CUSTOMER VALUE PERCEPTION OF ISLAMIC BANKING IN INDONESIA

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ABSTRACT. This study aims to find out, the factors that influence the perception of the customer value of Islamic Banks or IB in Indonesia. These factors are product knowledge by staff, service quality, and marketing communications. Customer value is one of the indicators of a company's performance. The results show that the customer value of IB in Indonesia is perceived by its customers well by their understanding of IB products by staff, improving service quality and marketing communication. Service quality contributes greater than product knowledge by staff while marketing communication less than both. The method used in this study is descriptive which aims to obtain an overview of variable characteristics. Carried out through data collection, involving 200 respondents. The research methods used a descriptive survey and descriptive development. The type of investigation of this research is the analysis of quality. In this study analyzes the influence of independent variables on the dependent variable. The unit of analysis of this research is individuals, in this case, the prospective customers and customers of IB in Indonesia. The time period of data collection this research is a cross-section. Data collection is conducted from June to August 2018, where the data is processed using the SEM-PLS approach. The research results show that product knowledge, service quality and marketing communications have a positive and significant impact on customer value perceptions. Service quality has a more dominant influence on customer value perceptions than product knowledge and marketing communications.

Keywords: marketing communication; perceived customer value; product knowledge; service quality

PERSEPSI NILAI PELANGGAN BANK SYARIAH INDONESIA

ABSTRAK. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi persepsi nilai nasabah bank syariah atau IB di Indonesia. Faktor-faktor tersebut adalah pengetahuan produk oleh staf, kualitas layanan, dan komunikasi pemasaran. Nilai pelanggan merupakan salah satu indikator kinerja perusahaan. Hasilnya menunjukkan bahwa nilai pelanggan IB di Indonesia dirasakan oleh pelanggannya dengan baik melalui pemahaman mereka tentang produk IB oleh staf, peningkatan kualitas layanan, dan komunikasi pemasaran. Kualitas layanan berkontribusi lebih besar dari pengetahuan produk oleh staf sementara komunikasi pemasaran kurang dari keduanya. Metode yang digunakan dalam penelitian ini adalah deskriptif yang bertujuan untuk memperoleh gambaran karakteristik variabel. Dilakukan melalui pengumpulan data yang melibatkan 200 responden. Metode penelitian yang digunakan adalah survei deskriptif dan deskriptif pengembangan. Jenis investigasi penelitian ini adalah analisis kualitas. Dalam penelitian ini menganalisis pengaruh variabel independen terhadap variabel dependen. Unit analisis penelitian ini adalah individu dalam hal ini calon nasabah dan nasabah IB di Indonesia. Jangka waktu pengumpulan data dalam penelitian ini adalah cross-section. Pengumpulan data dilakukan pada bulan Juni hingga Agustus 2018, dimana data diolah dengan menggunakan pendekatan SEM-PLS. Hasil Penelitian menunjukkan bahwa Pengetahuan Produk, Kualitas Pelayanan dan Komunikasi Marketing berpengaruh positif dan signifikan terhadap persepsi nilai pelanggan. Kualitas Pelayanan lebih dominan berpengaruh terhadap persepsi nilai pelanggan dibandingkan pengetahuan produk dan komunikasi *marketing*.

Kata kunci: komunikasi pemasaran; kualitas pelayanan; pengetahuan produk; persepsi nilai pelanggan

INTRODUCTION

The banking industry in Indonesia is currently facing the implementation of policies to implement conventional banking and Islamic Banking (IB), this fact is a challenge for the IB industry in Indonesia to maintain its existence and continuity. In Indonesia, IB began to be discussed in 1990, which was established on November 1, 1991, and began operations on May 1, 1992. During its development until March 2013 BMI ("*Bank Muamalat Indonesia*") had 79 branch offices, 158 sub branch offices, 121 cash offices spread throughout Indonesia. The development of IB in the reform era was marked by the approval of law No. 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning banking. The Banking industry can give customers more customer value than customer expectations. The number of IB customers in Indonesia in 2017 has only reached no more than 13 million. To get more customers, one of which can be obtained from customer value indicators perceived by customers. The value perceived by customers is derived from customer perceptions about quality, social psychology, benefits, and money.

In recent years, many practitioners and researchers have made service quality a matter of consideration for assessing customer value felt by customers (Malik et al., 2011). Understanding of IB services or products must be communicated and edited intensively to the public so that people are confident and trustworthy so that the decision to use IB services or product is not in doubt. The decision to used IB services or products means that the trust and value of IB are well perceived by the public. From the description above it can be said that the value of the customer will be perceived well if the service quality is good, the product knowledge is well understood by staff and that can be delivered through good communication. Products (Products); are physical goods, services, or a combination of both, which are offered to the target market. Products are the first marketing mix element that we need to know, to be able to arrange the next marketing mix that t is appropriate for the type of product (Abad et al., 2017).

Kotler & Armstrong (in Winna Roswinna, 2020), argues that the buyer's decision which includes product choice, brand choice, dealer choice, time of purchase, and number of purchases is influenced by marketing mix stimuli and environmental stimuli (other stimuli)) through buyer and buyer characteristics. decision making process. This study will reveal whether the customer value of IB through the understood of product knowledge by staff, service quality and marketing communication carried out by IB in Indonesia. Islamic Banks (IB), like conventional banks, are third-party financial intermediaries as depositors and creditors as borrowers (Dar and Presley, 2000).

The concept of IB according to Rammal and Zurbruegg, (2007) sees that IB as a bank is based on Islamic Sharia Law, which follows "*fiqh muamalat*", a term used to describe the rules of sharia transactions. Ahmed (2008) argues that IB is financial institutions whose rules and procedures clearly state their commitment to the principles governing Islamic Sharia Law which prohibits payment or receipt of interest on their operations (Abiah and Wabekwa, 2012: 122).

Davenport et al. (1998) stated that Islamic finance and banking products were later better known as knowledge of IB products. That knowledge of IB among customers of non-Muslim corporations in Malaysia is still limited (Ahmad and Haron, 2002). However, Osman, et al (2008) have indicated that knowledge of Islamic finance is quite good among Muslim rights providers and they can understand the importance of practicing and implementing Islamic finance in their business. (Harun, Rashid & Hamed 2015).

Bankers in Malaysia are reported to have limited knowledge about IB products and services (Zainol et al., 2008) where they didn't have enough knowledge of IB products and services (Aslam et.al., 2011). Meanwhile, Baba and Amin (2009) revealed that most foreign bankers didn't have knowledge of IB they have a confusing idea about the practice of the IB system. Whether factors such as basic principles and religiosity or religious knowledge, training and perceptions on product knowledge may be affected by the knowledge of IB staff.

In answering the question above, this study aims to investigate the association of basic principles, religiosity, training, and perceptions on product knowledge of IB staff in order to increase the customer value of IB in Indonesia. Previous studies found that there were positive perceptions of training and experience about IB among bankers in Malaysia (Zainol et al., 2008). Knowledge of IB products can be improved through understanding basic religious principles, positive perceptions and education that can attract customers to use IB products. Adaptation of service quality in IB is important because there is a clear relationship between service quality and marketing costs (Crosby, 1979), profitability (Buzell and Gale, 1987; Rust et al, 1996), customer satisfaction (Bolton and Drew, 1991), customer retention (Reichheld and Sasser, 1990), and positive information forwarding through "words of mouth".

Ryu et al., (2012), states that service quality is an important element in every financial institution because it differentiates the company's products and services from competitors. In addition, the measurement and evaluation of service quality in banks has become very important due to changes in the external environment of the banking industry. In addition, service quality is very important for IB, because of the lack of knowledge and research about management in general about service quality, especially in the banking industry, causing customers to feel less satisfaction with bank services.

The global banking industry grows between 10-15%, but the services provided are still felt by customers, even though customers demand better than service all times. As a result of increasing competition between conventional banks and IB, service quality has become an important factor as a source of excellence for IB to increase market

share and position of profits.

Several studies have examined service quality or electronics based such as E-service Quality and E-loyalty with retail objects (Abdullah et al, 2012; Sundaram, Ramkumar, & Shankar, 2017 in Pudjarti et al , 2019). Or service objects such as financial services find strengthening models in combined services between electronic and non-electronic based services.

Services Online businesses currently compete only in the form of "mouse clicks" in e-commerce so it is very important for companies to understand how to build customer and loyalty in the online market. To remain competitive, a company must continuously leverage increased perceived value for customers to prevent them from switching to competitors. Marketing communication or Integrated Marketing Communication (IMC) as the development of an important thing in managing marketing.

Recent research (Carlson, Grove, and Dorsch 2003; Naik and Raman 2003; Reid 2003) suggest and provide support that IMC provides various benefits for the company. In the context of service, Carlson, Gove, and Dorsch (2003) show that successful IMC's can produce the desired customer response. Therefore, IMC has the potential to make the company more efficient and effective in communicating with the intended target market, and in turn, can help companies achieve superior financial performance through higher brand equity. Naik and Raman (2003) note that the combined impact of several marketing communication activities far outweighs their total individual effects and uses a model to provide empirical evidence of the synergy between television and print advertising. It is stated that marketing and communications of a business company are a major and persuasive element of an organization that can be use to bridge with the market by delivering and communicating ideas then become the first step to build a certain perception toward business product (Porcu et.al, 2012 in Utami and Sadeli, 2014).

Abdollah et al., (2013) defines customer value as the benefits received by customers divided by the resources sacrificed to obtain it. Ulaga (2003) states that there are four identifiable characteristics of customer value: (1) Customer value is a subjective concept (2) This concept is conceptualized as a trade-off between profit and sacrifice (3) benefits and sacrifices can be multi-faceted and (4) perceptions value relative to competition (Ulaga, 2003). In short, customer value is generally defined as a trade-off between benefits ("what you get") and sacrifice ("what you give").

At the general level, perceived value is defined as an assessment by the customer of the comparison of benefits or utilities obtained from the product, service or relationship, and sacrifices or perceived costs. The description of customer value theory also shows that consumers can feel value from a rational perspective and experience (Chen & Quester, 2009). Ivanauskienė, et.al. (2012), stated the perceived value in the banking sector with six dimensions a functional value of the bank entity; the functional value of contact personnel; functional quality of service quality; price functional value, social value; emotional value.

The development of the customer value concept is defined as "a difference between total benefit and total sacrifice perceived by customers". To provide great benefits and small contributions, the banking industry can improve service quality, by improving the dimensions of service quality. Besides building product knowledge by staff or employees as a spearhead of marketing is important, especially for new products. Understanding products by staff in terms of IB products can be done by giving emphasis on understanding the basic principles, religiosity, education, and perception of the product itself. After all internal parties understand their product knowledge, no less important is how to conduct effective marketing communication so that the market understands and then is interested in buying, therefore the implementation of integrated promotional programs or marketing communications is needed in order to offer marketable products.

METHOD

For presenting a clear description of product knowledge, service quality, and marketing communication this quantitative study applied the perceived customer value, of Islamic Banks product in Indonesia. By the objectives to be achieved, then used a type of research is descriptive research that aims to obtain a description of the characteristics of variables.

Types of research is descriptive research that aims to obtain an overview of variable characteristics, the research method used is survey method by descriptive survey and descriptive development. This study will analyze the influence of independent variables toward the dependent variable. The unit of analysis of this study is individual as a customer.

The population in this study are Islamic

bank customers whose numbers are undetectable. Sample of this study are 101 respondents of IB's Customer. The period of data collection this research is a cross-section or one shoot data collection, data collection is conducted from June to August 2018. The data analysis method used by Structural Equation Model (SEM)-SMART PLS, to test the relationship between variables in a model, both between indicators and their constructs, or relationships between constructs.

RESULTS AND DISCUSSION

Respondent profiles in this study can be seen from gender, age, education, and income per month. Most of the respondents' sex were 101 respondents or 50.5% of all respondents are female, this data shows that the sex of the respondents who answered the questionnaire in this study was almost equal or similar, this is likely the questionnaire distributed to male and female respondents was almost equal because they have the same opportunity to become respondents, and the use of technology is currently not dominated by men but the same opportunity is shared by women, to obtain information. The age of the respondents, most of them are between the ages of 18-25 years, this can indicate that the age of 18-25 years is the age required to be able to open an account without using supervisors or be represented to someone who is trusted, such as family members listed family card. Because at

that age are considered adults and already have the ability to be independent in life, or in work so that they can save money in the bank in its own name. If it is associated with a woman's gender, it may be that women aged between 18-25 years in demographic pyramids have more numbers compared to other age ranges. Respondents with undergraduate education reached 86.5%, this can indicate that bank customers in

Indonesia have a high level of education and can also show that the level of education of the people in Indonesia has increased, or because of technological influences, more and more scholars who use technology today compared to other levels of education. With Indonesia's economic growth relatively stable, it can be shown that the average income of the people who save their money in the bank has a less significant range. Most of the respondents 83.5% earn between 3-8 million rupiahs every month, this can be attributed to age and education, which is predictable, that most workers in Indonesia, as graduates who have just graduated and started work, the range of salaries received between 3-8 million every month. From the results of data processing, the structure model of the research framework is illustrated in the figure below. can show some things that resulted from this study, apart from the contribution of each independent variable to the dependent variable can also be studied more deeply about the dimensions of each variable that contributes to these variables. The structure model
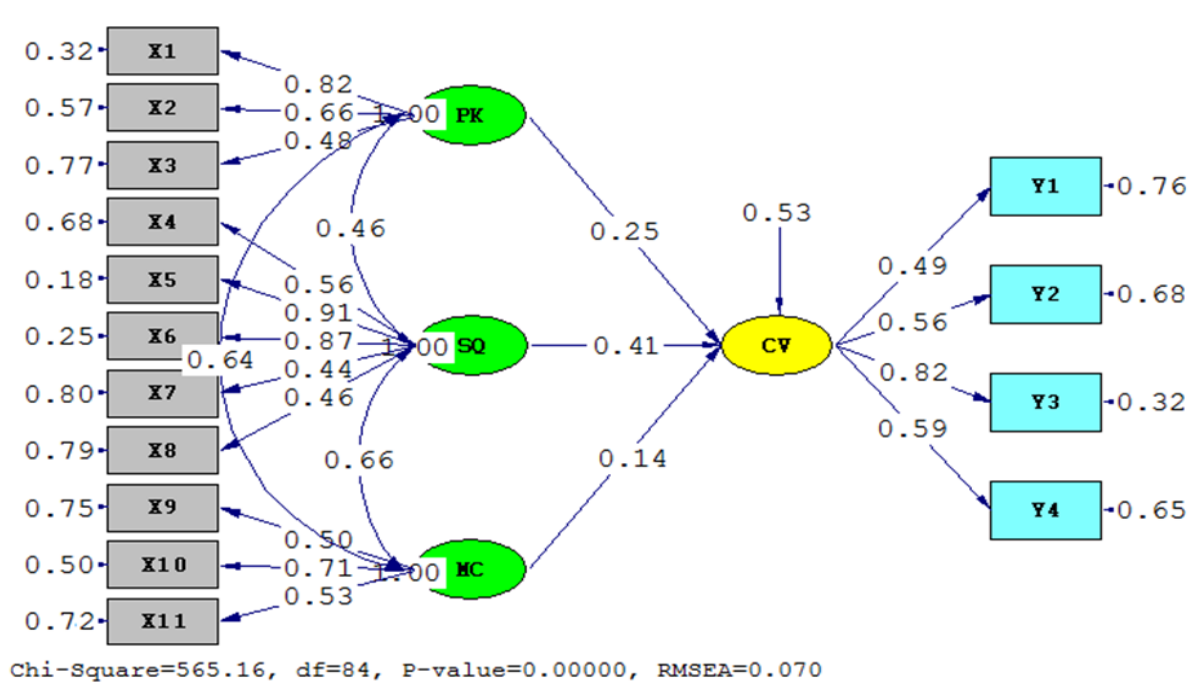

Chi-Square=565.16, df=84, P-value=0.00000, RMSEA=0.070

Figure 1. Structural Model Relationship

The loading factor is the correlation between the indicators and the construct. The higher the

correlation, the better level of validity can be seen that the output of Smart-PLS Bootstrapping

is:
shows that the T-statistic values for the correlation between indicators and the constructs of product knowledge, service quality, marketing communication and perceived customer value are all above the required 1.96 (T-statistic > 1.96), so it is clear that all indicators have significant validity. Furthermore, convergent validity testing is obtained from construct reliability. The construct is said to have good reliability if the composite reliability value is above 0.7

Table 1. Construct Reliability Results

	Composite Reliability	Average Variance Extracted (AVE)
Product Knowledge	0.771	0.530
Service Quality	0.844	0.665
Marketing Communication	0.563	0.352
Perceived Service Value	0.903	0.757

Source: Result of Run Smart-PLS Algorithme

From Table 1, it is found that the constructs of product knowledge, service quality, marketing communication and customer value have Composite reliability values above 0.70 (Composite reliability > 0.70) and AVE values above 0.50 (AVE > 0.50). Thus, all constructs can be declared reliable. Discriminant validity testing is done by using the value of cross loadings. The criterion in cross loadings is that each indicator that measures its construct must have a higher correlation with its construct than with other constructs.

Tabel 2. Outer Loadings (T-Values, P-Values)

	Original Sample	T Statistics	P Values
X1-Product Knowledge	0.820	11.519	0.000
X2- Product Knowledge	0.660	7.460	0.000
X3- Product Knowledge	0.480	3.276	0.000
X4-Service Quality	0.560	5.276	0.000
X5—Service Quality	0.910	120.518	0.000
X6- Service Quality	0.870	26.275	0.000
X7- Service Quality	0.440	4.785	0.000
X8- Service Quality	0.461	4.878	0.000
X9-Marketing Communication	0.502	5.111	0.000
X10- Marketing Communication	0.710	14.565	0.000
X11- Marketing Communication	0.531	6.576	0.000
Y1-Customer Value	0.490	4.345	0.000
Y2- Customer Value	0.561	6.878	0.000
Y3- Customer Value	0.820	23.456	0.000
Y4- Customer Value	0.590	7.872	0.000

Source: Run Smart-PLS Bootstrapping, 2018

From Table 2, it can be seen from the numbers in the T-Statistics table which have a value greater than 1.96. This means that the indicators of each variable have significant validity, effective and valid to reveal the variable in question, so that it meets the requirements as an indicator of the variable.

Table 3. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	R Square	T Statistics (|O/STERR|)	P Values	Stratistics Test
Product Knowledge → Perceived Customer Value	0,250	0,247	0,092		9,002	0,000	Signifikan
Service Quality → Perceived Customer Value	0,416	0,473	0,072	0,640	28,976	0,000	Signifikan
Marketing Communication → Perceived Customer Value	0,142	0,136	0,067		4,491	0,000	Signifikan

Source: Run Smart-PLS Bootstrapping, 2018

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(≥ 0.70) and the AVE value is above 0.5 (≥ 0.50).

The resulted from this study, apart from the contribution of each independent variable towards the dependent variable (see Table 3). From all constructs or measuring instruments of each variable valid and reliable. The overall model structure shows that the contribution of each independent variable is proven to contribute positively to the dependent variable. The overall model structure shows that the proposed hypothesis is significant. Discussion of the results of hypothesis testing can be seen in the description below. Effect of product knowledge on

Tabel 4. Islamic Bank Product Knowledge on Perceived Customer Value

Struktur	Path	Estimasi	p	Noted
1	CV <----- PK	0.25	***	Accepted

Source: Data analysis, 2018

The product knowledge of IB by staff contributes to shaping the perception of the customer's value of IB in Indonesia by 25.0%, indicating that the level of product knowledge of IB by staff is perceived with a contribution value of twenty-five percent. In order the perceived of the customer value to be greater, the product knowledge of IB by staff needs to be improved. The impact is there are not many IB customers in Indonesia, so the assets of IB in Indonesia are still smaller than the assets of conventional banks, whereas the number of Muslims in Indonesia is 85% of the 250 million population. Because this unclear understanding is likely to cause Muslims in Indonesia, few still decide to become customers of IB in Indonesia. In this study, it can also be assumed that religion is not a major factor in deciding to become a customer of IB in Indonesia. It can be concluded that the level of understanding of products IB by staff plays an important role in increasing customer value and ultimately is likely to increase customer preferences for IB. The consequence of managerial implications for IB is that IB must truly implement and carry out their operational activities by increasing product knowledge for their staff, especially increasing knowledge of basic religious principles which

become an important foundation in implementing the use of IB products through the training. These basic principles include sharia principles in other banking or economic activities, namely activities that are free from *maisir, gharar and riba*. Service quality has a significant and positive contributed to the increase in customer value perceived of IB in Indonesia. Service quality contributes to the formation of customer value perceived of IB amount 41%, this shows that the service quality provided make a large contribution in the forming customer value perceived of IB in Indonesia. The results of the analysis show that service quality has a significant and positive contribution and influence on increasing perceived customer value of Islamic banks in Indonesia. The biggest contribution of service quality build by empathy dimension this relates to friendliness, caring, the comfort of employees in service, generosity of smile of employees and so on relating to the convenience of using IB services and products. The managerial implications for IB in Indonesia are that IB must maintain and continue to improve their consistency in providing services, improving service quality by increasing empathy from their employees. Effect of service quality on perceived customer value shown in Table 5.

Tabel 5. Service Quality on Perceived Customer Value

Struktur	Path	Estimasi	p	Noted
2	CV <---- SQ	0.41	***	Accepted

Source: Data analysis, 2018

The results indicate that IMC contributes only amount 14% to the perception of customer value, meaning that IMC has a significant and positive influence on customer value provided by IB in Indonesia. Effect of marketing communication on perceived customer valued shown in Table 6.

Tabel 6. Marketing Communication on Perceived Customer Value

Hipotesis	Path	Estimasi	p	Noted
3	CV <---- MC	0.14	***	Accepted

Source: Data analysis, 2018

This contribution from the IMC is less than the contribution of service quality and product knowledge by staff. But this shows that IMC is still an important consideration for customers in shaping the customer value of IB in Indonesia. IMC is related to the delivery of information on products offered to the market. In fact, IMC carried out by IB in Indonesia have not shown

effective communication is compared to that carried out by conventional banks. IMC carried out by IB in Indonesia have probably caused a low customer value to be conveyed, so the possibility of the number of customers of IB in Indonesia is not greater than the number of conventional bank customers, even though most Indonesians are Muslims who should adhere to Islamic religious law including in transacting in banking.

CONCLUSIONS

The conclusions in this study refer to the following research results: 1) Product knowledge has a positive and significant effect on customer value perceptions. This means that the higher the knowledge of Islamic bank employees towards their banking products, the higher the customer value perception at the Islamic bank; 2) Service Quality has a positive and significant effect on customer value perceptions. This means that the better the service quality of Islamic bank employees to their customers, the higher the customer value perception at the Islamic bank; 3) Marketing communications have a positive and significant effect on customer value perceptions. This means that the better the marketing communication skills of Islamic bank employees, the higher the customer value perception at the Islamic bank; 4) Service quality has a dominant influence on customer value perceptions compared to product knowledge and marketing communications. This means that the higher the employee's knowledge, the better quality of service becomes an important factor that needs to be considered by Islamic banks so that the perception of customer value increases.

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