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Measurement of Islamic Banking Attributes in Indonesia

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Abstract

The purpose of this research is to map the community preference on prime attributes of Islamic banking in Indonesia with RASCH model measurement that has not been done in previous similar researches. Data collection was done by questionnaire instrument distributed and completed through online by 345 Islamic bank customers in Indonesia. This research reveals that all the attributes has good validity and reliability measurement, both for persons and also for items measurement. The result of measuring the community preference on the attributes of Islamic banking is that assurance is the most highly consideration before customers decide to use Islamic bank services. There are also other factors of consideration, namely: the quality of service, physical evidence, and the reliability of service officers and the application of Sharia principles in their operations. Respondents also stated that Islamic banks have shown excellent performance.

Keywords: Product attributes, Islamic banking, consumer preference, RASCH model measurement

1. INTRODUCTION

The Islamic banking in Indonesia has a great potential in contributing to the development of the nation economy. Abduh & Omar (2012) stated that the development of Islamic finance, especially the Islamic banking sector, in the long run will have a positive correlation and contribute greatly to the development of the Indonesian economy. However, the Indonesian Finance Service Authority (OJK) said that the development of the national banking industry market and Islamic finance has not reached the expected level. This is due to the various strategic issues faced by the national Islamic banking. They are the high cost which results in limited financing segment, unvaried products and unexpected service level, the quantity and quality of human resources, and low understanding and awareness of the community.

Solutions based on various perspectives should be made to solve these strategic issues, including the perspective of consumer behavior related to the attributes as the main preference in choosing the Islamic banks. The consumer behavior on the attributes of the Islamic banking needs to be evaluated not only from the Muslim community but also the non-Muslim one. The objective of this evaluation is that the development of the Islamic banking will be natural and unlimited, and has the potential to grow bigger which in the end will result in the successful of Islamic banking internationalization (Khan, Amine, Uddin & Zaman, 2011; Amin, Isa & Fontaine, 2013).

The perspective of consumer behavior towards the attributes of the Islamic banking has a close relevance with the banks' efforts to strategically improve their competitive advantages, orienting to customers' satisfaction and loyalty. Therefore, it is very important for Islamic banking to know who their customers are, which means what the customers want and need and the reflection of their way of life in the community (Khan, F., 2010; Moon,

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Philip & Moon, 2011, Echchabi & Olanivi, 2012). The efforts to know the customers well refer to their perception on the expected values (Preference attributes) from the banks and this will have some effects on their decision in choosing their banks (Wulandari & Subagio, 2015). Recognizing the banks' attributes considered by customers in choosing their bank will be the focus for them to determine their strategies to generate the customers' satisfaction and loyalty (Echchabi & Olanivi, 2012). The accurate model of product attributes will become a powerful tool in evaluating brand positioning (Gwin & Gwin, 2003).

Scientists from different countries, such as Malaysia, Pakistan, Iran, Bangladesh, Bahrain, and India, have shown their interests in the study of the attributes used by consumers as their prime preference in choosing Islamic bank. It is found that no previous studies have used the RASCH Model approach. Moreover, the examination of research instrument is still limited to classical theories of measurement. This Research gap will be surmounted and it makes this research more contemporary than the previous ones.

2.   LITERATURE REVIEW

People's interests in using the Islamic banking services are related to the preferences towards various product attributes attached to Islamic banking products (Khan, Hassan, & Sahid, 2008; Khattak & Rehman, 2010; Setiawan, Puspitasari, & Manurung, 2015). People may view that the attributes of the Islamic banking products are very important before they decide to buy. The attributes of Islamic banking products are the development of Islamic banking products and services involving the determination of benefits given by the community. A series of attributes serve as the empirical base in research activities measuring the customers' satisfaction (Estiri, M. Hosseini, F. & Yadzani, H, 2011).

The fundamental differences between Islamic and conventional banking are prohibition of bank interests and investment is only for legitimate businesses according to Islamic (for example by not financing manufacturers producing liquor). Profit-sharing system as the basic operational principle is not accommodated by conventional banking system which recognizes profit system in their operational activities. Therefore, religious motive such as the principles of Islam and this profit-sharing system could be the main attributes people will consider in choosing Islamic Bank (Okumus & Genc, 2013; Khan et al, 2008; Gait & Worthington, 2008; Haque, Osman & Ismail, 2009; Osman, Ali, Zainuddin, Rashid & Jusoff, 2009; Al-Ajmi, Hussain & Al-Saleh, 2009; Ahmad, Rehman, Saif & Safwan, 2010; Khan & Ashgar, 2012; Amin, Isa & Fontaine, 2013). The attribute of in line with Sharia and profit-sharing system are known as trust concept, a moral obligation which is the prime pillar in Islamic banking operation (Amin, Isa & Fontaine, 2013).

Image is one component of service quality. If Islamic banking has a good and strong image, it will be a reliable tool to create differentiation and competitive advantages (Sangeetha, J. & Mahalingam, S. 2011; Osman, I, Alwi, S., F., S., Mokhtar, I., Ali, H., Setapa, F., Muda, R., Rahim, A., R., A. 2015).   For companies, image is an association in people's mind when they hear the company's brand name which reflects a combination of the characteristics of a product (Nguyen, N. & Leclerc, A. 2011; Amin, Isa & Fontaine, 2013). Consequently, image is an attribute considered by people in choosing Sharia banking (Hassan et al., 2007; Sangeetha, J. & Mahalingam, S. 2011; Echchabi & Olaniyi, 2012; Osman et al., 2015).

Islamic banking will need current and adequate information system technology to run their automatic operation; especially in this globalization era in which monetary transactions can take place anytime and anywhere. Systemization of Islamic banking information technology based service is manifested in the availability of ATM, Internet Banking, Mobile Banking, and SMS Banking supported by a wide an integrated banking network. Hence, systemization and banking network are another attribute considered by the community in choosing Islamic banks (Sangeetha, J. & Mahalingam, S. 2011; Echchabi & Olaniyi, 2012).

Customers' satisfaction and loyalty will be developed highly when Islamic banking takes notice on the aspect of physical evidence of the existence of service points. Customers will find it easy to access the bank and feel pleased with the service of the bank. The measurable attributes concerning Islamic banking physical evidence are the location of the service point, cleanliness, comfortable atmosphere, and Islamic artistic room (Ahmad, A., Rehman, K., Saif, I. & Safwan, N. 2010; Sangeetha, J. & Mahalingam, S. 2011; Echchabi & Olaniyi, 2012). Customers' preference towards this attribute will eventually form a positive perception on the quality of service which affects their satisfaction (Haque et al. 2009; Setiawan, B., Puspitasari, R., & Manurung, T. 2016).

In addition to religious motive, the image of Islamic banking in the community's perspective, systematization, physical evidence, and the artistic office, there are other attributes that can be used to measure customers' preference in choosing Islamic banking. They are direct interactive communication between bank officers and

customers in the bank's service room, including communication through call center which can be accessed 24 hours. Interactive communication between banks and customers is an attribute which can be utilized in measuring the construct of value proposition quality affecting the Islamic bank customers (Estiri, M., Hosseini, F. & Yazdani, H. 2011). This attribute of communication was also used as an indicator in measuring the model of the banking quality by Sangeetha & Mahalingam, S. (2011) adopted from Avkiran's customer service quality scale (1994) and Johnston's service quality factors based on satisfaction (1997). The attributes of hospitality, flexibility, competence of bank officers, and fast service can be used to measure the customers' preference in choosing the Islamic banking (Ehigie, B., O. 2006; Echchabi & Olaniyi, 2012).

One of the key successes in marketing Islamic banking products is by setting up competitive transaction fees based on the principles of Islamic Sharia (Kamarulzaman, Y. & Madun, A. 2013). Meanwhile Khattak, N. & Rehman, K. (2010), Estiri M, Hosseini, F & Yazdani, H. (2011) and Echchabi & Olanivi (2012) stated that the attribute of transaction fees can influence customers' preference in choosing Islamic banking. Transaction fees charged by Islamic banking are related to the types and variety of products offered. They are funds distribution product, funds collection product, and service product given by the banks to their customers. For that reason, the product variety offered is an important attribute to measure the customers' preference in choosing Islamic banking (Echchabi, A., & Olaniyi, O., N. 2012).

In doing both financial and non-financial transactions on The Islamic banking, costumers surely expect safety assurance from the banks (Ehigie, B., O. 2006; Sangeetha, J. & Mahalingam, S. 2011; Amin, Isa & Fontaine, 2013) as a part of service driver quality (Estiri, M. Hosseini, F & Yazdani, H, 2011). Safety assurance means that the money kept in the bank is guaranteed, bank legality, the availability of reliable security system to protect customers when there are transactions either in the bank or systematization through ATM facilities, internet banking, etc., Each bank (Islamic and conventional) which runs a business in Indonesia must apply as a member at the Republic of Indonesia's Save Guarantee Institution. Therefore, the attribute of security guarantee attribute is also an attribute that can be considered by customers in choosing a bank.

In functioning, Islamic banking is closely related to the company's social awareness or responsibility to the community through Corporate Social Responsibility (CSR) as a form of public relation. This is a part of promotional mixture. Islamic banking can be considered big by capital market and public if they run a business operation with a commitment not only oriented to financial profit, but also social achievement and the community empowerment. CSR will be able to develop the bank's credibility. Therefore, the application of CSR by Islamic banking is an attribute considered by customers in choosing a bank as a perceived credibility (Echchabi & Olaniyi, 2012).

Earlier researches, specifically measured customers' preferences towards the Islamic banking attributes in various countries, have not used RASCH model approach as their measurement. For example, Ahmad, A., Rehman, K., Saif, I. & Safwan, N (2010) in An Empirical Investigation of Islamic Banking in Pakistan based on Perception of Service Quality used Independent samples-t-test for difference. The result shows that the Islamic bank customers have a bigger perception of service quality compared to the conventional bank customers. The attributes used in measuring the dimension of service quality are tangible, reliability, responsiveness, assurance and empathy. These dimensions have higher reliabilities that can be used in measurement. Estiri M., Hosseini, F. & Yazdani, H. (2011) performed a study on Determinants of Customer Satisfaction in Islamic Banking: Evidence from Iran using Structural Equation Modeling (SEM). It was known that the service quality formed by service delivery quality construct with the attributes of empathy, assurance, tangibles, responsiveness, reliability and value proportion quality construct with the attributes cost of service delivered, product portfolio, convenience, communication, reputation influence the customer satisfaction although their loyalty is still doubtful. Echchabi & Olaniyi (2012) had a study on Malaysian consumers' preferences for Islamic banking attributes. They used Friedman test and factor analysis. The result reveals that Malaysian consumers' preferences for Islamic banking attributes are a combination of service quality offered, comfort, hospitality, and the officers' competence, in addition to convenience. Amin, Isa & Fontaine (2013) carried out a study on Islamic banks: Contrasting the Drivers of Customer Satisfaction on Image, Trust, and Loyalty of Muslim and Non-Muslim customers in Malaysia using Structural Equation Modeling (SEM). The result shows that customer satisfaction is related to image, and image is related to trust which is followed by customer loyalty. This creates a gap in this research as the examination of the research instrument is limited to classical measurement theory. The measurement of customer preferences on Islamic banking attributes using RASCH model comprehensively will give a more precise and reliable measurement for further researches.

3.   METHODOLOGY

This study was done by taking a case of the Indonesian preferences for the Islamic banking attributes. The paradigm of this research uses scientific and systematic quantitative approach on each part and research phenomenon, by developing and using mathematical models, theories and/or related hypothesis. The process of measurement is the central part of this study because it gives a fundamental relationship between empirical observation and mathematical expressions of quantitative relations. The methods of prime data collection use questionnaires tailored and distributed through online. Each item of attribute preferences in choosing Islamic banking employs Likert Scale, that is 1= not considered, 2 = not too considered, 3 = Fair considered, 4 = considered, 5 = highly considered.

The sample size is 345 respondents from the category of productive age who are familiar with having either financial or non-financial transactions with Islamic Banking. It is expected the result will represent the actual condition in Indonesia as respondents are able to comprehend each item enquired in the questionnaire and the answers can be well generalized.

The questionnaire consists of four parts arranged systematically. First, the characteristics of respondents listing data of address in general, gender, age, occupation, formal education, average monthly income, the number of family members minus the head of the family, and religion. Second, the respondents' preferences in allocating their monthly budget to be saved in bank. Third, the respondents' preference for Islamic banking attributes based on earlier researches.

Table 1 provide data of items of attributes of respondent preferences in choosing given Islamic banking as description of dimensional construct of research questionnaire.

Table 1 Attribute Preferences used in Research

Construct	Attributes	References
Religious& Islamic Reputation	Islamic principle (A1) Profit sharing (A2) Image (A3) Social responsibility (A4)	Amin, Isa & Fontaine (2013)
Information Technology	Network (A5) Systematization (A6) Communication (A7)	Sangeetha & Mahalingam (2011) Echchabi & Olaniyi, 2012)
Physical Evidence	Environment (A8) Convenience (A9) Cleanliness (A10) Location (A11)	Amin, Isa & Fontaine (2013)
Services	Flexibility (A12) Competence (A13) Friendly (A14) Timely (A15) Assurance (A16)	Echchabi & Olaniyi (2012)
Product	Variety (A17) Transaction fees (A18)	Echchabi & Olaniyi (2012)

The technique utilized in measuring the attribute preference is RASCH model. Bond & Fox (2015) stated that the RASCH model is currently the most appropriate method as the basic measurement in human sciences. The RASCH model transforms the scores obtained from Likert's scale category items to interval scale in logarithm odds unit (logit).

4.   FINDINGS
4.1   Respondent Profile

Table 2 presents information of respondent profile based on factors of gender, age, residence, and religion. It also shows information of fund allocation saved in the Islamic banks from their monthly earnings. The finding reveals that female respondents, ranging from the age of 20-29, dominate. They live in urban areas, Moslems, and spare 5 – 10% of their monthly income to be saved in banks.

Table 2 Respondent Profile in Research

Category	Description
Gender	Male = 176 (51.01%)
	Female = 169 (48.99%)
Age	< 20 years old =9 (2.61%)
	20 – 29 years old = 169 (48.99%)
	30 – 39 years old = 89 (25.80%)
	> 40 years old = 78 (22.61%)
Domicile	City area = 229 (66.38%)
	District area = 116 (33.62%)
Religion	Muslim = 303 (87.83%)
	Others =42 (12.17%)
Fund allocation	< 5% of income = 104 (30.14%)
	5 – 10% of income = 139 (40.29%)
	10 – 20% of income = 71 (20.58%)
	> 20% of income = 31 (8.99%)

4.2   Instrument Reliability

The person mean is 1.02 logit ($\mu > 0.00$). This means that generally the respondents have the tendency to agree with the items of measurement of community preference in choosing the Islamic banks. There are three groups of persons: those who do not consider, consider enough, and highly consider the Islamic banking multi-attributes. The Cronbach Alpha score is 0.90 which means outstanding. There are six groups of items ranging from those which are the easiest to be considered to the most difficult ones.

Table 3 Summary of Statistical Instruments: Item and Person Reliability

	Mean	Separation	Reliability	Cronbach α
Person	1,02	2,32	0,84	0,90
Item	0,00	6,02	0,97	

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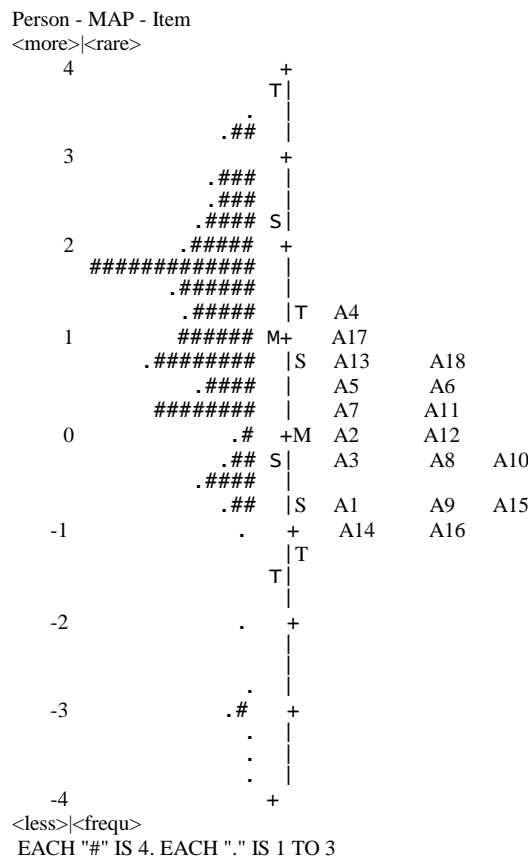
Fig. 1. Item-Person Map

Figure 1 informs the person Map items (on the left side) which reflects the level of preference varied from those who are hard to agree (logit score -3.63) to those who are easy to agree (logit score +3.44) in considering the

attributes of Islamic banking. The person map items on the right side are the level of difficulties of items ranging from the easiest ones to be agreed to consider (logit score -1.12) to the hardest ones to be agreed to consider (logit score +1.17). It has been found that the items have already acquired good discrimination power.

The categorization of person is based on the score of person separation of three groups of persons, namely 111 persons (32.17%) who do not consider (logit score <.680), 105 persons (30.43%) who consider enough (1.630 > logit score>.680), and 129 persons (37.39%) who highly consider (logit score 1.630) of 18 given attribute preferences. The attribute assurance (logit item score = -1.12), friendly (logit item score = -.88) and Islamic principles (logit item score = -.81) are the attributes which are easy to be considered by the respondents in choosing the Islamic banking. The attribute of social responsibility (logit item score 1.17) is the most difficult attribute to be considered by respondents in choosing the Islamic banking, as well as the attribute of variety (logit item score .92) and transaction fee (logit item score .74).

4.3 Validity of Persons and Items

The result of instrument uni-dimensionality test produces the empirical value for raw variance explained by measures = 41.2% which is almost the same as the expectancy value of 41.7%. This could be explained that the requirements for uni-dimensionality have been fulfilled and the level of item independence in the instrument belongs to good category.

Table 4 presents the summary of the result of person and item validity test which refers to the value criteria of Outfit Mean Square (MNSQ), Point Measure Correlation (Pt-Measure Corr), All items used as the attributes of measuring the community preference in choosing the Islamic banking has fulfilled the value criteria of Outfit Mean Square (MNSQ) and Point Measure Correlation (Pt-Measure Corr). Related to the person validity, the standardized statistics (ZSTD) is basically very sensitive to misfit when there are more than 300 observations. This research has a sample of 345 persons. As a result, the ZSTD outfit criteria could be ignored.

Table 4 Summary of Item Statistics: Misfit Order

Item	Outfit MNSQ	PT-Measure Corr
Islamic Principle (A1)	.91	.69
Profit Sharing (A2)	1.15	.51
Image (A3)	1.34	.55
Social Responsibility (A4)	1.15	.44
Network (A5)	.79	.64
Systematization (A6)	.86	.64
Communication (A7)	1.08	.62
Environment (A8)	1.99	.40
Convenience (A9)	.72	.75
Cleanliness (A10)	.69	.72
Location (A11)	1.00	.63
Flexibility (A12)	.71	.66
Competence (A13)	.89	.59
Friendly (A14)	.57	.77
Timely (A15)	.80	.74
Assurance (A16)	.82	.69
Variety (A17)	1.50	.40
Transaction Fees (A18)	1.18	.57

5. CONCLUSION

The emphasis of RASCH model compared to other measurement models used in previous research is its ability to produce more precise measurements for inferential statistical test. The measurement of the attribute preference considered by the community in choosing the Islamic banking has results in the reliable quality of measurement of the required criteria. The rising of community's preference in considering the Islamic banking attributes will be followed by the increasing opportunity of correspondence between attribute performance and the community's expectation. Assurance, friendly services, and the application of Islamic principals in its operation are the easiest attributes to be considered by the community in choosing the Islamic banking.

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