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Consumer Behavior of Non-Muslim Costumer Post Communal Conflict (1999-2000) in Bank Syariah Indonesia branch Tobelo North Halmahera

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Abstract

The inter-religious conflicts between Islam and Christianity (1999-2000) in North Halmahera had negative impact on the community such a destructive impression. The existence of Bank Syariah Indonesia branch Tobelo as part of the manifestation of Islamic law, has its own challenges in dealing with psychological trauma for non-Muslims. However, Bank Syariah Indonesia branch Tobelo still a special attraction as the number of customers has increased every year and shows the behavioral change of non-Muslim. The research aims to analyze the factors of consumer behavior such as profit sharing, business factor, social factors and personal factors influence the customer decisions in choosing to save at Bank Syariah Indonesia branch Tobelo after the 1999-2000 Communal Conflict. Through the multiple regression linear by SPSS ver.22, the author tries to find out the effect of profit sharing, business factor, social factor, and personal factor towards the interest of non-Muslim costumer. The result shows there is 70.9% of simultaneously effect towards the interest of non-Muslim costumer, meanwhile partially just business factor which has not shown any effect towards interest of non-Muslim costumer.

Keywords
Bank syariah Indonesia; communal conflict; consumer behavior

I. Introduction

The considerations of psychological aspects are important to consumer behavior studies such as the strength of socio-cultural factor and economic principles, as well as the marketing strategy. Sociologist Emile Durkheim in Suyanto explains that economic activity is not a solitary social reality which related to buying and selling goods that emphasizes profit and loss, but it is also involved complex social and cultural aspects (Suyanto, 2017). Customer behavior towards banking is influenced by internal and external factors, such as institutional management, products, customer service and various other technical factors, as well as external factors related to social conditions, culture, customer paradigm, religion, and others.

Human Resources (HR) is the most important component in a company or organization to run the business it does. Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired (Shah et al, 2020). The development of human resources is a process of changing the human resources who belong to an organization, from one situation to another, which is better to prepare a future responsibility in achieving organizational goals (Werdhiastutie et al, 2020).

The inter-religious conflicts between Islam and Christianity (1999-2000) in North Halmahera had negative impact on the community such as infrastructure, government

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services, education, health, social, culture and economy. The conflict occurs because of excessive fanaticism which spreads to fundamentalism (Hanafi, 2018). It gives a destructive impression that religion seems to be a factor causing poverty and underdevelopment. Peace after the conflict in North Halmahera leaves the problems for Christian and Muslim (Djurubassa, 2017).

The existence of Bank Negara Indonesia (BNI) Syariah - now turning into Bank Syariah Indonesia branch Tobelo, North Halmahera, North Maluku Province as part of the manifestation of Islamic law, has its own challenges in dealing with psychological trauma for non-Muslims. Theoretically, social disharmony influences the decisions of non-Muslim customers, in partnering with Bank Syariah Indonesia which has an operational system based on Islamic sharia values. In fact, Bank Syariah Indonesia branch Tobelo still a special attraction for non-Muslim to partner in the bank both as a depositor of funds and recipients of financing. The number of customers has increased every year. It shows the behavioral change non-Muslim costumers towards Bank Syariah Indonesia even though the operational system is based on Islamic law.

The research aims to analyze the factors of consumer behavior such as profit sharing, business factor, social factors and personal factors influence the customer decisions in choosing to save at Bank Syariah Indonesia branch Tobelo after the 1999-2000 Communal Conflict.

II. Review of Literature

2.1 Religious Conflict

The religion exists to improve the situation, teaching the harmony, peace, mutual respect, and togetherness. In general, the perspective that gives to conflict between religions is due to the reinterpreting of teaching based on their own understandings. It triggers the spirit of religious exclusivity which expressed in the form of "truth claims" and "salvation claims" that vulnerable to social tensions, barbarism, murder, and other inhumane acts. The worst impact of the conflicts is the lack of tolerance between religions, passing on anger and revenge to the next generation and widening social disharmony.

2.2 Consumer Behavior

Theoretically, the term consumer behavior refers to two main perspectives, namely human thoughts, and actions in order to find solutions to their needs and desire, and a scientific discipline that focuses on the consumption process experienced by costumers in order to fulfill their needs and desires. The factors that influence the final costumer's decision are grouped into four categories, namely personal, psychological, social, cultural, and situational. (Tciptono & Diana, Pemasaran, Esensi, dan Aplikasi, 2016)

2.3 Profit Sharing

Profit sharing is a form of return from investment contracts, based on a certain period with uncertain characteristics and the size of the acquisition. In the Bank Syariah Indonesian system, profit sharing is obtained from the results of the management of *mudharabah* funds which are agreed upon and stated in the account opening contract (Karim, 2010). Several studies was found that profit sharing in the Bank Syariah Indonesian system affects customer satisfaction (Ningsih & Sari, 2020), so it can be said that it has the possibility to invite public interest to use the services of Indonesian Islamic Banks (Yahyanti, 2019).

2.4 Business Factor

Business factors are considered by customers, especially non-Muslims in saving at Islamic banks. The results of the placement third party funds through financing with a sale and purchase contract, as well as *syirkah* or services. The results of the income are distributed to the customer who owns the funds (depositors).

2.5 Social Factor

Usually, consumer behavior in social factors influenced by various social mechanisms such as normative compliance (pressure for certain individuals to obey and obey), Value-expressive influence (the need to get psychological associations (psychological associations) with certain groups and Informational influence (the need to seek psychological associations) with certain groups. Information about certain categories of specific groups). Consumer behavior is influenced by social factors, such as groups, families, roles, and social status of costumers (Salmah, 2015).

2.6 Personal Factor

Personal factors are often used as the basis for market segmentation, which includes various aspects such as age, gender, occupation, lifestyle, tastes, personality, and self-concept. A buyer's decision is also influenced by personal characteristics, which consist of the age and stage of the buyer's life cycle, occupation, economic situation, lifestyle and personality and personal self-concept of the buyer (Simamora, 2008). Personality refers to the unique psychological characteristics that elicit a relatively constant response to one's own environment (Andespa, 2017).

2.7 Theoretical Framework and Hypothesis Formulation

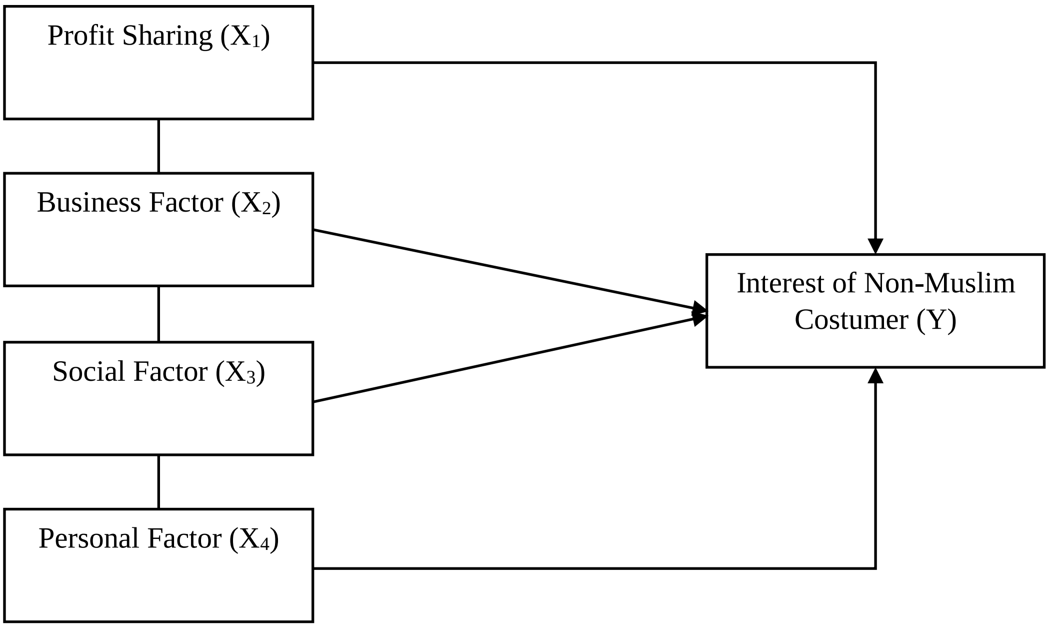

Figure 1. *Theoretical Framework*

Based on the theoretical framework above, the research hypothesis emerges as follows:

H_1: Profit sharing has a direct effect on interest of non-Muslim costumer of Bank Syariah Indonesia branch Tobelo post communal conflict 1999-2000

H_2: Business factor has a direct effect on interest of non-Muslim costumer of Bank Syariah Indonesia branch Tobelo post communal conflict 1999-2000

H_3: Social factor has a direct effect on interest of non-Muslim costumer of Bank Syariah Indonesia branch Tobelo post communal conflict 1999-2000

H_4: Personal factor has a direct effect on interest of non-Muslim costumer of Bank Syariah Indonesia branch Tobelo post communal conflict 1999-2000

III. Research Method

The type of research is field research with the characteristics of descriptive analytics, research that describes the data obtained in the field then analyzed using the existing theoretical basis approach as a basis for analyzing. The research variables used in this study are the independent variables (X), including Profit Ratio (Profit Sharing) (X_1), Business Factors (X_2), Social Factors (X_3), Personality Factors (X_4) and the dependent variable which includes Interests Non-Muslim Customers (Y).

The population of the study were non-Muslim customers at the Bank Syariah Indonesia branch Tobelo, North Halmahera with a sample size of 52. The data collection method used in this study was a questionnaire method distributed through online media in the form of google form. This is the data collection techniques through a number of written questions to obtain information or data from data sources or respondents (Syahrum & Salim, 2012).

The data used is primary data. The data that has been collected is then inputted into Microsoft Excel for processing using the Statistical Program and Service series 22 (SPSS). The data management through the process of data checking (editing), code checking (coding), and tabulating.

Multiple regression is used to test the effect between the independent variable and the dependent variable. Regression analysis is a statistical technique for estimating the relationship among variables which have reason and result relation (Uyanık & Güler, 2013). The regression formulation is:

$$\boxed{Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e}$$

Description:

Y	: Interest of Non-Muslim Costumer
X_1	: Profit Sharing
X_2	: Business Factor
X_3	: Social Factor
X_4	: Personal Factor
α	: Constant
$\beta_1, \beta_2, \beta_3, \beta_4$	: Regression coefficient
e	: Deviation Standard

3.1. Validity and Reliability Test

Validity test is the extent to which any measuring instrument measures what it is intended to measure (Mohajan, 2017). Validity test was carried out by comparing the value of r_{count} to r_{table} for degree of frequency (df) = n – 2 and a significance level of 5% (0.05). The r_{table} used as a comparison of r_{count} in this study is 0.2732 with the (df) = 51 obtained from (53-2). After testing the correlation between the score of the question items, it is known that the r_{count} value is greater than the r_{table} value for all question items in the questionnaire, it can be concluded that all items in this research questionnaire are valid to use.

Reliability test was carried out and found that the value of Cronbach's alpha for all research question items was above 0.60, about 0.772. Thus, it can be concluded that the question items in this research questionnaire are stated to be reliable. Reliability refers to the consistency, stability, and repeatability of results, that is, the result of a researcher is considered reliable if consistent results have been obtained in identical situations but different circumstances (Mohajan, 2017).

3.2. Classical Assumption Test

Multiple linear regression takes Ordinary Least Squares (OLS) to meet the Best Linear Unbiased Estimates (BLUE) in order to estimate the equation, through classical assumption test or analysis that assesses whether the regression equation has classical assumption problems or not (Little, 2013). The classical assumption test consists of normality test, autocorrelation test, multicollinearity test, and heteroscedasticity test.

Normality Test

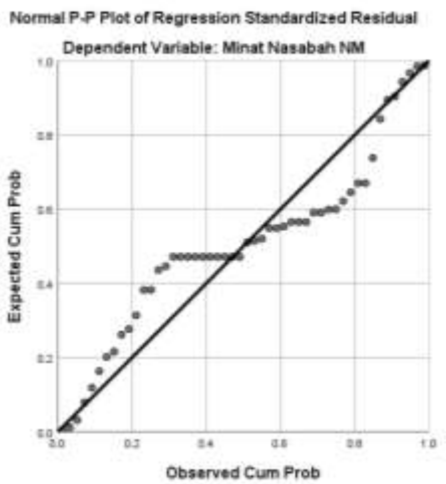

Figure 2. *P-P Plot of Regression Standardized Residual*

To detect the data is normally distributed in the regression can be shown by the P-Plot graph. The data is declared normally distributed if it spreads around the diagonal line and follows the direction of the diagonal line. From the picture above, it is known that the pattern of data distribution follows a diagonal line. So, it can be concluded that the data in the regression model meets the assumption of normality.

3.3. Autocorrelation Test

Table 1. Result of Autocorrelation Test

Model	Durbin Watson
1	1.863

a. Predictors: (Constant), Personal Factor, Profit Sharing, Social Factor, Business Factor
b. Dependent Variable: Interest of the non-Muslim costumer

The criteria to detect the autocorrelation in the regression model are:

- If DW < dL or DW > 4-dL, it means that there is autocorrelation
- If DW lies between dU and 4-dU, it means that there is no autocorrelation
- If DW lies between dL and dU or between 4-dU and 4-dL, it does not lead to a definite conclusion

From the table above, it is known that the DW value is 1.863. The dL and dU values can be seen from the DW table at a significance of 0.05, with n (number of samples) = 50 and k (number of independent variables) = 4, the dL values are 1.378 and dU 1.721. So, 4-dL = 2.622 and 4-dU = 2.279. This means that the value of DW (1.863) is in a position between the values of dU and 4-dU, thus this regression model meets the second criterion, meaning that there is no autocorrelation in the regression.

Multicollinearity Test

Table 2. Result of Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Profit Sharing	.405	2.467
Business Factor	.378	2.643
Social Factor	.341	2.933
Personal Factor	.315	3.175
a. Dependent Variable: Interest of Non-Muslim Costumer		

The table above shows that all independent variables have VIF value smaller than 10 and tolerance values are greater than 0.1. Thus, it can be concluded that in the regression model there is no multicollinearity problem.

3.4. Heteroscedasticity Test

Heteroscedasticity can be determined through the *glejser* test. If the significance probability value of the independent variable exceeds the 5% (0.05) confidence level , then there is no heteroscedasticity (Ghozali, Aplikasi Analisis Multivariate dengan Program SPSS, 2006).

Table 3. Result of Glejser Test

Model	Sig.
(Constant)	0.002
Profit Sharing	0.795
Business Factor	0.164
Social Factor	0.413
Personal Factor	0.747
a. Dependent Variable: Abs Ut	

From the table above, it can be seen that the significance value of all the independent variables is more than 0.05. Thus, it can be concluded that there is no heteroscedasticity problem in the regression model in this study.

3.5. Hypothesis Test

The study examines the effect of independent variables consisting of Profit Sharing, Business Factors, Social Factors, and Personal Factors on the dependent variable called the interest of non-Muslim customers. The test tools used to test the relationship between these variables are t-test and f-test. The t-test aims to test whether the independent variable is partially or individually on the dependent variable (audit quality). The f-test conduct to test the influence of the independent variables simultaneously on the dependent variable.

IV. Results and Discussion

4.1 The Effect of Profit Sharing, Business Factor, Social Factor, and Personal Factor on the Interest of Non-Muslim Costumer

Table 4. Result of f-test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.856[a]	.733	.709	.74687

a. Predictors: (Constant), Personal Factor, Profit Sharing, Social Factor, Business Factor

The Coefficient Determination Test is needed to measure the contribution of profit sharing, business factor, social factor, and personal factors to the interest of non-Muslim customers. From the table above, it can be seen that the coefficient of determination (adjusted R Square) is 0.709, meaning that 70.9% of the variable interest in saving non-Muslim customers can be explained by four independent variables (profit sharing ratio, personal factors, social factors, and business factors).

However, Individual Parameter Test is conducted to determine whether there is a partial effect of variables, profit sharing ratio, personal factors, social factors, and business factors on the customer's interest in saving. This test was carried out with a significance level of 0.05.

Table 5. Result of t-test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.672	.882		-.761	.450
	Profit Sharing	.224	.063	.386	3.561	.001
	Business Factor	-.048	.105	-.052	-.452	.653
	Social Factor	.382	.127	.346	3.016	.004

Personal Factor	.290	.122	.293	2.380	.022

a. Dependent Variable: Interest of Non-Muslim Costumer

Fur independent variables in the regression model, the business factor variable has a significance probability value of 0.653, or above 0.05, while the other three independent variables are significant at 0.05. Thus, it can be concluded that the interest in saving non-Muslim customers to save in Bank Syariah Indonesia branch Tobelo is influenced by profit sharing, social and personal factors with a mathematical equation:

$$\text{Interest of Non-Muslim Costumer} = -0.672 + 0.224X_1 - 0.048X_2 + 0.382X_3 + 0.290X_4 + e$$

Constant value -0.672, means if the independent variable is considered constant then the average interest of non-Muslim customers to save in Islamic banks is (-0.672). The results of the regression show that the profit sharing, social factors, and personal factors have a positive regression coefficient while the business factor has a negative sign. It is shows that the interest in saving non-Muslim customers of Bank Syariah Indonesia branch Tobelo is not influenced by business factors but is influenced by the percentage of profit sharing, social factors, and personal factors.

4.2 The Effect of Profit Sharing on Interest of Non-Muslim Customers in Bank Syariah Indonesia branch Tobelo after the 1999-2000 Communal Conflict

The results indicate that the profit-sharing factor affects the interest of non-Muslim customers in using bank services, in this case Bank Syariah Indonesia branch Tobelo, after the 1999-2000 communal conflict. The value of the regression coefficient of the profit-sharing variable is 0.224. This means that every increase in profit sharing by one unit, it will increase the interest in saving non-Muslim customers by 22.4%.

The communal conflict that occurred in Tobelo did not become a barrier for non-Muslim customers to become customers at Bank Syariah Indonesia. The profit-sharing factor is also considered to be in accordance with their understanding of clearer and more detailed profit sharing in using Islamic bank products, both financing and saving. Bank Syariah is Islamic-based banks that adhere to a justice system, and the profit-sharing system is fair because there is an agreement from both parties.

4.3 The Effect of Business Factor on Interest of Non-Muslim Customers in Bank Syariah Indonesia branch Tobelo after the 1999-2000 Communal Conflict

Bank Syariah Indonesia in its business prospects wants to develop each of its business models and redesign its business. Bank Syariah Indonesia builds branding to describe more inclusive bank. Expanding its market segmentation in terms of promotions and others. The results of the study based on SPSS calculations indicate that business factors have no effect on non-Muslim customers in saving at Bank Syariah Indonesia branch Tobelo. The probability value of the emergence of these factors is above the measurement of 0.05.

4.4 The Effect of Social Factor on Interest of Non-Muslim Customers in Bank Syariah Indonesia branch Tobelo after the 1999-2000 Communal Conflict

Based on the calculation, social factors have a significant or greater influence among other factors in choosing to save at Bank Syariah Indonesia branch Tobelo. The value of the social factor regression coefficient is 0.382. This means that for every one unit increase in social factors, it will increase the interest in saving non-Muslim customers by 38.2%.

The communal conflict that occurred in 1999-2000 was not an excuse for non-Muslims not to use Bank Syariah Indonesia branch Tobelo services, regarding to the aspect of the reference group, which is part of social factors, it becomes an influence for non-Muslims in saving at Bank Syariah Indonesia.

4.5 The Effect of Personal Factor on Interest of Non-Muslim Customers in Bank Syariah Indonesia branch Tobelo after the 1999-2000 Communal Conflict

The result of the study shows personal factors have positive reaction. Interest in saving non-Muslim customers at Bank Syariah Indonesia is influenced by personal factors. The regression coefficient value of the personal factor variable is 0.290. This means that every one unit increase in personal factors, it will increase the interest in saving non-Muslim customers by 29%.

Personal factors are a way of collecting and classifying the consistency of an individual's reaction to the current situation. A person's behavior in using banking services, especially Bank Syariah Indonesia branch Tobelo is influenced by personality factors of the consumers concerned. Personal factors combine psychological order and environmental influences. Including the character, basis of a person, especially their dominant characteristics.

Post-communal conflict that occurred in 1999-2000 formed the personality of non-Muslims in the psychological setting and environmental influences. Including the character, basics of a person, especially their dominant characteristics, so it is very influential on their decision to save at Bank Syariah Indonesia branch Tobelo, North Halmahera.

V. Conclusion

Based on the research above, it can be concluded that:

- The profit-sharing factor has an effect on the interest of non-Muslim customers in the Bank Syariah Indonesia branch Tobelo of the Post-Communal Conflict 1999-2000. It means that if the profit-sharing ratio (profit sharing) is further increased, the customer's interest in using Islamic banking services will also increase.
- The business factors have no effect on the interest of non-Muslim customers in the Bank Syariah Indonesia branch Tobelo of the Post-Communal Conflict 1999-2000. It means that if the business factors that exist on the part of Islamic banks do not guarantee that non-Muslim customers will save at the bank.
- The social factors influence the interest of non-Muslim customers in the Bank Syariah Indonesia branch Tobelo of the Post-Communal Conflict 1999-2000. It means that if social factors are further improved, the customer's interest in using Islamic banking services will also increase.
- The personal factors influence the interest of non-Muslim customers in the Bank Syariah Indonesia branch Tobelo of the Post-Communal Conflict 1999-2000. It means that if personal or personal factors are further improved, the customer's interest in using Islamic banking services will also increase.

Suggestion

From the results above, the suggestions that researchers can give are as follows:

- Profit sharing, social factor and personal factor have an influence on non-Muslim customers in the Bank Syariah Indonesia branch Tobelo, North Halmahera. Bank Syariah Indonesia should maintain non-Muslim customers from these various aspects, starting from improve the approach so that non-Muslim customers feel more familiar which is not distinguished from social and personal aspects after the communal conflict that occurred in 1999-2000. The profit-sharing system must be maintained and introduced more to non-Muslim customers in Tobelo.
- Business factors have no effect on non-Muslim customers, so the bank must further increase the level of facilities as suggested by the respondents in terms of increasing ATN machines and other facilities, because business competition is getting tougher day by day. By increasing facilities and expanding Bank Syariah Indonesia branches, customers will be more comfortable in using bank products.
- The communal conflicts that occurred previously were considered not to have affected non-Muslim customers in their interest of saving at Bank Syariah Indonesia, so the bank had to maintain these customers by performing maintenance that could affect their behavior in using the services, especially Bank Syariah Indonesia branch Tobelo.

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