

The Analysis of behavioral Intention of Customers on the Conversion of Bank Aceh

H Desky¹, Iskandar²

Faculty of Islamic Business and Economics, IAIN Lhokseumawe, Aceh, Indonesia ^{1,2}
{harjonidesky@iainlhokseumawe.ac.id¹, iskandar@iainlhokseumawe.ac.id²}

Abstract. The Regional Development Bank of Aceh has converted to *Bank Aceh Syariah* (BAS) or Aceh Sharia or Islamic bank. The conversion is expected to produce certain behaviors. To elaborate this problem, this study applies the Theory of Planned Behavior (TPB) which aims: first, to determine the effect of the perceived behavior control (PBC) proxied by Aceh's privilege in the field of religion and customs (culture) towards behavioral intention of customers at BAS; second, the effect of subjective norms on customers' behavioral intention; and third, the effect of attitude toward behavior (ATB) towards customers' behavioral intention at BAS. The samples in this study are 160 respondents. This quantitative research method uses Structural Equation Model (SEM) with AMOS program version 24. The results show that Aceh's privilege in the field of religion and custom has a significant positive effect on behavioral intention with a critical ratio (CR) value of 2.451 which is above the requirements of $CR > 1.96$ with a significance level of 0.014 (smaller than 0.05). Subjective norm does not have a significant effect and is negative on behavioral intention with a CR value of -1,600 which is below the requirements of $CR > 1.96$ with a significance level of 0.110 (greater than 0.05). ATB has a significant effect on behavioral intention with a CR value of 2.928 which is above the requirements of $CR > 1.96$ with a significance level of 0.003 (smaller than 0.05).

Keywords: Behavioral Intention, Conversion, Customer Behavior

1 Introduction

The conversion of the Regional Bank (BPD) into a Sharia Commercial Bank was first carried out by Bank Aceh [1]. Bank Aceh officially converted 2016, based on the decision of the OJK Board of Commissioners Number: KEP-44 / D.03 / 2016 on September 1, 2016 [2]. This conversion took place due to the efforts of the Aceh government to implement Islamic law in the finance and banking fields. The effort is based on 4 (four) important aspects that apply to Aceh. Those 4 aspects are philosophical, sociological, juridical, and economic aspects.

The philosophical aspect is based on Islamic requirements that Muslims apply Islamic Sharia in every dimension of their lives, including economic and banking parts [3]. The sociological aspect is due to the custom of Acehnese people who have previously applied the Islamic Sharia into any social or economic interaction for years [4]. The third aspect is the juridical aspect. This aspect is based on statutory provisions as a law umbrella for the implementation of Islamic Sharia, including in the economic field, including the Law of

Number 11 in 2006 concerning the Government of Aceh, as well as various Qanun on the Implementation of Islamic Sharia, specifically Qanun Number 8 and 9 in 2014 concerning Establishment of Banks Aceh Syariah and about the Principles of Islamic Sharia [5]. The last aspect is the economic aspect which is based on an expectation that the conversion is expected to be able to increase assets and profits for Islamic banks particularly in Aceh and in Indonesia generally [6]. This expectation was because of the support of assets from Bank Aceh Syariah around Rp. 20 trillion as a bank which is included in the category of BUKU 2 (General Banks, Business and Companies 2) [7]. The conversion experienced by Bank Aceh became an attraction for several other Regional Development Banks (BPD) to make changes [8].

On the other hand, changes or conversions of one bank often have risks, such as the loss of some goodwill, for example in the form of recognition, customer loyalty, and the institution's image [9], which mainly can affect customer attitudes. Therefore, efforts are needed to make customers to become loyal customers; one of the ways is by triggering customer behavioral intention (behavioral intention) [10]. Behavioral intention is behavior or attitude of consumers who have the desire to use product service continuously [11]. In general, behavioral intention can be seen as a signal of success or failure of banks in maintaining their customers in the future [12].

Research on the attitude of bank customers has been done a lot. In general, the basic theory often used from previous research was the theory of ServQual Theory [13] with factor analysis. This study identified the factors that affect a person in making a motivational behavioral decision, and behavior intention (intention to become a customer of Bank Aceh Syariah) became the main factor. To analyze this problem, the Theory of Planned Behavior (TPB) was used. In TPB theory, behavioral intention (desire to behave) is affected by three antecedents, i.e. Attitude Toward Behavior (ATB), Subjective Norm (SN), and Perceived Behavioral Control (PBC) [14].

This study will trustee PBC variables with the special feature of Aceh in religious and cultural aspects. The relationship between the special features of Aceh with PBC variables is the background of researchers to integrate Aceh's privileges in the Theory of Planned Behavior (TPB)[15]. The proxy effort basically has a strong argument [16], especially in interpreting PBC variables that are multidimensional in nature, so that it is possible to integrate other variables other than PBC into the structure of TPB theory Perceived Behavioral Control (PBC) which is a variable that determines actual behavioral intentions and common behaviors [17]. As proposed by David Trafimow et al., And Kraft et al., This becomes a theoretical basis for researchers to proxy PBC variables with Aceh's privileged variables. This proxy effort aims to expand the PBC measurement itself [17].

The reality of Aceh as one of the regions implementing Islamic law is based on the custom[18] and the reality of Aceh province which is being the first region in Indonesia to convert from the Regional Development Bank (BPD) to a Sharia Bank (BUS). The conversion was carried out when the Bank Aceh was in good condition [19], had achieved national awards [20]. This fact became the reason of this research interesting to do. Then to get the objectives of this study which are: firstly, to describe the phenomenon of customers' attitudes after conversion by using Theory of Planned and Behavior (TPB); secondly, to develop a scale of research regarding accurate and valid cycles and behavior by applying rigorous scientific methods; and thirdly, to know the effect of Aceh's privilege as a proxy for the variable perceived behavioral control (PBC) on the customer's behavioral intention and actual use (behavior) at Bank Aceh Syariah.

2 Method

This research is quantitative research [21] based on the survey [22]. The data used in this study were primary and secondary. Primary data was obtained from the customers of the Provincial Bank Aceh Syariah and the branch of Bank Aceh Syariah Lhokseumawe through the questionnaires. While secondary data was obtained from the annual report of Bank Aceh Syariah, textbooks, scientific journals, and literature relating to the object of this study. The sampling process in this study was done by 4 stages [23]. Those are the stage of defining the population, designing a sample, determining the number of samples, and sampling plans. The population in this study is the customers of Bank Aceh Syariah.

The sample design used a purposive sample [24], namely: (1) the customers of two offices of Bank Aceh Syariah; in the main office in Banda Aceh and the branch office in Lhokseumawe; (2) Age of customers are 18-55 years; (3) the customers have become a member of the Bank Aceh Syariah for a minimum of 6 months; (4) Customer has gotten customer funding; (5) the customers are staying in Banda Aceh and Lhokseumawe. Determination of the number of samples ($N = 200$) in this study is based on a comparative study of attitudes and behaviors in which the minimum sample size is 53 people and the maximum sample size is 1,194 people [25]. Thus, it is in accordance with the frame of the Structure Equation Modeling (SEM) model as its analysis tool.

There are five latent variables (unobserved) in this study, namely: attitude of choosing to become a customer of Bank Aceh Syariah, as a variable attitude toward behavior; subjective norms; Aceh's privilege in religion and culture (KA) which become proxy variables for perceived behavioral control (PBC); intention to become a customer of Bank Aceh Syariah, as behavioral intention; the behavior of being a customer of Bank Aceh Syariah as actual use or actual behavior. When grouped this study into three variables, namely exogenous variables (independent/ free)[26] endogenous variables (dependent/ bound), and intervening variables (mediation/ intermediate variables)[27].

3 Result and Discussion

Based on the results of testing of 8 (eight) hypotheses submitted in this research, there are 6 (six) hypotheses supported by data and 2 (two) hypotheses that are not supported by data or in other words there are two data that have been collected which have not been able to prove the link between one variable with Other variables. The description is shown in the following table:

Tabel 1. The Conclusion of Hypothesis Results

	Hypothesis	Hasil Uji
H1	The Privilege of Aceh in religious and culture aspects are positively related <i>toniath</i> (intention) to decide to be a customer of Bank Aceh Syariah	Supported by Data
H2	The Privilege of Aceh in religious and culture aspects are positively related to behavior(actual use) to decide to be a customer of Bank Aceh Syariah	Supported by Data
H3	Attitude toward behavior is positively related to The Privilege of Aceh in religious and culture aspects to be customer of Bank Aceh Syariah	Supported by Data
H4	Subjective norm is positively related to The Privilege of Aceh in religious and culture aspects to decide to be customer of	Unsupported by Data

Bank Aceh Syariah		
H5	Attitude toward behavior has positively related to the intention to be customer of Bank Aceh Syariah.	Supported by Data
H6	Subjective normis positively related to the intention to be customer of Bank Aceh Syariah.	Unsupported by Data
H7	The intention to be customer of Bank Aceh Syariah is positively related to the behavior (actual use) to decide to be customer of Bank Aceh Syariah.	Supported by Data
H8	Attitude toward behavior is positively related to subjective norm	Supported by Data

Source: Primary data in 2017

The research findings show that there is a relationship between Aceh's privileges in religious and custom aspects to be a customer of Bank Aceh Syariah, by the basic theory in TPB, indicating that the perception variable of behavioral control has a direct causal to the behavioral intention. It can be interpreted that the higher the knowledge and appreciation of customers for Aceh's privileges, as well as the benefits of the existence of Islamic and customary Sharia regulations and institutions, the higher the intention to become a customer of Bank Aceh Syariah.

This study also proved that Aceh's privileges as a proxy for PBC variables have a positive and significant effect on the behavior of choosing to be customers (actual use) of Bank Aceh Syariah [17]. Therefore, someone who has high compliance and respect for the implementation of privileges in Aceh can be interpreted as being able to motivate himself to decide to be a customer of Bank Aceh Syariah due to the similarity carried out by both Islamic values (sharia principles) that exist in Bank Aceh Syariah and Aceh Specialities.

Furthermore, this study proved that the positive attitude of customers to Bank Aceh Syariah can affect compliance and respect for Aceh's privileged values. In other words, if the customer has a good and positive attitude towards Bank Aceh Syariah, then the customer will comply with the values of the implementation of Aceh's privileges in the field of religion and customs in Aceh. This happens due to the similarity of the values implemented, namely Islamic values and sharia principles.

The results of this study also indicated subjective norms or individual perceptions of social effect/ referent (other people's role) to form certain behaviors which was not proven to have a relationship with Aceh's privileges. Thus, the perception of the decision to be a customer of Bank Aceh Syariah in this study was not proven to have a relationship with Aceh's privilege as a behavioral control. This fact proves that subjective norms which are a function of the expectations (messages) perceived from certain individuals, do not affect Aceh's Privileges.

The results showed that the attitude of a decision to be a customer of Bank Aceh was positively related to the intention to be a customer of Bank Aceh Syariah after the conversion. This research proved that the positive attitude of customers to Bank Aceh Syariah can affect the intention to be customers of Bank Aceh Syariah. It can be said, if someone has a good attitude to Bank Aceh Syariah, then that person has the intention to be a customer of Bank Aceh Syariah. These findings are supported by several empirical studies that use the conceptual model of TRA and TPB, such as Dharmmesta's findings, mentioned that consumer behavior is related to attitudes, even predictable from their attitudes [11].

The results showed that subjective norms possessed by a person cannot affect one's intention to be a customer of Bank Aceh Syariah. Thus, it can be concluded that this hypothesis is not supported by the data or data collected in this study is not able to show the relationship and effect between subjective norm variables to be a customer of Bank Aceh

Syariah. The results of this study indicated that subjective norms are not a factor that can affect the intention of customers to choose to become customers of Bank Aceh Syariah. The second hypothesis (H2) was unsupported, suspected because customers have anomalous characteristics in deciding to be a customer of Bank Aceh Syariah.

This study proved that intention has a positive and significant effect on actual behavior (choosing to become a customer of Bank Aceh Syariah). Someone who has the intention to be a customer of Bank Aceh Syariah, then (through this behavioral intention) can motivate him to behave positively decide to be a customer of Bank Aceh Syariah. This finding is supported by the frequency of respondents' answers, most respondents had intentions in the medium category. As many as 53.8% of respondents had medium intention, and 23.7% had high intention, meanwhile, there were only 22.5% of respondents who had low intention.

This research also proved that there is a positive relationship between the attitude of deciding to be a customer of Bank Aceh Syariah with subjective norms. Thus, it can be concluded that the fourth hypothesis (H4) is supported by data. This happened possibly because the attitude of a person is affected by other factors from outside himself such as subjective norms. Thus, the attitude of a person has a relationship with one's perception of social effect (referent).

4 Conclusion

The findings of the new model in this study contributed to building models of consumer behavior from the perspective of Islamic and Indonesian economy. The relationship between intention, actual behavior, and Aceh's privilege to become a customer of Bank Aceh Syariah in Aceh shows that cultural factors and Islamic values that are carried out by the community become a behavioral control that can produce actual intentions and behavior. These findings contribute to the development of behavioral models or the building of behavioral models in the perspective of Aceh's special features (KA-TPB).

Aceh's privileges became the perception of behavioral control (behavioral control) for customers. The similarity of values between the privileges of Aceh and the Bank Aceh Syariah became the control beliefs of customers' strengths, and the existence of Aceh privileged resources (Qanun and Islamic and customary Islamic institutions) became the power of control factor for customers to be customers of the Bank Aceh Syariah. This similarity of functions and dimensions reinforces the basic model of TPB theory which argues that perceptions of behavioral control have a positive and significant relationship to actual intentions and behaviors. The results of this study at the same time support the theory that PBC variables are multidimensional in nature and deserve to be expanded by integrating with other variables.

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