Perceptions and Motivations of Non-Muslim Customers of Islamic Banking in Gorontalo

Mohamad Anwar Thalib
Faculty of Economic and Business, State University of Gorontalo, Indonesia

Abstract: Based on data about the development of conventional bank accounts and syariah banks\(^1\) in Gorontalo, it found that the number of accounts in syariah banks in 2012 only reached 14.5% compared to the number of accounts in conventional banks 83.4%. The important thing of the minimum of the syariah banks customer was that the non-Muslim customers are even more interested to use the service of the syariah bank than the Muslim customers did. This phenomenon motivated the writer to conduct the research on the perceptions and motivation for being the customers of syariah bank in non-Muslim people in Gorontalo.

The research found that customer perception of non-Muslims towards syariah banking were; first, syariah bank is a universal bank; second, did not care about the label of syariah bank; third, feeling comfort with syariah bank condition; fourth, the good services for the customers; the fifth, profit sharing the business concept in the future, and sixth; the interest is more familiar than the rate of the result. And seventh, syariah banks are always the first and the last bank ever. Whereas, the motivation of non-Muslims customers into Syariah bank are: first; the profit sharing is always giving the advantages for the both side between the customers and the bank; second, it easy to take the transaction and the last is being motivated of syariah label.

1. Introduction

According to [1] the purpose of Islamic banking is meant to be the solution for customer to escape from usury which is offered by conventional banks. Indonesian Ulama Council (MUI) agreed that usury and bank interest which offered by the conventional banks are considered haram. This opinion is based on the holy Quran surah Al-Baqarah (2): (275) “...indeed Allah has make it halal for you to do trading and forbids usury....”

Based on the reliable information gotten from Islamic banking in Gorontalo in 2012, there were at least three branches of Islamic banking in Gorontalo such as: Muamalat Bank which was built in 2002, Syariah Mandiri bank in 2009, and Mega Syariah bank which was built in 2010. Gorontalo is a province that has the most Muslims population. Based on the data from department of religious affairs and Central Bureau of Statistics in Gorontalo, Gorontalos’ Muslim populations in 2011 from the total 1,062,883 souls are 95.63%.

Table 1: Population Gorontalo Based on Religion in 2011 (percentage)

<table>
<thead>
<tr>
<th>Type Religion</th>
<th>Islam</th>
<th>Protestant</th>
<th>Catholic</th>
<th>Hindu</th>
<th>Buddha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>95.63</td>
<td>2.20</td>
<td>1.70</td>
<td>0.39</td>
<td>0.08</td>
</tr>
</tbody>
</table>

Source:[2]

Besides known as the city with the largest Muslim population, Gorontalo province also known as the city which upholds Islamic values on daily basis yet this reality is inversely proportional to the number of Islamic banking customers. Islamic banking customers are less than conventional bank customers. It can be said that, most people prefer the services offered by conventional banking even though there are already Islamic banks which are based on Islamic regulation of banking. The comparison reflected in table 2 shows that Islamic banking customers outnumbered of conventional banking customers.

Table 2: Development of the Number Bank Account 
Conventional vs Islamic Bank

<table>
<thead>
<tr>
<th>Types Bank</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>amount</td>
<td>(%)</td>
<td>amount</td>
</tr>
<tr>
<td>Conventional</td>
<td>291,382</td>
<td>90.2</td>
<td>311,254</td>
</tr>
<tr>
<td>Islamic</td>
<td>31,597</td>
<td>9.8</td>
<td>52,447</td>
</tr>
<tr>
<td>Total</td>
<td>322,929</td>
<td>100</td>
<td>363,701</td>
</tr>
</tbody>
</table>

Source: [3]

Furthermore, based on the data gathered from the bank accounts development in conventional banks and Islamic Banks in Gorontalo revealed that there were, in 2012, only 14.5% people who have accounts in Islamic banks and the rest 83.4% accounts were registered in conventional banks from the total of 95.63% Muslims population. Moreover, the interesting part of this situation is that some Non-Muslim customers choose the service offered by Islamic banking compared to Muslim customers who mostly choose to use the services offered by conventional banks. From the interview which was conducted to customer service officers in Islamic banks show that there are more less ± 100 of Non-Muslim customers are using the services of sharia banks.

---

\(^1\) the meaning of the word Islamic banks and syariah banks in this paper are the same that the bank is based on the Qur’an and the Hadith
This phenomenon pushed the researcher to conduct a research regarding this topic which is to explore the Non-Muslim customers’ perceptions and motivations in using the service offered by Islamic banking in Gorontalo. Previous researches toward the perceptions of Islamic banking conducted by [4], Daniar researched about people motives and perception on becoming the Muslim customers in conventional banking. Based on the research, it was found that most informant has their own purposes (in order motive) and perception (because motive). Thus, there were found half of informant were inconsistent customers who have different perceptions on the bank interests yet still, they prefer to become customers of conventional banks due to necessity and economic motive.

This research is not much different with Daniar’s research, but this research mainly focuses on the Non-Muslim customers of Islamic banking as the object of research. Based on the research background provided previously, the formulated research question are: (1) How do Non-Muslim customers’ perceptions toward Islamic banking? (2) What motivations cause the Non-Muslim customers choose to use the services offered by Islamic banking? Thus, according to the formulated research questions, the objectives of this research is also divided into two forms of explanation such as: (1) to describe and explore the Non-Muslim customer’s perception toward Islamic banking services. (2) To describe and explore the motivations of Non-Muslims customers regarding their choice to become the customers in Islamic banking.

2. Research Method

Approach and Research Type

This research aims at understanding a certain social phenomenon by using natural approach. What becomes the problem in this research is still unclear. Besides, the researcher aims to deeply understand first the social situation, also to get accurate data regarding this topic of research based on its phenomenon, thus it is impossible to apply quantitative method. Therefore, this research applies qualitative method instead of quantitative. According to [5], qualitative research is meant to understand phenomenon that is experienced by the subject of the research such as their behaviors, perceptions, motivations, actions holistically and described deceptively by simple words and language in a specific natural context by applying natural approaches. The approach used is phenomenological approach which according to [6] is based on the subjectivism mindset which does not only look from one symptom that occurred. Phenomenology derived from subjectivism mindset which only identified from symptoms that appear yet it tries to find out the meaning behind the symptoms. Further, according to Orleans (in[7]) phenomenology has never tried to find information from informant whether it is accurate information or not yet it will try to reduce informant’s awareness in understanding the phenomenon. As stated previously by Campbell that this research is trying to dig deeply on the phenomenon of non-Muslims’ behaviors who choose to become customers of Islamic banking and, of course, in accordance with Orleans that phenomenon is something that occur naturally therefore the researcher does not try to find out what is right or wrong. In fact, what has been done in this research is to reduce the informant’s awareness in understanding phenomenon.

Source of Data

Data in this research is categorized as primary data and secondary data. Primary data were gathered from interviews with informant by recording, and taking notes to help the writing process, also by conducting observation. Next is secondary data which were gathered from various institution, banking technician, Central Bureau of Statistics in Gorontalo.

According to [8] qualitative research is meant to focus on the representatives of social phenomenon not to describe the characteristic population or to draw a general conclusion about what happened in one population. Thus, based on the purpose of qualitative research, sampling procedure lies on how to determine the key informant. The technique used to determine who will become the key informant in this research was by purposive sampling and snowball sampling. [9] says that purposive sampling is a technique to determine informant by certain consideration. While snowball sampling is a technique to choose informan as a source of data, which is increasing in numbers.

In this case, the reason why the researcher chooses to use informan was because they are able to give their perception and experience on using the service offered by Islamic banking also they have much time to become interviewee. Besides asking about their social problems, the researcher also asked whether or not the customers (interviewee) has relatives who is working in Islamic banking that might be asked to be the interviewee as well.

Technique of Data Collection

There are three techniques of data collection used in this research, they are; first, observation. The researcher conducted passive participative observation in collecting data, the researcher came to a place to observe naturally what is happening without getting involved [9]. Second, interview is used to find out more about the object of this research by providing list of questions regarding research topic.
Data Analysis

According to Miles and Hiberman (in [9]) in qualitative research, the analysis is done interactively and continuously until it reaches adequate explanation. There are three types of analysis data, such as: reduction, data display and conclusion drawing or verification.

Data Verification

Verifying data in this research is meant to check and to reduce error in writing process for the future research. Thus the analysis is more accurate and can be accounted for, in order to do checking or verifying, the researcher needs to consider things such as extension of informan’s field participation and to be keen.

3. Result and Discussion

Islamic banking is Universal banking

“…only those who think could learn the lessons”
(Q.S. Ar-Ra’d: 19)  

Islamic banking is a kind of universal banking which serves not only Muslim customers but also non-Muslim customers. It is indeed according to the non-Muslims customers that Islamic banking is an exclusive banking said by ko Agus (interviwee):

“at first it sounds awkward that as a non-Muslim becomes a customer in Islamic banking since it sounds very Islamic”

It can be understood that the perception above is influenced by selective review from outside which is contrast. Contrastive principle stated that outside stimulus which appears contrastively with uncommon background of appearance could attract people’s attention to join [10]. This Islamic label which is It can be understood that the perception above is influenced by selective review from outside which is contrast. Contrastive principle stated that outside stimulus which appears contrastively with uncommon background of appearance could attract people attention to join. This Islamic label which is different from the other common banking could attract people interest to join and eventually draw a perception of Islamic banking as an exclusive banking. Different from the other common banking could attract people interest to join and eventually draw a perception of Islamic banking as an exclusive banking.

However, the perception of Islamic banking as an exclusive banking slowly changes. Nowadays, exclusive banking which was labeled to Islamic banking was altered as universal banking. The question that appears is what causes the change to happen? To get into this, we must go back to what ko Agus Sa'id as a non-Muslim customer:

“BI invites us entrepreneur to a seminar about banking which included Islamic banking to Non-Muslim customers is designed globally thus it is meant not only for the Muslim customers but for everyone else”

The expression above is clearly stated that changes on perception appears since there is socialization by Bank Indonesia representative that people from all kind of religion could become customers in Islamic banking. Islamic banking is not only meant for Muslim customers but also for Non-Muslims. This following thought quoted from republika.co.id could strengthen the label of Islamic banking as universal banking:

“By the developing of Islamic banking, it could, later, result on products and concepts which is constructive and innovative not only meant for the Muslim customer but also for the non-Muslim customers. Like France and Japan offer Islamic banking for everyone to join. Said by Bank Indonesia governor, Darmin Nasution in his welcome speech at “Joint High Level Conference on Islamic Finance” BI-Bank Negara Malaysia ShangriIa Hotel, Jakarta, Monday (18/7/2011)[11].

The statement above explains that Islamic banking is no longer labeled as exclusive bank which focus only on its products for Muslim customers but also it also offers the non-Muslim customers to join to become customers. If we take a closer look into the terms and conditions of becoming customers in Islamic banking, there is not even one point states that Islamic banking is limited only to Muslim customers, In fact, it is open for non-Muslim customers.

Changes on perception can be seen from inside selective thoughts which is understanding or learning perception. All inside causes forms attention toward the object raises new perception. This thought about mental complexity is in accordance with understanding (learning) and motivation which own by everyone [10]. This thought express that Islamic banking is not an obstacle in increasing market share of Islamic banking. This can be verified by its non-Muslim customers which balances with its Muslim customers in the Eastern area.

Even though with the label of “Islamic banking” this kind of banking is able to compete with conventional banking and this brings out a brand new image (positive image) for Islamic banking world especially on Islamic values to those who are non-Muslim customers.

Moreover, different from the previous informan, Wayan’s thought about Islamic banking is the same as conventional banking. She says:

“I’ve never thought about this before, because all banking I think offer the same...
service. Thus not only Muslim can become customers in Islamic banking”.

It is clearly stated Wayan’s perception on Islamic banking is fine. As according to [12] everyone may have different perception on the same object. Also, according to [13] several factors may apply to form people’s perception, and sometimes it reverses the perception. This factor may lie on the customers itself, object or target, and its context of situation.

The most influenced thing for the customers nowadays is to make a perception on Islamic banking. Informan (customer) perceive the Islamic banking from its word “Islamic” and ignore its “banking” in it. As a result, people perceive Islamic banking as a bank for Muslim customers only. While others perceive the other way around which consider Islamic banking from its word “banking” as a universal banking which serve both Muslim customers and non-Muslim customers.

Label “ISLAMIC”: Problem or Benefit?

“Thus those who follow My lead will neither be worried nor sad” (Q.S Al-Baqarah: 38)

Islamic banking with the label “Islamic” may decrease in its market share and can no longer compete with conventional banking because of its “Islamic” label. This situation could create awkwardness and make non-Muslim customers uncomfortable due to its label which directs to the ‘Islam’. Furthermore, In Gorontalo, the number of Non-Muslim customers is 0.0021% from the total of its non-Muslim population. This interesting phenomenon is clearly indicated that there is no problem with the label “Islamic” on Islamic banking. Therefore, the label “Islamic” should be studied more and explore more in its meaning and implementation, thus from the answers of non-Muslim customers’ perceptions may open their mind on whether to take this label as a problem or to take it as a benefit.

Associated with this situation, Agung Indrawati as an informan (non-Muslim customer) conveys his thought as follow:

“I’ve never thought about its label “Islamic”. It was never a problem to me. I consider all banks are the same since I see these banks from its label as a “bank” which is an institution to save or withdraw money and that’s all I do, nothing more”

Based on the interview with informan Agung, it is clearly the “Islamic” label is not a problem to her as long as it can serve and function as bank in general which is for saving and withdrawal. This opinion by Agung is strengthened by another non-Muslim customer, Agung Saputra that:

“No, the important thing is to respect each other. So I don’t think it is a problem”

Thus, what can be understood from the interviewees perception is that “Islamic” label is not an issue. They respect each other’s belief. To be more convinced about those previous perceptions, the researcher provides an information from Republika.co.id conveyed by Adrian A Gunadi (the Director of Retail banking of Muamalat, Indonesia) as follow:

“the largest non-muslim customers in Islamic banking come from The Eastern of Indonesia, their contribution reaches until 50 % from the total customers in the Eastern of Indonesia”[14]

Those expression on perceptions uttered by the interviewees is not an obstacle to improve market shared of Islamic banking, this can be proved by the increasing numbers of Non-Muslim customers which balances with the numbers of Muslim customers. In the Eastern of Indonesia. With the “Islamic” label, it is believed that Islamic banking is able to compete with conventional banking. This becomes one benefit of Islamic banking itself since it is able to bring out a brand new image (positive image) of Islamic banking which contains Islamic teachings to the Non-Muslims customers.

Various explanations about non-Muslims customer’s perception on Islamic banking is influenced by several factors such as customers (users) whose interpretation is mostly caused by their character in this case defined as motive. According to [15] motives appear when there is unfulfilled necessity, thus it can influence their strong perception toward certain object which based on their motives and they will get it fulfilled, therefore the non-Muslim customers’ need can be fulfilled by Islamic banking services.

Being Convinent with Islamic Workplace

“it is indeed Allah loves somebody among you who works diligently and precisely”

(HR. Al-Baihaqi)

Non muslim customers tend to feel conveinient with islamc workplace in Islamic banking. This is in accordance with a statement from Mrs. Delty who describes the islamc workplace as follow:

“Tellers in Isnlamic banking are polite, humble and they also greet us the Muslims greet each other by saying Assalamualaikum. As human being, it is important to respect each others”.

The workplace situation described by Mrs. Delty was clearly describing a situation where Muslims and non-Muslims, as human beings have to respect each other’s belief in order to feel comfortable. It is also written in the holly Quran surah Al-Mumtahannah (8):

“We who do not fight you from those who do not fight you because of
religion and do not expel you from your homes- from being righteous toward them and acting justly toward them. Indeed, Allah loves them who act justly”

One big point that is understood by the researcher about Islamic banking is the mutual understanding and respect which is shown by employees and customers whether with Muslim customers or non-Muslim customers. It is, of course, based on Islamic values quoted from holy Quran. By applying this behavior, Islamic banking according to non-Muslim customers has its own value-added service.

Cause of informant responded to the Islamic working workplace in Islamic banking is a factor of situation, the situation is critical in a context where we observe objects or occurrence [13]. Elements in the surrounding workplace affect our perception, in the context there is a difference between working environment in Islamic and conventional banking, it can be seen from term of service, hospitality, respect to the informant, which create a perception about working in Islamic banking is more comfortable.

Islamic Banking Protects Customers

Islamic banking is a bank that protects the customers, a purpose of Islamic banking itself. According to [16] one of the Islamic banking purposes is to overcome poverty, in generally it is the main program of developing country. Islamic banking efforts in overcome the poverty through customer training which is dominated by a complete business cycle such coaching program of the producer, coaching middlemen, coaching program of the customer, working investment and join venture development program. This is in line with a statement which revealed by the informant named ko Agus as follow:

“In fact, the concept of Islamic banking is truly to protect the customers’ problem, they provide solution of our problems, and it is easy to apply because the rule is easier and faster than conventional bank do, in other hand the concept of Islamic bank is fit in customers that has small and medium size business (UKM).”

The explanation above exposed the perspective of the researcher that Islamic bank is a bank that protect customers not only to offer the solutions in every problems of the customer but it offers the accurate solution for any problems experienced. In addition, bureaucracy’s process of Islamic banking is faster and it is supported brand of Islamic banking “protect customers”, because basically every problems that belong to the customers should be finished in accurate and fast way by the bank, further for the problem which experienced by customers that they are starting a new business as revealed by ko Agus above regard to perspective in selective mind, which according to [12] people will forget what they learned, but they tend to memorize information which support their viewpoint and faith in. Because the existence of our perspective tend to memorize good things of products that we like, and forget about good things of competitor’s product. Protect customers is very strong memory attached to the minds of the customers on Islamic banking portrays Islamic work system that exist in Islamic bank.

Profit and Loss Sharing is the Future Business Concept.

“Therefore, it was clear that lawful and unlawful is clear….. “ (HR. Bukhori and Muslim)

Islamic bank is a bank that does not embrace the concept of interest/usury but the concept of profit and loss sharing and it is permanently distinguish between Islamic and conventional banks, the profit and loss sharing is perceived as the future business concept. It becomes future business concept because the determination of the profit and loss sharing is constant or it does not influenced by the value of world interest. In addition, profit and loss sharing does not contain grahar or obscurity. To show that profit and loss sharing is the great future business concept, we need to comprehend an interview with ko Agus below:

“it is same with conventional bank, but they do not talk about that concept is as business concept meanwhile future business concept is profit and loss sharing.” Further he gave a detail example about term of profit and loss sharing about: “just say housing loans (KPR), there is no KPR in Islamic bank, for example the cost is decided now, in case like that in buying and selling transaction the cost of house is one billion now then you might pay ten years housing loans the counting is cost for ten years later based on economic prediction today, the economic nowadays talk about prediction of ten years, the cost is two billion it shows that there is an interest if we follow the rule of conventional bank but it is running constantly in Islamic bank. Moreover, in conventional bank there is a fluctuation following economic world development, interest will be high when the time and low when the time is coming but in Islamic bank the housing loan today and five or ten years later is constant.”

The explanation above released the researcher about profit and loss sharing is the great future business concept, because the determination of the profit and loss sharing is fixed and unaffected by the world interest rates, which often fluctuated, this is accordance with characteristics of Islamic bank such cost is decided by bank and customers when the deal “akad” time. The cost could be
negotiating and it formed in nominal. It be valid in a certain time based on the contract formerly [16].

The perception regards to the concept of interest and profit and loss sharing overhead obtained by selective consideration about learning perception theory or learning and perception understanding. All the factors which come inside formed consideration to an object and produced a complexity of psych perception. It is in accordance with understanding process or learning and it could be motivated people [10].

Interest is more familiar than profit and loss sharing

The term of interest is more familiar than profit and loss sharing is the understanding which can be concluded by the result of the discussion with non muslim customers, the researcher shows Mrs. Nurhayati’s interviews in accordance with other informants’ opinion bellow:

“because of this offering, interest is not too much, for example in a year the interest is not charged.”

The term above is not familiar yet for non muslim, this phenomena is one of the countless complication in developing Islamic banking which is enlightened by [16] that nonexistence of socialization to society regard to Islamic banking in an area, nonetheless to introduce mechanism of Islamic bank products and financial instruments of Islamic bank.

The nonexistences of doing socialization form a perception about similarity of interest and profit and losses sharing to non-muslim, in fact the two things are dissimilar. The selective distortion also comes from this case. According to [12] selective distortion is stimulus which has attention and it does not always appear to the people mind such a sender desire. It tends to construe information so that the information in accordance with our preconceptions. The customer will always retrieve the information so they could be sure and consistent with their previous mark or product.

Islamic bank, the first and the last banking

Islamic bank is the first and the last banking, it is one of the perception that could be understood of non-muslim customers. They reluctant to move to other bank since they distinguish Islamic bank it caused by the term of servicing, facilities and convenience of doing transaction from Islamic bank. To reinforce that statement the researcher display interviews of Agung Saputra below:

“…. I convince with Muamalat since the first time… someone asked me to change it with BRI debit card but I do not like it because BRI always has troubled in sending money in my village and the system of money transferring is difficult as well as we have to go to other banks. It is in contrast with Islamic bank, the post office will be

understanding moreover if we have college early. So, we just to entrust when we came early. So, it encourage me to join with Islamic bank.”

Customers who are loyalist about a brand (shop/service) or who are committed has a chemistry to its brand or company. The customers who adore brand as same as with friendship, then committed customers do not need more information when doing buy and selling. They also unaffected with persuasion of competitor [17]. It can be concluded that complexity of facilities, great service and chemistry between customers and employees create a committed customers who do not move to conventional bank as well.

The Benefit of Profit and loss Sharing

“And we have not sent you, (O Muhammad), except as a mercy to the worlds” (Q.S Al_Anbiyah:107)

“I was sent not a curse, but I was sent as a mercy and blessings” (HR. Muslim)

According to [18] the main difference between conventional and Islamic banks could be seen from four aspects. They are philosophy in Islamic bank is not based on interest, speculation, unclearly process than conventional bank do.

High concept of interest on credit loaning in conventional bank and low of saving money products produce non-muslim customers switch to Islamic bank. It is accordance with Mrs. Delty opinion which has in line with a researcher explanation following:

“…..I rather profit and loss sharing than interest”

According to Mrs. Delty, she prefers profit and loss sharing in Islamic banking. Even, she compliant with the interest in conventional banking because the interest is pointless. Further, she explained to the researcher about the differentiation in sharing interest percentage and profit and loss sharing for saving following:

“There is a difference in interest. It is 14.000 rupiahs for each month in conventional bank meanwhile zero in Islamic bank. It means not in charge at all. In saving money, there is 40.000 rupiahs interest in charged, interest on deposits 45.000 rupiahs with 14.000 rupiahs of administration charge each month. I saved my money recently and got the 2.500 rupiahs as a reward”.

It clearly described about the differentiation between Islamic and conventional bank is charging, 14.000 rupiahs for deposits each month. Further, she stated about interest expense that she gets in her deposits 40.000,000 rupiahs in conventional bank and other administration expense involved that such 45.000 interest and 14.000 administration charged for each month.
The explanation above could be understood that reason for using Islamic bank because of dissatisfaction of interest sharing for deposits product in conventional bank. In contrast with, Mrs. Nurhayati’s statement, then the researcher presents it bellow:

“because of this offering, the interest is not too much. Such in a year the calculation of the interest is not in charged”

The explanation above clearly show that customers are not so burdened with the profit and loss sharing which is set by Islamic banking so it encourage them to become Islamic bank customers. To highlight the opinion above, the researcher had been browsing about phenomena of non-muslim using Islamic bank at BNI Syariah, and finally the researcher found similar statement which is stated by director of BNI Syariah on republic.co.id site as follow:

“Director of bni syariah, Imam T. Saptono stated that profit is the basic reason why non-muslim prefer Islamic bank. Such profit and loss sharing margin and financing margin is competitive,” he said ROL, Thursday (2/21)[19]

In accordance with Islamic banking analyst, Sofyan Safitri Harahap about non-muslim interest toward Islamic banking that cited by researcher on republika.co.id online site as follow:

“They (non-muslim) prefer Islamic bank because it is more fair and there is no speculation within” Thursday (11/24).[19]

The news strongly showed that the competitive of margin level and profit and loss sharing in Islamic bank could be a magnetism for muslim and non-muslim customers as well. This is explained by [20] too that profit and loss sharing within saving money in Islamic bank equal or bigger than interest in conventional bank. In addition, previous study by [21] regards to factors that influencing non-muslim interest to become customer in islamic bank to proof that profit and loss sharing has great influence and dominated. It caused by they want to getting profit in high and large amount.

This motivation caused by extrinsic unsure or in motivation theory called teleological theory of motive consumers of Gerald Zlaman and Melanie Wallendorf in [22]. If the new product that is displaying and it could be close the mind from using previous brand, so the products will be accepted. Theological motivation can be stimulated comparison seller behavior. When the consumers gain the lower products than they want, so they will move to other shop to gain better products agreeing with their need.

Profit and loss sharing in Islamic bank blinds the non-muslim mind than interest concept in conventional bank. So that, non-muslim prefer Islamic bank because of quality and accordance with situation they need in case profit and loss sharing is more profitable than interest concept in conventional bank.

**Convenience of Transaction.**

Non-muslim customers in Islamic bank revealed that the convenience of transaction is their main reason in saving money in Islamic bank or according to Fredrick Herzberg in [12] it called satisfier. The interviews with informant, Agung Indrawati bellow:

“ the first reason is recommended by his brother, secondly only two banks in his village, BRI and muamalat. He suggested to use BRI for his parents, it needed to transferring money from parents or vice versa. But he was rejected it and he did not know why, they said first reason is Muamalat is easier in transferring transaction and it known form the college at post office from his brother who worked there and I possible to entrusted money. Then secondly they are annoyed if they have to in line in bank, write on transferring letter like at BRI. That’s why Muamalat be a good choice then.

The explanation above emphasize that factors of convenience transaction that offering by Islamic bank or it called satisfiers that resulted interest of non-muslim to choose Islamic bank or in other way the extrinsic motivation could be the main factor that encourage non-muslim to be customer in Islamic bank too. This understanding is supported by a previous study of [21] about the most influencing factors after profit and loss sharing is Islamic bank services. Additional, a study by [23] conducted about analysis factors which influence non-muslim become Bank Syariah Mandiri customer in Medan. One of the results of the study indicate that variable of service facility (X1) has medium influence about 0.469 toward non-muslim customer in Syariah mandiri bank.

**Motivated by Islamic brand**

According to Gerald Zaltman and Melanie Wallendorf in [22] naturally the consumers have curiosity and trying to gain new thing. Stimulation motive drives someone to try new product and doing different activities.

The stimulation theory could be explained about phenomena of Islamic banking brand which is motivated non-muslim customers to choose Islamic bank, because it is unique, latest and different with others banking and commonly it encourage non-muslim customers to try Islamic banking system. To support the statement above, have a look interviews by ko Agus bellow:

“even from that things we would like to try every side of conventional and Islamic banking in line with entrepreneurs did and I do then it seems good in service and everything so far”
Based on clarifying overhead underlined that curiosity and trying to gain new things are main reason non-muslim prefer Islamic banking. It caused by they took long time with interest concept of conventional bank which is offering interesting profit and loss sharing.

4. Conclusion

Based on the result of research that had been conducted regard to perception and motivations of non-muslim customers of Islamic banking in Gorontalo as well as discussion that elaborated overhead, it could be resulted that Firstly, perception of non-muslim toward Islamic bank is the first and the last bank. Secondly, Islamic bank is universal banking. Third, Islamic banking brand is none of serious problems. Fourth, Islamic working workplace is familiar than profit and loss sharing. Fifth, Islamic banking protect customers. Sixth, profit and loss sharing is the future business concept. Term of interest is more curiosity and trying to gain new things are main reason non-muslim prefer Islamic banking. It caused by they took long time with interest concept of conventional bank which is offering interesting profit and loss sharing.

5. References