who tried to formulate that religiosity consisted of four main dimensions, namely ideological, intellectual, ritualistic and experiential. Two years later, Glock and Nicosia (1964) proposed adding dimension which they named as a consequential dimension. A similar opinion was also expressed by King & Hunt (1972); Stark & Glock (1968), O’Connell (1975) and Abou *et al.*, (2015) who proposed that religiosity was not a single dimensional conception; rather, it consisted of various religious elements such as belief, practice, knowledge, experience and the effect of those elements on daily activities. Most of the dimensions pronounced above are created on the concept of religiosity in a Christian perspective. Even though Christianity shares some values with other religions, adjusting previous dimensions or creating new ones are inevitable prerequisites to better grasp the religiosity of non-Christians. So, measuring Muslims’ religiosity with dimensions and scales developed based on Christians may lead to incorrectness (Rani, 2015).

To measure the religiosity of Muslims, experts suggested several other religiosity methods. MRPI (Muslim Religiosity Personality Measurement Inventory) method offered by Krauss *et al.*, (2007), for example, which assumes that religiosity can be understood through two foremost constructs; Islamic worldview and religious personality. Islamic worldview reveals the belief in Islamic creed (*aqidah*), which is verbalized by *Quran and Sunna*. Religious personality is showed through one’s religious worldview in worship (*ibadah*). Next, Ji and Ibrahim (2007) used intrinsic and

extrinsic measures; they added Islamic doctrinal dimensions, which are asking about the five pillars of Islam, and quest dimension. While Rehman and Shabbir (2010) adjusted Stark and Glock (1968) religiosity dimensions to adjust to the teachings of Islam which has its own characteristics (Abou *et al.*, 2015).

Based on some of the opinions above, it can be concluded that to measure Muslim religiosity it can be measured by two main dimensions, namely faith and five pillars of Islam or other worships. The dimensions of faith (the pillars of faith consist of six aspects of faith) and the pillars of Islam consist of five main pillars. While other dimensions such as knowledge and experience are factors that strengthen the faith and the five pillars of Islam or other worships.

### 3. LOYALTY

Various definitions of customer loyalty have been offered by marketing experts, but there is not yet a common view of the definition of customer loyalty. So, there are several methods to assess customer loyalty to a particular service provider or brand. In overall, there are two approaches that are most often used to measure customer loyalty to certain service providers or brands, namely: (1) behavioral approach, (2) attitudinal approach (Sirdeshmukh *et al.*, 2002).

Because this study aims to find out how far Muslim customers of conventional banks are consistent to remain customers of conventional banks, loyalty in this study is more proper to use the behavioral approach. One of the objectives of the behavioral approach to measuring customer loyalty is to find out how consistently customers will use the same product/service brand produced by a certain company in the future. There are various indicators used by experts to measure customer loyalty based on the behavioral approach, among others: the desire to continue to use the same brand of product/service in the future, or the desire to increase the purchase of the same brand of product/service in the future.

### 4. RESEARCH METHOD

This research was carried out in early of 2019 in the municipality of Banda Aceh, Aceh Province, Indonesia. By using purposive sampling method, 250 Muslim customers of conventional banks were set as samples, with three criteria, namely: the customers of conventional banks are Muslims, they have become customers of conventional banks for more than 1 year and wish to remain customers of the conventional bank.

Data was collected by sending questionnaires to all respondents. After waiting for three months, out of 250 questionnaires sent only 152 were returned, 13 questionnaires were not filled in completely so that they were not suitable for further processing. Thus, there are 139 respondents (the response rate was 55.60%) who can be processed further. Next, the collected data is tabulated, processed and analyzed by using a qualitative approach.

In this study, religiosity is formed by three dimensions, namely: faith or belief of usury, confidence that Islamic banks have been run based on Islamic teachings (there is no element of usury) and knowledge of Muslim customers about usury. The faith or belief of usury is concerned with the extent of the conviction of Muslim customers of conventional banks to the prohibition on usury. All dimensions of religiosity are measured by indicators using a Likert scale of 1 to 5, 1 means strongly disagree, 5 means strongly agree.

### 5. RESEARCH RESULTS

#### Faith

In this study, the faith regarding beliefs of Muslim customers of conventional banks about the prohibition on usury. The extent to which Muslims carry out their religious orders can be an indication of the extent of their faith on their God. God forbids usury (Qur'an, Al Baqarah verses 270-278), for example, then how far they do not do usury can be an indication of their level of faith.

Muslim customers of conventional banks have a high level of faith. It is indicated by the average score of their level of confidence in the prohibition on usury, which is 4.10 on Likert scale. The finding is interesting because Muslim customers of conventional banks remain loyal to be customers of conventional banks even though they believe that Islamic teachings prohibit the usury. In another word, it might be possible for Muslims to be very confident in usury, but do not yet believe that the current operational system of Islamic banking is in accordance with Islamic teachings. In this context, the faith of Muslims is very confident in the prohibition of usury but they are still skeptical about the accuracy of application of usury prohibited by Islamic banks so that they decided to delay becoming the customers of Islamic banks, and they remain loyal to the conventional banks. The following table informs the score of the average level of confidence of Muslim customers of conventional banks to the prohibition on usury.

**Table 1. The average score of the confidence level of Muslim customers of conventional banks to the prohibition on usury**

N0	Indicators	Mean score
1	Islamic teachings strictly forbid usury	4.78
2	Usury is illegal ( <i>haram</i> )	4.74
3	Providing a loan by charging interest, it is clearly usury	3.56
4	The conventional banking system is based on the principle of usury	2.96
5	If a Muslim does not do usury business activities so he will get a reward value	4.86
6	Usury is certainly forbidden in the Qur'an and hadith	4.95
7	Islamic scholars have decided that usury is forbidden ( <i>haram</i> ).	2.84
	Average score	4.10

Source: Field study, in the early of 2019

**CONFIDENCE IN ISLAMIC BANKS**

The average score of the beliefs of Muslim customers of conventional banks that Islamic banks have implemented the operational system of Islamic banking appropriately based on Islamic teachings (not operating based on usury) is 2.94 on Likert scale. The finding indicates that Muslim customers of conventional banks are really still in a state of doubt regarding the operation of Islamic banks whether they have been free of usury or not yet.

This finding is actually quite contrary to the Qur'an (Al Angkabut, verse 68) which informs that people who carry out the lie of the verses of Allah are categorized as infidels and will be placed in hell in the future (*qiamah*). That is, people who declare may carry out (*halal*) while the teachings of Islam forbid it (*haram*) and vice versa (Al-Fauzan, 2011). Furthermore, the finding also contravene the agreement

of Islamic throughout Indonesia on December 16, 2003, which one of the decisions is that the practice of lending money in various forms of transactions currently meets the criteria of usury that occurred at the time of the Prophet Muhammad SAW, namely usury *nasi'ah*. Therefore, the practice of lending money is one form of usury and is unlawful for Muslims who live in areas that already have sharia financial institutions and are not permitted (*illegitimate*) to carry out transactions based on interest calculation. This finding is not in line with the opinion of Alserhan (2011, 13-14) who said that ideally Muslims have to practice their life in accordance with the rules which guided by the Allah in order to avoid the gap between belief and behavior. The following table informs the average score of the confidence level of Muslim customers of conventional banks that Islamic banks have operated based on Islamic principles (no usury).

**Table 2. The average score of the confidence level of Muslim customers of conventional banks that convince that Islamic banks have operated based on Islamic principles**

N0	Indicators	Mean score
1	The profit sharing system implemented by Islamic banks is not usury	3.00
2	The Islamic banking system has been carried out in accordance with Islamic teachings (not usury)	3.00
3	Usury can be prevented through a profit sharing system implemented by Islamic banks	2.71
4	Muslims who are customers of Islamic banks mean that they are Islamic (avoid usury)	3.00
5	Islamic scholars throughout Indonesia has decided that for Muslims who live in area that already has Islamic bank, it is forbidden to conduct transactions based on the interest system.	3.00
	Average score	2.94

Source: Field study, in the early of 2019

**KNOWLEDGE OF USURY**

The average score of knowledge of Muslim customers of conventional banks about usury is still low (2.88 on Likert scale). In general, the finding informs that Muslim customers of conventional banks do not understand the usury yet. Further description shows that the knowledge of Muslim customers of conventional banks regarding usury can be grouped into three types:

*First*, Muslims who know that Islamic teachings prohibit usury (Qur'an, Al Baqarah, verse 278) and conduct business transactions on the basis of usury are prohibited by Islamic teachings (*haram*) (Qur'an, Ali Imran, verse 130) have mean score of 3.98 and 4.00 on the Likert scale, respectively. *Second*,

Muslims who do not yet know that Islamic teachings condemn usury perpetrators, Islamic teachings find guilty people who order to carry out transactions on the basis of usury, Islamic instructions convict clerks who make usury certificates and people who are witnesses of activities that contain usury. All of them get the same sin (hadith number 1567 narrated by Muslims) with an average score of 2.74 Likert scale. Next, the mean score of the decision of Islamic scholars in Indonesia which has determined that the transaction carried out on the basis of interest is usury also has a low score of 2.00 on a Likert scale. Furthermore, the item "Muslim who continues to do business on the basis of usury will then be placed in hell and he will abide in it" (Qur'an, Al Baqarah, verse 275) also has a low mean score of 2.30



Likert scale. Finally, if a community continues to do activities on the basis of usury then Allah and His Messenger will fight them (Qur'an, Al Baqarah, verse 279) also the average score is low (2.15 on Likert scale). *Third group*, Muslims who are still hesitant about usury, can be known through the answer of

question "usury occurs at the time of loan funding complemented by interest requirements (the mean score is 3.00 on the Likert scale). The following table informs the average score of knowledge of Muslim customers of conventional banks on usury.

**Table 3. Knowledge of Muslim customers of conventional banks on usury**

No	Indicators	Mean score
1	Islamic teachings prohibit usury (Al Baqarah, verse 278)	3.98
2	In Qur'an it has been established that usury is an act which is forbidden ( <i>haram</i> ) (Ali Imran, verse 130)	4.00
3	The Prophet condemned usury perpetrators, people or parties who ordered usury, clerks who made usury certificates and witnesses about usury activities. All of them bear the same sin (Hadith number 1567 narrated by Muslim)	2.74
4	An agreement of Islamic scholars of Indonesia has determined that transaction carried out on the basis of interest is usury	2.00
5	Whoever does usury is the inhabitant of hell and eternal in it (Qur'an, Al Baqarah, verse 275)	2.30
6	If a community does not stop doing business activities based on usury, God and His Messenger will fight them (Qur'an, Al Baqarah, verse 279).	2.15
7	Usury occurs when the loan is set interest	3.00
	Average score	2.88

Source: Field study, in the early of 2019.

## 6. CONCLUSIONS AND RECOMMENDATIONS Based On The Findings And Descriptive Analysis Above, We Can Conclude A Number Of Conclusions And Recommendations As Follows:

1. Average score of confidence of Muslim customers of conventional banks about usury is high. It is because they believe that the prohibition of usury is indeed clear in Islamic teachings but their belief in usury is only related to the basic concept of usury in the early days of Islam. Therefore, in the present era, socialization of understanding to them about how really a business activity is said to be carried out on the basis of usury and a business activity carried out is not based on usury, so hopefully they really understand usury in a comprehensive context.
2. Muslim customers of conventional banks are loyal to conventional banks because they have not really understood about usury, nor do they believe that Islamic banking operations are in accordance with Islamic teachings (no usury) even though they believe that usury is prohibited by Islamic teachings. Therefore, it is necessary to have proper and comprehensive education for them so that they not only have high trust in usury but also they have comprehensive knowledge about usury and believe that Islamic banks have operated completely not based on usury.

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