

NON-MUSLIM PERCEPTION OF ISLAMIC BANK: IS RELIGIOSITY MORE IMPORTANT THAN LOCATION, PROMOTION, AND PRODUCTS?

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ABSTRACT

From a societal perspective, religion is one variable that contributes to economic growth. Islamic banks' brand image remained limited to Muslims, not to other consumers worldwide. Therefore, the point of this study is to examine the impact of religiosity on non-Muslims' perceptions of Islamic banks when compared to internal characteristics such as location, advertising, and product. This research applies a quantitative approach, analyzing numerical data from non-Muslim community demographic descriptions. The causal and contributory relationships between variables are estimated. This research employed a route analysis approach—a questionnaire with a Likert scale was utilized in conjunction with in-depth interviews. The sample was selected from Palangka Raya, Central Kalimantan, a multi-ethnic, multi-cultural, and primarily multi-religious city with 370 non-Muslims. The analysis method used path analysis that helped by SPSS 17.0. The sample was selected using a mix of area sampling and convenience sampling. The findings indicated that religion had little influence and made a negligible contribution to non-Muslims' perceptions of Islamic banking. The marketing mix elements of location, promotion, and product have a more significant effect on how Islamic banks are perceived. Islamic banks are not widely perceived as being exclusively for Muslims. Religious considerations are not the primary element in choosing a bank. Non-Muslims are typical sensible buyers.

INTRODUCTION

Islamic banking development in Indonesia is inextricably linked to the global conventional financial system. Conventional banks provide the foundation for the creation and development of Islamic banks. Both are linked and intertwined. The fundamental goal of establishing Islamic banks in Indonesia is to provide Muslims with interest-free banking (Yupitri & Sari, 2012). In terms of connection, a dual banking system is established, in which regular banks establish an Islamic business unit or *unit usaha syariah* (UUS). They rely on and strengthen one another to maintain a tight relationship rather than competing. The rise of Islamic banks,

particularly following the reform, enabled the conversion of commercial bank branches to Islamic branches.

As evidence, Islamic banks in Indonesia are growing in popularity alongside regular banks. According to Central Bank of Indonesia (BI) statistics, the number of Islamic banking offices in Indonesia will reach 627 by 2021, including 14 Islamic commercial banks or *bank umum syariah* (BUS) with 2,035 offices, 20 Islamic business units (UUS) with 351 offices, and Islamic rural bank or *bank perkreditan rakyat syariah* (BPRS) (OJK, 2021). The data indicated that the development of Islamic banks continues to expand, not contract, but the growth is neither considerable nor rapid.

The fast growth of Islamic banks has some favorable and negative consequences. One is that there is more public perception that Islamic banks' brand image still conveys the appearance of being exclusive to Muslims, even though the non-Muslim community is also a potential market. Numerous non-Muslim communities believe that the Islamic economic system exists solely for the benefit of Muslims. It is indisputable that the paradigm of religious fanaticism persists in our society. Hence, the Islamic market is viewed solely as a market for Muslims and is closed to non-Muslims (Kertajaya & Sula, 2006). As an effect, some non-Muslim communities have antipathy toward Islamic banks because they think it is limited to Muslims. The principle of Islamic banks was initially not established exclusively for Muslims alone but offered a new concept that better fulfils the sense of justice for anyone, including non-Muslims. This statement is under the characteristics of the teachings that are *rahmatan lil alamin*, or light for the universe (Fadhilah, 2018).

Palangka Raya is one of Indonesia's big cities, multi-ethnic, multi-cultural, and especially multi-religious. It will be directly adjacent to the capital city of Indonesia, East Kalimantan. It is very potential. Relations and influences from big cities (Jakarta, Bekasi, Depok, and Tangerang) will significantly impact the new capital city.

The population of the Islamic community in Palangka Raya City is 186,696 people; $\pm 50\%$ are non-Muslim (BPS, 2020). Based on the Ministry of Internal Affairs, Palangka Raya has five regions with a minimal population of Muslims. If presented, the number of adherents of Islam was $\pm 25\%$ and the number of followers of non-Muslim religions was $\pm 75\%$. Several conventional and Islamic banks served some people in Palangka Raya. From a large number of Muslims, the total of Islamic banks in 2017 was only five BUS and one office of the BPRS, which was also located in the city center (BPS, 2018). Based on these data, the number of Islamic banks is not proportional to Muslims'. Suppose it is associated with 265,984 people with a total of six Islamic bank office units and a comparison between the number of areas and the number of bank units. In that case, it will result in every bank unit having a reasonably extensive area coverage and is not proportional to the number of non-Muslims.

Several previous researchers have studied the relationship between non-Muslim attitudes and Islamic banks. The facility and service have the highest total

eigenvalue of the influencing factors, influencing non-Muslim customers to become customers of Islamic banks. Service facilities include ATM networks, administrative costs, transaction efficiency, and practical transaction procedures (Listiani, 2012). Other research stated that non-Muslims are more interested in choosing Islamic banks because of location and ATM factors than other factors (Hapsari & Beik, 2014).

In line with Aliansyah et al. (2012), two elements influence non-Muslim clients' decision to use Islamic banks: external and internal considerations. The external aspect comprised tremendous and friendly customer service, the breadth of the bank's amenities, and the convenience of consumers due to the lack of lineups. All of these factors affected the customer and caused the preference for choosing Islamic banks.

Nevertheless, another previous research is different. According to Syafrina and Manik (2018), non-Muslims are more interested in Islamic banking products. They concluded that they preferred the benefits that directly contacted them rather than banks' infrastructure. In line with Viranti and Ginanjar's (2015) results, although the product is a non-Muslim choice, it was inserted to promote a good product. Further research in Thailand (Lateh et al., 2009) indicated that non-Muslims choose Islamic banks based on their reputation/image, knowledge, and ability. Although the findings vary substantially, most studies suggest that economic concerns influence non-Muslim preferences.

Religion is a crucial element in society's economic growth. Individuals' decisions in all areas of life, including economics, are impacted by their beliefs/religion (Rusydia & Pamuncak, 2018). The current research is unique because it prioritizes the religious aspects of non-Muslims' perceptions of Islamic banking. Most of the previous study has been on the marketing mix of Islamic banks, including services, products, promotions, and services. Thus, the previous studies below explained factors' impact on rebuilding the marketing mix to the customer, primarily non-Muslims.

Mokhlis (2009) also stated that religious factors influence the cognitive structure of a person's shopping style. In line with Bala (2012), the socio-economic position positively correlates with the perception of Islam regulation in consumer motivations. Consumer behavior is inextricably linked to sharia, the Islamic law that serves as the foundation for life. Previous research such as Khan (2011); Khoirunissa (2003); Muhammad (2007) stated that in Islamic banks, faith plays a crucial role in deciding consumer choice. Did non-Muslims view Islamic banks through their religious perspective as Islamic banks exclusively for Muslims? Furthermore, are non-Muslims more concerned with the restriction of bank interest, which Islamic banks strictly enforce?

Additionally, many non-Muslims remain opposed to and sensitive to Islam symbolism associated with Islamic banks. The findings from this research will be

significant and influential in proposing alternatives for Islamic banks' stagnating development. Islamic banks did not continually expand within the Muslim community. Many Muslims still perceive that Islamic bank is the same as a conventional bank. Even a small number of Muslims admitted that Islamic bank is no more sharia than conventional bank.

It is past time for Islamic banks to diversify their operations. Islamic banks intensified 28 years after Bank Muamalat was founded, with market share results and assets that did not meet expectations. Islamic banks' market share is still very weak, only 6.3%, very far from the Muslim population in Indonesia at 89% of the 285 million people. It is envisioned that Islamic bank management will develop strategies and solutions for luring non-Muslims to Islamic banks in the future.

LITERATURE REVIEW

Consumer Behavior

Consumer behavior is an action in the decision-making process to obtain economic goods or services that can be influenced by the environment (Purwasono, 2019). The elements and the exchange between individuals are dynamic, meaning that it is constantly changing and moving all the time. It involved the interaction between influence and cognition, behavior, and surrounding events. To understand consumers and develop appropriate marketing strategies, the marketer must understand what they should think (cognition), feel (influence), and behave. Then, what and where (events around) influence what they think and feel. It made the definition of consumer behavior consistent with the marketing definition, which also emphasizes interaction (Setiadi, 2008).

Two factors made influence consumer behavior; internal factors and external factors. Internal factors consist of perception, family, motivation, knowledge, attitude, learning, age group, and lifestyle. At the same time, external factors are cultural, social, economic, marketing mix, and religious stimuli (Wahyudi & Prawita, 2014).

Marketing Mix

A marketing mix is several tools a company uses to achieve marketing objectives. Popular marketing tools are known as the 4P, which are product, price, place (location), and promotion (communication) (Išoraitė, 2016).

Location is the marketing mix from product, price, and promotion. Bank locations are a networking where bank products and services are provided and utilized by customers. This network is not only bank offices; Automated Teller Machines (ATM) can also provide banks' products and services. Location is a balance between costs and revenues faced in a situation of different certainty that emphasizes distance, accessibility, and agglomeration advantages as the main thing in making location decisions (Wahjono, 2010).

The bank's location is where bank branch products are traded and controlled. There are several types of bank office locations in practice: the head office, main branch, sub-branch, cash office, and the location of ATM (Ardiansyah et al., 2020). In the banking services business, determining the bank's location to operate is one of the essential factors (Zhao et al., 2004). In the intense competition, location determination significantly influences collecting funds and channeling refinancing. The bank's achievement target will be achieved if location is well-determined (Viranti & Ginanjar, 2015).

Determining bank's location is a policy that must be taken carefully. Bank offices must be built strategically, close to customers, easy to reach (accessibility), close to labor providers, and close to the Central Bank of Indonesia (BI). Determining the location means getting closer to the customer, both the source of funds and financing (Wahjono, 2010). In addition, determining the building layout and bank room is also fundamental. It strongly supports the bank's location. If it is adequately arranged, it will increase customer convenience in dealing with the bank. Location and layout are two things that are inseparable and must be a harmonious and commensurate blend (Berleant, 2005).

Perception

Perception is a process that arises as a result of sensation. The sensation is the activity of feeling or causing an exhilarating emotional state, rapid response from the receiving senses to stimuli. Perception is a related meaning based on experience and incentives received through the five senses. According to Setiadi (2008), consumer image arises because of the perception of its products' quality. Success in product positioning also depends on the perception in the minds of consumers (Swoboda et al., 2012). External factors can be input to affect the decision-making process. These factors recognize consumer needs, seek information, evaluate alternatives, and post-purchase (Zardo et al., 2014).

This research is built on a hypothesis from the previous study; from the research results that describe the variables' impact. Machmudah (2009) stated that location and promotion positively influence perception because most non-Muslim perceptions toward Islamic banks are controlled by economic wisdom. In addition, Yupitri and Sari (2012) proved that products influenced positively because Islamic banks have several effects, including exciting and simplifying transactions from non-Muslims. Therefore, two hypotheses are: 1) outcomes significantly influence non-Muslim perception of Islamic banks, and 2) location and promotion significantly influence non-Muslim perception.

RESEARCH METHODS

This research uses a quantitative method that analyzes numerical data from the population description of non-Muslim communities. Quantitative measurement tests hypotheses to find generalizations, as well as measures and analyzes causal relationships between variables (Crotty, 1998; Hoepfl, 1997).

Path analysis is the research approach analysis. This strategy examines the pole between variable relationships to determine the direct and indirect effects of exogenous and endogenous factors (Defourny & Thorbecke, 1984). This analysis used SPSS 17 to be effective and efficient with good precision and decision. The survey approach distributes closed questionnaires from research instruments. The research variable is explained as an indicator variable using a Likert scale, then a group of instrument units in statements and queries will explain the variable more (Idrus, 2009).

The sampling of this research is non-Muslim communities in Jekan Raya, Palangka Raya City, Central Kalimantan. Due to the difficulty of collecting data and avoiding conflicts with religious differences, the researchers used area convenience sampling with 370 questionnaires. The sampling area uses the proportion according to the formula:

$$n \geq pq \left[\frac{z_{\frac{1}{2}\alpha}}{\alpha} \right]^2 \dots\dots\dots(1)$$

Note: n = minimum number of sample members; p = first group proportion; q = second group proportion = (1 – p); α = significance level; $z_{\frac{1}{2}\alpha}$ = table z value

Using path analysis, regression is developed by estimating the causality relationship between predetermined variables based on theory. The similarities are:

$$Z = \rho z_{X_1} X_1 + \rho z_{X_2} X_2 + \rho z_{X_3} X_3 + \rho z_Y Y + \rho z \varepsilon_2 \dots\dots\dots(2)$$

Note: z_{X_1} = standard coefficient, path coefficient of direct effect of X1 on Z; z_{X_2} = standard coefficient, path coefficient of direct effect of X2 on Z; z_{X_3} = Standard coefficient, path coefficient of direct effect of X3 on Z; z_Y = standard coefficient, path coefficient of direct influence of Y on Z; $z \varepsilon_2$ = the magnitude of the influence of other variables; X_1 = exogenous variable (location); X_2 = exogenous variable (promotion); X_3 = exogenous variable (product); Y = intervention variable (religious stimuli); Z = endogenous variable (non-Muslim community perception of Islamic banking).

In addition, the data collection is supported by unstructured observations without direct observation of non-Muslim places to receive questionnaires that are not rigid and flow to the subject matter. The independent variables of this research are location, promotion, and product—religious stimuli as intervening variables and perception as a dependent variable.

Table 1
Indicators of the Variables

Variables	Definition	Indicator
Location (X ₁)	Place of working (Kasmir, 2003).	<ul style="list-style-type: none"> - Trade area characteristics dan competitive situation features (Kasmir, 2003). - Strategic location, comfort, security, and supporting facilities.
Promotion (X ₂)	Marketing activities that seek to disseminate information, influence or persuade and remember the target market for the company and its products so that they are willing to accept, buy and be loyal to the products offered by the company (Tjiptono, 2001).	<ul style="list-style-type: none"> - Promotional media, interesting and Innovative, ease of information. - Promotion reach, advertisement's quantity, and quality. - Television promotions, mass media, live presentations, promotions about Islamic bank products and services (Tjiptono, 2001).
Product (X ₃)	Anything offered to the market for attention, purchase, use, or consumption that might satisfy a want or need (Kotler & Armstrong, 2010).	<ul style="list-style-type: none"> - Product suitability with needs - Ease of product search - Ease of understanding and applying products under Islamic principles (Kotler & Armstrong, 2010).
Religious stimuli (Y)	Factors of knowledge and religious experience, encourage someone to take an economic action (Rahmawaty, 2008).	<ul style="list-style-type: none"> - Product understanding and religious observance (Rahmawaty, 2008). - Operational system. - Forbidden of religion. - Incompatibility of usury.
Non-Muslim Community Perception of Islamic banking (Z)	The process by which stimuli are selected, organized, and interpreted (Rahmawaty, 2008).	<ul style="list-style-type: none"> - Cognitive: knowledge, understanding, attitude (Rahmawaty, 2008). - Affective: assessment & participation. - Psychomotor

RESULT AND ANALYSIS

The research sample is unusual because it contains respondents from non-Muslim populations. The respondents are classified according to gender, age, occupation, education, and religion. Meanwhile, men dominate women with 51.9% to 48.1% among respondents, indicating that men overreport in Jekan Raya, Palangka Raya. The respondents range in age from 20 to more than 50 years old. As the age range of 20-30 years old (30%) are likely to be productive, it is certain that they mainly save their money in the bank.

Meanwhile, 35.1% of those polled are civil servants or *pegawai negeri sipil* (PNS), 25.1% are private employees, 14.6% are self-employed, and 25.1% are others. The research subjects are predominantly PNS, making this city frequently called the city of employees. They have diverse educational backgrounds, from elementary school graduation to a master's degree. Simultaneously, the overall education level is bachelor's at 63%, because the sample size is representative of the community's average last education at the bachelor level. Christianity, Catholicism, Buddhism,

Hinduism, Confucianism, and Belief (*Kaharingan*) are the respondents' religions. Among them, Christianity is the most prevalent religion in this study, accounting for 29.7% in Jekan Raya. This sample has a high potential for influencing the discovery of a result. It is challenging to acquire data from non-Muslims, despite the research being conducted in an Islamic environment.

The empirical causal relationship framework between X_1 , X_2 , X_3 , and Y with respect to Z can be made through the structural equation model 3:

$$Z = \rho_{zx_1}X_1 + \rho_{zx_2}X_2 + \rho_{zx_3}X_3 + \rho_{zy}Y + \rho_z\varepsilon_2$$

$$Z = 0.253 X_1 + 0.330 X_2 + 0.188 X_3 + 0.037 Y + 0.628 \varepsilon_2$$

$$R^2_{y,x_1,x_2,x_3} = 0.372 \dots\dots\dots(3)$$

So that:

$$\rho_{y\varepsilon} = 1 - R^2_{y,x_1,x_2,x_3}$$

$$\rho_{y\varepsilon} = 1 - 0.372$$

$$\rho_{y\varepsilon} = 0.628 \text{ or } 62.8\% \dots\dots\dots(4)$$

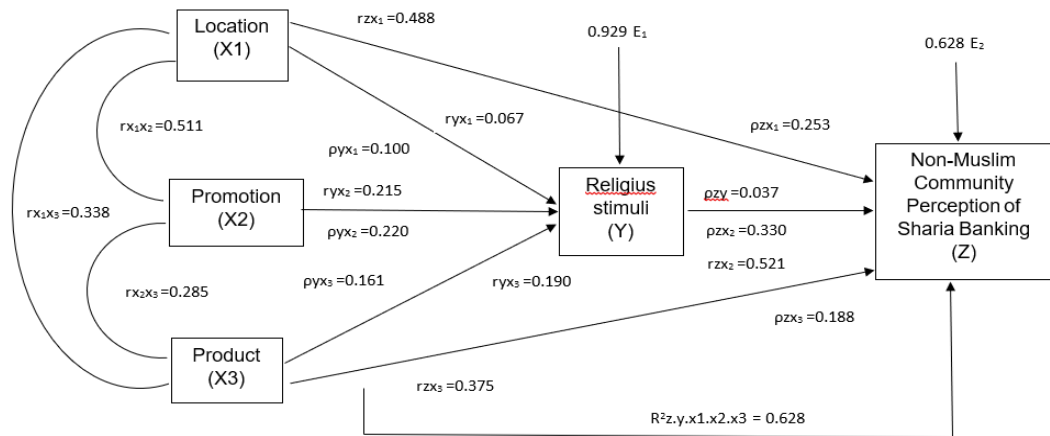


Figure 1. Calculation Results of Path Analysis Structure Analysis

The path analysis model's results indicate a 37.2% R-squared, implying that location, promotion, product, and religious stimuli influence non-Muslims' perceptions. In comparison, other independent variables have a 62.8% influence on the dependent variable. The authors presume that the R-square is not very high since religious stimuli become an intervening variable, which is not the case if there is none.

Based on the calculation results of the structural path analysis, it provides objective information as follows:

Table 3
Summary Decomposition of path Coefficients

Variable Effect	Causal effect		ϵ_1 and ϵ_2	Total
	Indirect			
	Direct	Through Y		
X ₁ to Y	-0.100	-	-	-0.100
X ₂ to Y	0.220	-	-	0.220
X ₃ to Y	0.161	-	-	0.161
X ₁ , X ₂ , X ₃ to Y	0.071	-	0.929	1.00
X ₁ to Z	0.253	-	-	0.253
	-	0.253 + (-0.100 x 0.037)	-	0.249
X ₂ to Z	0.330	-	-	0.330
	-	0.330 + (0.220 x 0.037)	-	0.338
X ₃ to Z	0.188	-	-	0.188
	-	0.188 + (0.161 x 0.037)	-	0.193
Y to Z	0.037	-	-	0.037
X ₁ , X ₂ , X ₃ , Y to Z	0.372	-	0.628	1.00

Source: Data Processing Results

As per the table above, the religious stimulation variable, which accounts for 3.7% of the influence and contribution to non-Muslim societies' perceptions of Islamic banking, has the most negligible impact and contribution. The religious aspect is irrelevant when it comes to non-Muslims using a bank. One could claim that non-Muslims do not concern about religion despite Islamic banks being pro-Islamic. Religious stimuli have a negligible impact, which is consistent with the findings of other earlier studies. This finding is consistent with Fadhilah (2018); Rifa'atul (2009). The majority of non-Muslim customers' perceptions of Islamic banks are affected by economic considerations. Religious stimuli affect just 10.2% of respondents since they fall under religious precepts. This demonstrates that non-Muslims do not view religion economically. They prefer not to regard Islamic banks as exclusively Muslim institutions. Thus, when it comes to the perception of Islamic banks, they are more concerned with economic than religious concerns.

Table 4
Correlation Test

		Location	Promotion	Product	Religious Stimuli	Perception
Location	Pearson Correlation	1	0.511**	0.338**	0.067	0.488**
	Sig. (2-tailed)		0	0	0.2	0
Promotion	Pearson Correlation	0.511**	1	0.285**	0.215**	0.521**
	Sig. (2-tailed)	0		0	0	0
Product	Pearson Correlation	0.338**	0.285**	1	0.190**	0.375**
	Sig. (2-tailed)	0	0		0	0
Religious Stimuli	Pearson Correlation	0.067	0.215**	0.190**	1	0.161**
	Sig. (2-tailed)	0.2	0	0		0.002
Perception	Pearson Correlation	0.488**	0.521**	0.375**	0.161**	1
	Sig. (2-tailed)	0	0	0	0.002	

Source: Data Processing Results (SPSS 17.0)

Criteria: 0.80 – 1.000 = very strong, 0.60 – 0.799 = strong, 0.40 – 0.599 = strong enough, 0.20 – 0.399 = low, 0.00 – 1.99 = poor

The correlation between the research variables may be deduced from the table above. Location, promotion, and product affect non-Muslims' perception of Islamic banking. First, the correlation coefficient of 0.511 indicates a high association between location and promotion characteristics. Because the significant value is $0.000 < 0.050$, the correlation between the two variables is essential. This is because Islamic banks are strategically located near public locations, the government's headquarters, and on the protocol road, making it simple to provide promotions to existing and new customers. Due to the convenient location, the Islamic bank is interested in the consumers, even if they are non-Muslim. Second, the correlation between locations and products is 0.338, which is low. The result is possibly due to the location of Islamic banks that are unrelated to the product, because wherever the Islamic banks' branches are, the products are the same. There are no product differences between Islamic banks wherever they are located. All the Islamic banks give the same product to the customers.

Third, the correlation between location and religious stimuli is 0.067, which is low. From the non-Muslim perception, the most important is the strategy's location—for example, places in the crowded street in Palangka Raya—and eye-catching. Fourth, the correlation between locations and perceptions of non-Muslim communities is 0.488, which is quite strong and good. Since the location of Islamic banks is easy to reach and easy to find, Islamic banks are no longer foreign, not a rare item. People quickly find Islamic banks, especially in cities with conventional banks. Fifth, the correlation between the product promotion is low at 0.285. The promotion of Islamic bank products is unclear and does not appear in detail. It relates to service business banks; essential services do not have a clear and tangible form. It is more towards trust. Thus, promotions do not have a clear and strong connection. Sixth, the correlation between promotion and religious stimuli is 0.215, which means low. The promotion of Islamic banks does not disturb their religion and does not influence their religion.

Seventh, the correlation between promotions and perceptions of non-Muslim communities is quite strong at 0.521. The non-Muslim community has a favorable attitude toward the Islamic bank's advertising. The more effectively an Islamic bank promotes itself to the public, the more favorable the public view of Islamic banks. Thus, there is a substantial correlation between advancement and the non-Muslim community's perception. Eighth, the correlation product to religious stimuli is 0.190, which means low. The product did not correlate with religious stimuli. The most important thing for them is the profitable product. Ninth, the correlation between products and non-Muslim communities' perceptions is 0.375. Non-Muslim community members' impressions of Islamic bank goods are low that they do not understand. Thus, for them, the product and the non-Muslim community's perception have a tenuous or non-existent relationship. Tenth, the correlation between religious stimuli and non-Muslim perception is 0.161, which means low.

Based on their perception, the preference for using Islamic banks does not correlate with their religion.

Table 5
Coefficient of determination

Model	Unstandardized Coefficients		Standardized Coefficients	t	Significance
	B	Std. Error	Beta		
1 (Constant)	0.742	0.190		3.910	0.000
Location	0.246	0.048	0.253	5.081	0.000
Promotion	0.317	0.048	0.330	6.657	0.000
Product	0.161	0.039	0.188	4.173	0.000
Religious Stimuli	0.040	0.046	0.037	0.866	0.387

a. Dependent Variable: Perception of Non-Muslim Society

Source: Data Processing Results (SPSS 17.0)

The non-Muslim perception was greatly influenced by location, shown by their t-significance of 0.000 and their correlation of 0.488. The Islamic bank is easy to locate and reach, especially in Palangka Raya, where conventional banks are available. Non-Muslims agreed that the Islamic bank's location is convenient (Delima & Paramita, 2019). The promotion also significantly influenced non-Muslim perception with a t-significance of 0.000 and a correlation value of 0.521. This statement is in line with Yupitri and Sari (2012) that Islamic bank promotion and socialization made them aware of and interested in becoming customers.

Non-Muslim communities' perceptions of Islamic banks are unaffected by religious factors. This statement can conclude from the t-significance results, 0.387. Religious teachings were unaffected by non-Muslim communities who followed either the conventional or Islamic financial systems. When choosing a bank, religious considerations are not the most important factor. The system of interest in Islamic banks is prohibited. On the other hand, usury and bank interest are acceptable in their religious views.

According to Hapsari's and Beik's research (2014), religiosity does not affect how non-Muslims see Muslims. They are more concerned with the benefits of Islamic bank profits, particularly the extremely high-profit share (Hapsari & Beik, 2014). Non-Muslims are typical reasonable consumers. They regard their choice of conventional banks thus far to be motivated by their benefits. Economic considerations continue to influence decision-making. It is weak in terms of the association between religious stimuli and non-Muslim communities' perceptions, which is 0.161. The non-Muslim community's image of Islamic banks is completely unrelated to their faith; picking a bank has nothing to do with religion. Furthermore, the connection between location and religious stimuli is only 0.067, which is quite low. The location does not affect religion because the placement of Islamic banks is unrelated to religious views.

When the correlation between variables is examined, such as the promotion, the correlation is 0.215. Promotions in Islamic banks have little effect on non-

Muslims' religiosity. Additionally, promotional content lacked a powerful associated image. Suppose the content did not also contain pictures with a religious connotation. Even the promotional content was largely devoid of religious content. Promotions conducted or offered by Islamic banks do not conflict with their religion and do not discriminate against ethnicity, religion, and race that would danger their faith. As a result, the promotion does not influence religious stimuli.

Meanwhile, there is only a 0.190 correlation between products and religious stimuli, which is exceedingly weak. Despite the low correlation, the influence of *t*-significance is 0.000, meaning that the relationship between product and perception is significant, and there is no religious insignia on the product. Although this did not suggest a hostile attitude against specific religions, it was derived from an Arabic expression. There is also no implication that Islamic financial products are only available to Muslims. They consider the products are both required and desirable (Viranti & Ginanjar, 2015). Thus, it is not up to an individual's wish to give religious perceptions effect. Islamic banks sell products to non-Muslims that have nothing to do with their religion because any product given by Islamic banks is critical to them.

The non-Muslim community's opinion of Islamic banking is that it is a bank with a majority of Muslim customers, formed for Muslims, and an interest-free bank. They were typically familiar with Islamic banks through friends, brochures, banners, and public transportation. Advertising views Islamic banks as institutions dedicated only to the Muslim faith and servicing Muslims. Advertisements will supply stimuli that trigger sensations to create a stigma that Islamic banks are implied and real exclusively for Muslims, knowingly or unintentionally. The stimulus could be based on the previously described term, Islam or sharia. Additionally, it derives from the emblems associated with Islamic banks. As their name implies, Islamic banks are primarily concerned with Muslims, operating according to Islamic principles, and utilizing a profit-sharing system. By contrast, conventional banks have a broader name, are not restricted to a single class, and have an innovative system.

Non-Muslims accept the establishment of Islamic banks because they operate without using interest. Usury is prohibited in most religions. They contend that Islamic banks would benefit everyone, not only members of specific communities, particularly Islam's adherents. Islamic banks also serve non-Muslim communities. Thus, enormous socialization should continue to educate and promote Islamic banks as more inclusive, not exclusive. Islamic banks should be more attractive to promote and socialize to all, not only Muslims but also non-Muslims. From this promotion, the Islamic bank highlights more benefits and advantages than the religiosity aspect, such as usury, haram, interest, and so on. The impact of this activity will make it interesting for non-Muslim to use Islamic banks. The government should help Islamic banks to promote and socialize more powerful, especially in non-Muslim societies. Many resources can be developed to reach this promotion because the government has many tools and resources.

CONCLUSION

Non-Muslims' impressions of Islamic banking are unaffected by the religious stimulus variable. However, the marketing mix elements: location, promotion, and product, have a significant impact on how Islamic banks are perceived.

Religious teachings do not affect the non-Muslim societies to use conventional or Islamic banking systems. Religious considerations are not the most important factor when picking a bank. Non-Muslims are usually thrifty buyers. They have been compelled to use traditional banks because of the benefits they have received in the past. Economic factors continue to have a role in decision-making. Islamic banks are acceptable to non-Muslims because they function without the use of interest.

Thus, the elements influencing the non-Muslim community's opinion of Islamic banking are crucial for continuing and existing Islamic banking institutions. Many aspects that affect the growth of an Islamic bank should be considered comprehensively. Islamic banks in Indonesia must be open to all members of society, not just Muslim customers. The final goal is to understand that an Islamic bank is for everyone, not just one group.

In addition, researchers hope that further research can deeply provide knowledge and insight on the topic of the relationship between religious stimuli and perceptions. This study lacks elaborating more detail on why the reasons for some variables have no effect, especially religious stimuli on perception. Researchers suggest further research to add other marketing mix variables in Islamic banking so that it can be associated with religious stimuli.

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