

Non-Muslim Perceptions of Interest in Becoming Customers at Islamic Banks (Case Study in Indonesia)

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Abstract

This research aims to investigate the effect of cognitive, affective, and conative perception characteristics on the intention of non-Muslim groups to become customers of Islamic banks. Descriptive quantitative is utilized for this research. The Slovin sampling approach yielded a total sample size of 100 respondents from a population of 21,060 non-Muslims residing in Kendari. The test results indicate that the cognitive, affective, and normative perception variables have a substantial influence on the intention to become a customer of Islamic banks, both individually and collectively. The size of the influence of each variable on interest, namely cognitive perception (X1) 28.8%, affective perception (X2) 40.6%, and conative perception (X3) 39.0%, was determined by multiple linear regression analysis. According to the test results of the coefficient of determination (R²), the association between a perceptual factor and interest was determined to be 73.7%.

Keywords: Cognitive perception, affective perception, interest, customer, non-Muslim community.

Introduction

Despite the passing years, the advancement of the business world across a variety of industries appears to have never ceased. Similarly, the development of the banking business is comparable to the development of other industries. Current banking has undergone a great deal of change as a result of adapting to changing circumstances, societal demands, and community participation (Nurhipnudin, 2015).

The economic activities of a nation are always tied to the flow of monetary payments, in which the banking industry plays a crucial role as the economic system's lifeblood. Principally, the bank collects cash from the general public and returns them to the community in the form of business capital or other loans. In other words, both conventional and Islamic banking serve as intermediaries; however, this duty can only be fulfilled if the banking works in a healthy condition and a favorable business environment (Dita and Haroni, 2012).

With the establishment of operational legal principles by Law No. 7 of 1992 about Banking, as revised by Law No. 10 of 1998, Law No. 23 of 1999, Law No. 9 of 2004 addressing Bank Indonesia, and Law No. 21 of 2008 concerning Islamic Banks, the Islamic financial system is advancing. Regulatory support from the government presents prospects for the development of sharia-compliant banks.

Bank BRI Syariah (Bank Rakyat Indonesia), Bank Syariah Mandiri (Bank Mandiri), and BNI Syariah merged to form Bank Syariah Indonesia (BSI). Bank BRI Syariah (Bank Rakyat Indonesia), Bank Syariah Mandiri (Bank Mandiri), and BNI Syariah merged to form Bank Syariah Indonesia (BSI) (Bank Negara Indonesia).

Kendari City is the capital of Southeast Sulawesi Province, and according to the Kendari City Central Statistics Agency (BPS), the population of Kendari in 2019 reached 342,158 people, while the Muslim community numbered 318,771 people (93.16%) and others are the non-Muslims whom 12,669 people (3.71%) are Protestant, then 7,419 people (2.16%) are Catholic, 2,276 people (0.66%) are Hindu, and 993 people (Non-Muslim communities in Kendari are distributed over all

sub-districts, with the highest Protestant and Catholic populations in the districts of Kadia, West Kendari, and Mandonga, out of eleven sub-districts in Kendari.

According to Yupitri and Sari (2012, p. 46), Islamic banking is an alternative to the traditional banking system that is anticipated to drive the real sector; thus, Islamic banking necessitates particular procedures. Because Islamic banking is universal, these laws must be able to meet the different needs of Muslims and non-Muslims alike. In Indonesia, Islamic banking is gaining popularity among all consumers, Muslim and non-Muslim alike, befitting a quality product. When deciding between Islamic banks, consumers are influenced by a variety of motives and considerations.

According to Rakhmat (2004, pp. 37-43), it is comprised of three components: affective, cognitive, and conative. The first sociopsychological factor is effective, which is the emotional component. The cognitive aspect pertains to what humans know intellectually. The conative aspect is the volitional aspect, which refers to habits and the desire to act.

To date, the success of the system in Islamic banks is attributed to the quality of assistance and services given by Islamic banks. For the continuation and existence of Islamic banks themselves, it is crucial to pay close attention to the elements that influence the decisions of prospective consumers while using Islamic banks. Psychological elements on features of behavior, attitudes, and preferences can indicate if Islamic banks are interested or not. In addition to psychological concerns, several variables attract people to use Islamic banks.

According to Adhitama (2014, p. 19), interest is a mental device consisting of a mixture of feelings, hopes, positions, prejudices, fears, and other characteristics that lead individuals to make a specific decision. While ideals are the embodiment of interest, prospects (future reach) are where a person makes decisions regarding education, career, and life partner.

Interest is a psychological factor that goes beyond influencing a person's conduct to engage in activities that elicit feelings of attraction. Additionally, interest has a broad connotation because it enables you to make something unclear and apparent. (Ibrahim and Rusdianto, 2016, p. 49-50).

Interest is a feeling and an interest in something or activity that comes naturally, not suddenly or spontaneously, as a result of participation, knowledge, and habits (Chirdiansyah, 2012, p. 6). Everyone has distinct interests, which typically stem from a past fondness and a personal desire to engage in the activity.

The management of Islamic banking urgently requires knowledge of the non-Muslim community's interests at this time, so that not only the Muslim community is interested in becoming customers of Islamic banks, but also non-Muslim communities are interested in becoming customers of Islamic banks. This is deemed necessary. Islamic banks require expansion into non-Muslim communities for their survival and existence.

On the other hand, many people continue to believe that Sharia economic practices are exclusive to Muslim communities. The paradigm of religious extremism is still prevalent in society, such that the sharia market is perceived as a Muslim-only market, a "closed" market for non-Muslims.

The research will test three research questions based on the description provided above. Do the cognitive beliefs of the non-Muslim population have any effect on the desire to become a customer of an Islamic bank in Kendari? Exists a view within Kendari's non-Muslim community of the desirability of being a customer of an Islamic bank? Exists any relationship between the perceptions of non-Muslim groups and the desire to become a customer of an Islamic bank in Kendari?

Theoretical Framework

Diverse authorities offer differing definitions of perception, despite the term's essentially identical meaning. According to Rakhmat (2004, p. 51), perception is the experience of things, events, or relationships derived through inference and interpretation of messages. According to him, three facets of perception are relevant to human cognition: sensory recording, pattern recognition, and focus.

According to Slameto's (2003, p. 102) definition of perception, perception is a process involving the input of messages and information into the human brain. The information and signals received appear in the form of a stimulus that motivates the brain to process further, so influencing the behavior of the recipient.

A person's perception of an object in his environment is shaped by the stimulation or scenario he is exposed to, which is influenced by the social conditions of his society. entails experiences associated with the item through the processes of cognition, attachment, and conation (Mahmud, 1989, p. 79).

According to Miftah Toha (2003, p. 154), the elements that influence a person's perspective are as follows (a) Internal factors: sentiments, attitudes, and individual personality, bias, desire or hope, attention (focus), the learning process, the physical state, psychiatric problems, values, needs, interests, and motives. (b) External factors: family history, acquired information, surrounding knowledge and needs, intensity, size, resistance, repetition of motion, and things that are new or unfamiliar to an object.

Meanwhile, according to BimoWalgito (2004, p. 70) the factors that play a part in perception can be put forth by numerous factors, namely: (a) The object being viewed, the object providing a stimulus that affects the sense organs or

receptors. A stimulus can originate from outside the perceiving individual, but it can also originate from within the perceiving individual, directly striking the receiving neuron that functions as a receptor. (b) Sense organs, nerves, and the neurological system. The sensory apparatus or receptor is a tool for receiving stimuli; additionally, there must be sensory nerves as a tool for sending stimuli received by the receptor to the central nervous system, specifically the brain as the center of awareness. A tool to hold a motor reaction is needed which can mold one's perception. Attention is required to be aware of or maintain perceptions, which is the most important preparatory stage for maintaining perceptions. Attention is the main focus or concentration of all activities directed toward a set of objects.

A person's perception of an object in his environment is shaped by the stimulation or situation he is exposed to, which is influenced by the social conditions of his society. entails experiences associated with the object through the processes of cognition, affection, and conation.

Aspects of Perception

In general, the attitude reflects an interplay between the process and system objectives. The components of this attitude, according to BimoWalgito (1994, p. 110), are as follows: perception has three components that make up the framework of the attitude:

- a. Cognitive components (perceptual components), i.e., components connected to knowledge, perspectives, and beliefs, i.e., things relevant to how individuals see attitude objects.
- b. The affective component (emotional component), also known as the component associated with sentiments of pleasure or discontent with the attitude object. Displeasure is a negative quality, whereas pleasure is a good one.
- c. The conative component (behavioral component or action component), or the tendency to act toward the attitude object. This component indicates the strength of the attitude, which indicates the magnitude of the propensity to act or behave toward the target of the attitude.

Theory of Interest

According to Ahmadi (2009, p. 148), interest is the attitude of a person's soul, which includes the three functions of his soul (cognition, conation, and emotion), which are focused on something and have a significant emotional component in that relationship. According to Slameto (2003, p. 180), interest is a fixed propensity to focus on and recall certain activities. According to Djaali (2008, p. 121), interest is a feeling of choice and a sense of interest in an item or action that is not commanded by anyone.

Andi Mappiare (1994, p. 62) also contends that interest is a mental device consisting of a combination of feelings, hopes, convictions, prejudices, fears, and other tendencies that lead individuals to make a specific decision.

Elements of Interest

According to Abror (1993, p. 112), interest consists of three elements:

- a. The element of cognition (knowing), in the sense that interest is preceded by knowledge and information about the object addressed by that interest; b. the element of motivation (wanting); and c. the element of emotion.
- b. Affective elements (feelings) since involvement or experience is accompanied by emotions (usually feelings of pleasure).
- c. The element of conation (will) is a continuation of the two preceding elements, manifesting as the will and desire to act.

Factors Affecting Interest

In this study, researchers categorize the promotion, location, and product characteristics that attract non-Muslims to Islamic banks. Here is an explanation of these three elements:

Service - A product is something that gives benefits in the form of addressing consumers' everyday necessities or satisfying their desires. Philip Kotler defines a product as anything that may be offered to a market to meet a want or need, such as tangible commodities, services, experiences, events, people, locations, properties, organizations, information, and ideas. (Kotler, 2009, p. 4)

According to Simorangkir, banking products are equipment or devices that are manufactured and marketed by banks. The number of items acquired by banks is relatively high, as banks can manufacture a variety of products based on consumer preferences. (Dendawijaya, 2005, p. 66) The products referred to in this study include the following goods and services offered by Islamic banks:

1. Fund distribution products (financing) are categorized as buying and selling principles (Ba'i), lease principles (Ijarah), and the principle of profit-sharing financing with a complementary contract.
2. Fundraising products (funding) are categorized as Wadiah Principles and Mudharabah Principles.

Location - The bank's location is where banking products are traded and where the banking control center is located. The determination of a bank branch's site is one of the most essential policies. The strategic position of the bank makes it easy for consumers to conduct business with it. (Kasmir, 2005, p. 163 bank marketing) If the site picked is not strategic, the consumer will be less interested in doing business with the bank.

According to Kasmir (2012, p. 240 of Banking Management), the following factors must be considered while selecting and determining the site of a bank:

1. Near industrial districts or factories
2. Nearby offices
3. Proximity to the market
4. Proximity to dwellings or the community
5. Consider the number of rivals in a given locale
6. Marketing

Introducing products to consumers is the first step in promotional operations. Designed products should be appropriately promoted so that consumers get more familiar with them. Promotion is the most effective method for acquiring and retaining customers. In this activity, each bank attempts to, directly and indirectly, market all of its products and services (Kasmir, 2012, p. 246). According to Kasmir (2005, p. 176), the promotion in question refers to the efforts undertaken by Islamic banks to better present their products and services to the larger society.

Research Methodology

In this study, sampling was conducted using Non-Probability Sampling and purposive sampling. According to Siregar (2013, p. 33), the non-probability sampling technique is characterized by the fact that not every element of the population has an equal chance of being selected as a sample. Purposive sampling is a technique for selecting respondents based on specific criteria. These criteria include non-Muslim communities in Kendari City, respondents who are at least 20 years old, and a high school diploma or equivalent education level.

Data and Source of Data

Data refers to information that is incomprehensible to the recipient and requires processing. Data can be in the form of a situation, an image, a sound, letters, numbers, mathematics, language, or other symbols that we can use to visualize the environment, things, or an idea (Bisri, 2013, p. 9). Primary data are data obtained or collected directly in the field by researchers or others in need of the information (Hasan, 2009, p. 19). Non-Muslim communities in Kendari provided the primary data for this study by completing questionnaires.

Secondary data are information gained or compiled by a researcher from existing sources (Hasan, 2009, p. 19). This study acquired secondary data from a variety of sources, including books, journals, theses, and online publications. In this study, researchers did not directly distribute questionnaires to non-Muslim communities on worship days. Instead, questionnaires were entrusted to the house of worship guards the day before worship days for non-Muslim communities. Questionnaires were distributed the following day, and researchers collected the completed questionnaires the following week. The cognitive component, the affective component, and the conative component comprise the structure of the attitude inside the perception. Here, researchers will investigate the impact of these three factors on the intent to utilize Islamic banking. This is how the research model is formulated:

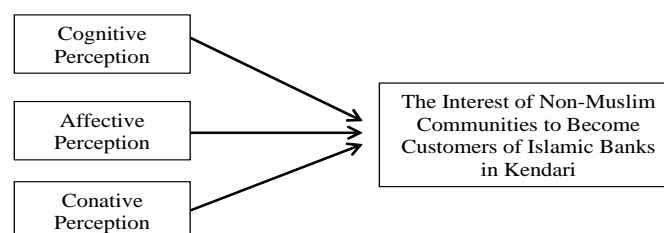


Figure 1: Conceptual Framework

Result and Discussion

Cognitive Perception

Cognitive is an aspect that relates to a person's knowledge that he gets from other people, experience, or seeking revision about an object and the following is the percentage of respondents' responses to the variable cognitive perception:

Table 1: Respondents' Responses to Cognitive Perceptions

No.	Statement	SS		S		R		TS		STS		Index
		F	%	F	%	F	%	F	%	F	%	
1	X.1.1.	6	6%	40	40%	33	33%	20	20%	1	1%	3.3%
2	X.1.2.	29	29%	46	46%	21	21%	3	3%	1	1%	3.99%
3	X.1.3.	5	5%	26	26%	39	39%	26	26%	4	4%	3.02%
4	X.1.4.	11	11%	42	42%	24	24%	20	20%	3	3%	3.38%
5	X.1.5.	4	4%	20	20%	42	42%	27	27%	7	7%	2.87%
6	X.1.6.	26	26%	31	31%	31	31%	8	8%	4	4%	3.67%
The Average Value of the Cognitive Index of Islamic Banks											3.06%	
Conventional Bank Cognitive Index Average Value											3.68%	

Source: primary data processed (2022)

The number of respondents that responded Strongly Agree (SS) and Agree (S) to X.1.1 (containing a statement about understanding what an Islamic bank is) are less than X.1.2, as seen in the table above (loading a statement knowing what is meant by a conventional bank). Similarly, with the Doubtful answer (R), X.1.1 predominates over X.1.2. Also, on additional statements such as X.1.3 through X.1.6 (the substance of the statement may be found in the attachment), conventional bank understanding/knowledge is more prevalent than Islamic bank understanding/knowledge. Therefore, it may be stated that the non-Muslim majority in Kendari City has a greater understanding of conventional banks than Islamic banks.

Affective Perceptions

Similar to what Tunjungsari (2017, p. 12) stated, affective is an attitude component related to the emotional side, such as feeling happy or sad, exhibiting a positive or negative side, and the following is the proportion of respondent responses to affective perception variables.

Table 2: Respondents' Responses to Affective Perceptions

No.	Statement	SS		S		R		TS		STS		Index
		F	%	F	%	F	%	F	%	F	%	
1	X.2.1.	3	3%	36	36%	51	51%	8	8%	2	2%	3.3%
2	X.2.2.	5	5%	43	43%	48	48%	3	3%	1	1%	3.48%
3	X.2.3.	3	3%	30	30%	62	62%	3	3%	2	2%	3.29%
4	X.2.4.	6	6%	47	47%	40	40%	6	6%	1	1%	3.51%
Nilai Rata-Rata Indeks											3.4%	

Source: Primary Data Processed, 2022

The table above contains a statement about the belief that Islamic banks benefit all parties and have many benefits (there is can be seen in the attachment). It can be seen that the number of respondents who strongly agree and agree with the statement is greater than those who disagree. Therefore, it can be best at ed that the non-Muslim community in Kendari City has a high level of assurance that Islamic banks are advantageous for all parties and provide numerous benefits.

Conative Perception

Patimah (2019, p. 33) states that the conative component is the component that indicates the intensity of a person's tendency to act toward the object of attitude, whereas Rifai (2017, p. 33) states that conative perception is a person's preparation for behavior related to the object of his attitude, and the following is the percentage of respondents' responses to the affective perception variable:

Table 3: Respondents' Responses to Conative Perceptions

No.	Statement	SS		S		R		TS		STS		Index
		F	%	F	%	F	%	F	%	F	%	
1	X.3.1.	4	4%	18	18%	44	44%	30	30%	4	4%	2.88%
2	X.3.2.	5	5%	16	16%	66	66%	9	9%	4	4%	3.1%
3	X.3.3.	4	4%	56	56%	23	23%	13	13%	4	4%	3.43%
4	X.3.4.	3	3%	24	24%	53	53%	16	16%	4	4%	3.1%
Nilai Rata-Rata Indeks											3.13%	

Source: Primary Data Processed, 2022

The table above comprises statements concerning the willingness to totalize Islamic bank services and products (there is can be read in the attachment), and it can be observed that doubt (R) is more prevalent than the two positive scores (Strongly Agree (SS) and Agree (S)) among respondents. Therefore, it may be stated that the non-Muslim community in Kendari City is sceptical that Islamic banks are beneficial to all parties and off numerous advantages.

Testing and Data Analysis Results

As indicated by the magnitude of the alpha () value, the output of the SPSS program displays the results of the reliability analysis. Decisions regarding the dependability of answers to a variable are based on the assumption that if the Cronbach alpha value is greater than 0.60, then the studied variables' statement items are reliable. Here are the outcomes:

Table 4: Summary of Alpha Cronbach Reliability Test of 0.60

Variable	r_{alpha}	Alpha Cronbach	Information
Cognitive Perception(X1)	0.782	0.60	Reliable
Cognitive Perception(X2)	0.821	0.60	Reliable
Conative Perception(X3)	0.873	0.60	Reliable
Interest in Becoming a Customer of Islamic Banks(Y)	0.919	0.60	Reliable

Source: Primary Data Processed, 2022

The statement variables of cognitive perception (X1), affective perception (X2), conative perception (X3), and interest in becoming a customer of an Islamic bank (Y) are reliable, as their Cronbach Alpha values are greater than 0.60, and can therefore be used to process additional data.

Hypothesis Testing

Table5: Results of Hypothesis Test or Test t

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.087	1.714		1.218	.226
	X1	.288	.084	.300	3.417	.001
	X2	.406	.183	.244	2.217	.029
	X3	.396	.151	.301	2.617	.010

a. Dependent Variable: Y

Source: Primary Data Processed, 2022

Cognitive variable calculation results yielded t value of 3,417 while t table was 1.98 or $t_{count} > t_{table}$ with a significance probability value of 0.001 less than 0.05 or 0.001 0.05. Therefore, it can be argued that H_0 is rejected and H_a is accepted, indicating that cognitive perception variables have an individual effect on the desire to become a customer of Islamic banks in Kendari. The emotional variable has a t-count value of 2.216 and a t-table value of 1.98, indicating that $t_{count} > t_{table}$ with a significance probability value of 0.029 below 0.05 or 0.029 0.05.

Therefore, it can be concluded that H_0 is rejected and H_a is accepted, indicating that the emotive perception variable has an individual effect on the intention to become a customer of Islamic banks in Kendari. In the meantime, the conative variable from the calculation results had a t-count value of 2.617% and a t-table value of 1.98, or $t_{count} > t_{table}$ with a significant probability value of 0.010 less than 0.05 or 0.010 0.05. Therefore, H_0 is refused while H_a is accepted, indicating that there is an individual influence of the conative perception variable on the desire to become a customer of Islamic banks in Kendari.

Discussion of Research Result

After carrying out several tests, in general, the results of this research analysis indicate that the condition of the respondent's assessment of the research variables is good. This can be seen from the number of respondents' agreement on the conditions of each research variable. The results of the F test show that there is an influence of the independent variables on the dependent variable, and based on the results of the determination coefficient test, the magnitude of the effect is 73.7%.

Meanwhile, the results of the regression analysis produce an order of magnitude of the influence of different independent variables. This can be seen from the magnitude of the coefficient from the largest to the smallest in a row, namely affective perception (X2) of 0.406 or 40.6%, conative perception (X3) of 0.396 or 39.6% and cognitive perception (X1) of 0.288 or 28.8%. All independent variables individually influence the intention to become a customer of an Islamic bank in Kendari.

Deskripsi Indikator Variabel

Based on the respondent's descriptive data on the aforementioned study factors, an index value is calculated for each statement (indicator). The following is a description of the indicators for each variable:

In cognitive perception, the researcher included three indicators for an understanding of Islamic banking: X.1.1, X.1.3, and X.1.5, acquiring index values of 3.3%, 3.02%, and 2.87% for each of these indicators. As for indicators of conventional bank knowledge, namely X.1.2, X.1.4, and X.1.6, with the acquisition of index values for each of these indicators, namely 3.90%, 3.38%, and 3.67%. Based on these statistics, the average cognitive index for Islamic banks is 3.06%, while it is 3.6% for conventional banks.

From the aforementioned facts, it can be stated that non-Muslim communities' cognitive impressions of Islamic banks tend to be negative. % value tends to agree/know, and if rounded up to 4%, it has to agree/know value.

In affective perception, the researcher uses indicators to evaluate Islamic banks and the belief that Islamic banking principles will benefit all parties. According to the results of the distributed questionnaires, the index values for each statement/indicator are 3.3%, 3.48 %, 3.29 %, and 3.51 %, with an average value of 3.4%.

Because the average value of affective perceptions is below 3.5%, it can be argued that the affective perceptions of the non-Muslim community in Kendari City are uncertain and not even inclined to agree. In conative perception, their searcher uses indicators of the desire to use Islamic banking services and the propensity to seek Islamic banking-related information. According to the results of the distributed questionnaire, the index values for each statement/indicator are 2.88 percent, 3.11 percent, 3.43 percent, and 3.11 percent, with an average value of 3.13 percent. The above index value suggests that the conative perceptions of the non-Muslim community in Kendari City are dubious; they do not even end to agree, as the average value of emotional perception is below 3.5%.

The Effect of Cognitive Perception on Interest in Becoming a customer.

According to Azizah (2020, p. 42), cognitive aspects pertain to object or event recognition. The cognitive aspect encompasses the components of knowledge, perspectives, ways of anticipating based on acquiring knowledge or ways of thinking, and prior experience, as well as everything that is derived from the individual perceivers' thoughts. According to Sinta (2018, p. 19), the cognitive component of an attitude is a reflection of the individual's beliefs. The cognitive component consists of an individual's perceptions, beliefs, and prejudices regarding something. In the context of a problem or an issue, this cognitive component is sometimes linked with an opinion. Aryana (2015, p. 12) cognitive components, specifically components connected to knowledge, views, and beliefs, specifically things relevant to how an individual perceives the object of attitude.

According to Arifandi (2018, p. 13), the Cognitive Component is a component that is composed based on knowledge or information, leading to the construction of a certain belief in the object of the attitude. According to Budyanto (2018, p. 22), cognition is knowledge and perception derived from a combination of direct experiences with objects and information from a variety of sources. Cognitive is an aspect associated with a person's knowledge that he gains from other people, experiences, or seeks revision about an item, and based on the results of prior data analysis, it was established that cognitive perception has a substantial impact on the desire to save non-residents. Muslims in Islamic banks in Kendari. This is reinforced by Rifai's (2017, p. 68) findings that cognitive characteristics have a favorable and statistically significant effect on the decision to become clients at Islamic banks.

Although the sample's knowledge of Islamic banks has a significant impact on their intent to become customers of Islamic banks, it should be noted that the knowledge referred to is not entirely positive (strongly agree/agree), but some of it is negative (strongly disagree/disagree) and some of it is neutral. According to the respondent data (attached) processed by researchers from 100 samples, 28 persons are aware of Islamic banks, 27 are unaware, and 45 are uncertain. This suggests that awareness of conventional banks is more prevalent than knowledge of Islamic banks in the non-Muslim community of Kendari city. Understanding Islamic banking is a critical factor in determining whether a person will become a customer of an Islamic bank. Because it is improbable that an individual will utilize a product without first being aware of it.

The Effect of Affective Perception on Interest in Becoming a customer.

According to Barus (2021, p. 12), the affective component relates to sentiments of pleasure or dislike toward the attitude object. Similar to what Tunjungsari (2017, p. 12) stated, affective is a component of an attitude that relates to the emotional side, such as feeling glad or dissatisfied and displaying a positive or negative side. According to Kiptiah (2015, p. 31), affective refers to an individual's emotions, attitudes, and values toward something. This response occurs when the audience's preferences for something shift.

According to Idak (2018, p. 34), the affective component is a feeling with emotional components. This emotional component of one's attitude is typically the most firmly ingrained and the most resistant to influences that could alter one's attitude. According to Nur'sakdah et al. (2021, p. 177), affective is emotional and takes the shape of feelings of happiness, sadness, joy, joy, and so on. From the aforementioned theories, it is clear that affective is an aspect of a person's emotions that can influence their attitudes toward objects, and based on the findings of a previous data analysis, it can be concluded that affective perception has a significant impact on the desire to save non-Muslims in Islamic banks in Kendari. This is reinforced by the findings of Komariyah and Farhan (2020, p. 342), who conclude that emotive variables have a substantial impact on the decision to become customers of Islamic banks.

Similar to the preceding variable, the emotive component of Kendari's non-Muslim communities regarding Islamic banks is not wholly positive. The indicator of this variable is the idea that Islamic banks benefit all parties, have several benefits, and that the principle of profit sharing in Islamic banks differs from the principle of interest in conventional banks.

The researcher has analyzed the response data (attached) and determined that 43 people are confident, 4 people are uncertain, and 53 people are uncertain. Previously, it was known that just 28 people had an understanding of Islamic banking, but in this emotive component, 43 people had faith in the principle of profit sharing that benefits all parties. This is a remarkable finding that exceeded the researchers' expectations. The researcher assumes that the non-Muslim residents of Kendari City have implemented profit-sharing in their daily operations.

The Effect of Conative Perception on interest in Becoming a customer

According to Komariyah and Farhan (2020, p. 342), the conative component is the tendency to act toward an attitude object. Patimah (2019, p. 33) asserts the same point, stating that the conative component reveals the magnitude of a person's propensity to act toward the object of attitude. According to Rifai (2017, p. 33), conative perception is an individual's preparation for behaviour about the object of his attitude. Suryandito (2018, p. 16) explains that the conative component pertains to real behaviour, such as acts, activities, or behaviour patterns, and according to Wari (2017, p. 18), the conative attitude structure indicates how a person's behaviour or disposition to behave relates to the attitude object at hand.

From the above-mentioned hypotheses, it is clear that conative refers to the predisposition to assume an attitude or behave (take action). The researcher finds that this aspect is generated by the two preceding aspects, namely cognitive and affective, which first have knowledge (cognitive) about an object, then in still confidence (affective) in the object, and last take an attitude/act towards the item. Based on the findings of prior data analysis, it was discovered that conative perceptions have a major impact on the desire to save non-Muslims in Islamic banks in Kendari. This is reinforced by the findings of Nur'sakdahetal. (2021, p. 183), who determined that the Conative variable has a positive and statistically significant influence on online purchasing interest via Dropship person E-Commerce Media.

As with the two preceding variables, the Kendari non-Muslim community's conative attitude toward Islamic banks is not wholly positive. The indicator for this variable is the intention to totalize Islamic bank services and products. 35 people wish to use Islamic bank services and products, 13 people do not, and 52 people are apprehensive, according to the researcher's analysis of the attached data from respondents. This indicates that even though 76 respondents in the preceding variable held ideas on the principle of profit sharing that benefits all parties, it did not affect their desire to use Islamic bank services.

The F test concluded that there was a joint effect of cognitive perception, affective perception, and conative perception on the interest in becoming a customer of an Islamic bank, but it was not entirely positive. According to the respondent's data, 44 people were interested in becoming customers of an Islamic bank, 33 were not interested, and 23 were unsure. This indicates that the influence of cognitive, affective, and conative perceptions on the intention to become a customer has a significant effect on values that tend to be negative, as the number of individuals who are neither interested nor uninterested is more prevalent.

Conclusion

In Kendari, cognitive perception has a positive and considerable influence on the intention to become a customer of an Islamic bank. This conclusion is based on the calculation results of $t_{count} = 3,417$ and $t_{table} = 1,98$, or $t_{count} > t_{table}$, with a significance probability value of 0.001 less than 0.05, or 0.001 0.05. The conclusion then is that H_0 is rejected and H_a is accepted. The cognitive perception variable has a regression coefficient of 0.288, indicating a significant association between cognitive perception and interest of 28.8%. According to the respondent data (attached), 28 persons know about Islamic banking, 27 do not, and 45 are unsure.

Affective perception has a strong and favorable influence on the intention to become a customer of an Islamic bank in Kendari. This conclusion is based on the calculation findings of $t_{count} = 2.217$ and $t_{table} = 1.98$, or $t_{count} > t_{table}$, with a significance probability value of 0.029 less than 0.05, or 0.029 0.05. The conclusion is then that H_0 is rejected and H_a is accepted. The regression coefficient for the affective perception variable is 0.406, indicating a strong association between affective perception and interest of 40.6%. According to the attached respondent data, 43 individuals are confident, 4 are uncertain, and 53 are uncertain.

Positive and significant effects of conative attitudes on the desire to become a customer of an Islamic bank in Kendari. This conclusion is based on the calculation results of $t_{count} = 2.617$ and $t_{table} = 1.98$, or $t_{count} > t_{table}$ with a significance probability value of 0.010 0.05, or 0.010 0.05. The conclusion is then that H_0 is rejected and H_a is accepted. The conative perception variable has a regression coefficient of 0.396, indicating a strong association between conative perception and interest of 39.6%. According to the attached respondent data, 35 persons want to utilize Islamic bank services and products, 13 do not, and 52 are hesitant. The coefficient of determination test yielded a result of 0.529, indicating that cognitive, emotional, and conative variables influence interest by 52.9%, whereas the remaining 47.1% is influenced by variables not addressed in this study.

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