ANALYSIS OF FACTORS AFFECTING CUSTOMER ADOPTING SARIAH BANKING IN SOUTH SULAWESI PROVINCE, INDONESIA: EMPIRICAL STUDY

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ABSTRACT

This study uses empirical research designs that aim to find out determine the factors that affect on consumer interest to adopt and willingness to continue adopt sariah banks in the south Sulawesi Provence, Indonesia. The data used are the primary data obtained directly in the field. The systematic sampling method was used to select sampling and respondent, The hypotheses are tested with binary logistic regression analysis. The results obtained in this study showed that the variables of education, sex, income, accessibility, community leader position, acceptance of conventional banking considerations-services, considerations popularity, considerations-sariah religion law, opinion shariah banking as shariah religious law, and sariah banking-type services of fund raising have significantly effect on interest of the customer to adopt sariah banks. On the other hand, the variables of main job, scale enterprises, considerations of ATM facilities, opinion-sariah bank easily services, sariah banking-type services fund raising, attitude-sharing system, and sharing system applicable have significantly effect on the customer willingness to continue adopt sariah banks. Implication of the research is giving contribution to the banking and adoption of innovation literature, and as important information for our government in developing sariah banking.

Key word: Sariah bank, adoption, customer
Introduction

The monetary crisis that hit Indonesia a few years ago had a major impact on the banking industry. Implementation of liquidation against sixteen private banks in the 1997 crisis raises consumer confidence in the national banking industry. During the financial crisis (1997-1998) Shariah Banking can survive and can be performed relatively better than the conventional banking institutions (Rismayanti, 2005). Shariah banking system has some differences with the system conventional banking. The basic thing that distinguishes them is the system of financing provided. On bank profit sharing conventionally given in the form of interest. While the shariah bank sharing of the benefits provided in the form of dividends, so the bank bear the risk of loss or gain of a project financing (Anggraeni, 2006) Shariah banking has a great opportunity to grow because the number of Muslim-majority in Indonesia that reaches 180 million people. However, Shariah banking in the year 2012 just reached about 10 million or about 16 percent of the total national banking customers amounted to 60 million (Bank Central Indonesia, 2012) These conditions indicate that there are still many aspects of the consumer to adopt Shariah banking are still lacking known understood. A number of previous research has conducted in Indonesia, but many of them concentrate to study factors affecting profitability of shariah bank (see, Anggraeni, 2006 Dhika, 2010). Therefore, the purpose of this study is to analyze and determine the factors affecting the consumer adoption Shariah Banking (their interest to adopt and willingness to retention adopt).

Literature Review

1. Shariah Banking

Shariah Bank is a commercial bank conducting business based on Shariah principles in their activities providing services in payment traffic. Shariah principles is the rule according to Islamic law an agreement between the Bank and the other for storage and funding or financing activities or other activities within Islamic activities. Shariah finance is the provision of money or bills equivalent to that based on the agreement between the Bank and another party requiring the party to return the money or paid bills after a certain period of time in exchange or for the results (Central Bank of Indonesia, 2000). Yuliadi
argue that in general, Shariah banks are main business of financial institutions to provide financing and services. Another in payment traffic and the operation of money circulation adapted to the principles of Islamic Shariah. Shariah banking activities are always related with traffic of money among other things: (1) transferring money, (2) receive and pay back the money in a checking account, (3) promissory note discounting, mail order or other securities, (4) provide and sell papers securities, (5) buying and selling checks, promissory note and commercial paper, as well as (6) bank bail. Khalid (2005) suggested six characteristics of Islamic banks, namely (a) In Shariah banks are not known for the concept of "Time Value of Money (b) not permitted activities that are "speculative" because of the uncertainty, (c) There shall be no two transactions for one item, (d) Not allowed two prices for one item, (d) not sharply distinguish between the monetary sector and the real sector, so in the normal course of business to conduct real business, such as sale and lease, and (e) In its structure there is a Shariah Supervisory Board (SSB).

The products offered by Shariah Banks to the consumer are:

A. Product funding (fund raising), which includes: (a) Al-wadi’ah (Deposit) Al-wadi’ah or known deposit or deposits, is a pure deposit of one party to the other party, both individuals and legal entities that must be maintained and dikembalikan whenever the depositor chooses; (b) al-mudaraba. Understanding Al-mudaraba partnership is an agreement between two parties, where the first party provides capital and the other around a manager. Profits are shared according to the agreement set forth in the contract. If the loss will be borne by the owners of capital over the loss was not a result of the negligence of the manager. If the losses caused by negligence of the manager, then the manager is responsibility. Types of Mudaraba: (a) Muthlaqah Mudaraba is a collaboration between first party and other parties whose scope is wider. That is not limited by time, effort and the business specifications; (b) Muqayyadah mudaraba is the opposite of where the other party is limited by time and area business enterprise specifications; (c) Deposits Mudhorobah, Customer deposit funds in bank within a certain profit from the investment of customer funds by Banks will be distributed between the bank and the customer with a certain profit sharing ratio.

B. Product financing (disbursement of funds / financing) which includes: (a) Murabahah, is the distribution of funds in the form of buying and selling. Bank will buy service user required items and then sell it back to the service users in accordance with the inflated prices established bank profit margins, and service users can move goods. The installment
of flats suitable contract early and the installment amount= cost plus an agreed margin. Example: house prices, 500 million, a margin of bank / bank profit 100 million, the lender is paid by the customer 600 million and paid over an agreed period beginning between the Bank and the Customer; (b) Bai as-salam, Bai'as-salam means buying goods delivered later today, while the payment is made in advance. Principles to be adopted is to be known in advance the type, quality and quantity of goods and the law must be pre-paid in cash; (c) Bai istishna. Bai 'Al istishna' is a special form of contract Bai'assalam, by Therefore, the provisions of Bai 'Al istishna' follow the rules and regulations Bai'as-greetings. Definition of Bai 'Al istishna' is a sales contract between the buyers and manufacturers (makers of the goods). Both parties must mutually agree or agree first on price and payment systems. The deal price to do the bargain and payment systems can be made in advance or in installments per month or at the back.

C. Complementary products that include: (a) Al-Wakalah, Wakalah or wakilah means conveyance or assignment or a mandate from one party to another. This mandate should be carried out in accordance with agreed upon by the donor mandate; (b) Al-Kafalah Al-Kafalah an insurer guarantees given to third parties to fulfill the obligations of a second party or incurred. Can also be interpreted as a transfer of responsibility from one party to another. In the world of banking can be done in terms of financing one's bail; (c) Al-Hiwalah Al-Hawalah a transfer of debt from the debtor to others who are obliged to bear. Or in other words the transfer of the burden of debt from one party to another party. In the world of finance or banking activity known as factoring or factoring; (d) Al-qard Qardh is borrowing money. For example, in the case of a pilgrim needs a bailout loan to deposit eligible costs pilgrimage. Bank lending to customers pilgrim and the customer pay it off before the departure of Hajj.

2. Motivation and Adoption

Rogers and Shoemaker (1971) argued that adoption is a mental process, the decision to accept or reject new ideas and further confirmed on the acceptance and rejection of new ideas. While Feder et al (1981) adoption is defined as the mental processes of hearing, knowing innovations to eventually adopt. According to Rogers (1983) innovation adoption decision process has five stages: knowledge (knowledge), persuasion (belief), decision (making), implementation (application) and confirmation (confirmation/validation). Fliegel (1971), Rogers (1995) fast or slow individual or a society adopt an innovation of determined by the relative advantage (relative advantage), compatibility, complexity,
trialability, and observability. Suparlan (1981) states that the adoption of innovation influenced by (a) does not conflict with existing cultural patterns, (b) social structure and social institutions, and (c) people's perception of innovation. Speed the process of adoption is influenced by the classification adopters, personal traits, social, cultural and environmental well as a source of information.

Motivation is the set of reasons that determines one to engage in a particular behavior. The motive is “internal tension” or “internal urge” that drives the human’s organism to set himself a goal by means of the activity and to achieve it. The term motivation relates to the activation, it means invocation of the man’s activity, to organization of his organism and in the same time to the coordination of the developed activities in certain direction, to certain objective. Motivation of people associated with banking institutions, among others: the remuneration of the paid-up capital, security, facility/convenience, obtaining financing services, and consideration of the prevailing banking system. Thus the people's choice in the banking system (the system of interest or profit) depending on the underlying motivation. Customer motivation is influenced by many factors, which can be generally categorized into: (1) variable demographics, (2) economic variables, and (3) social variables. Demographic variables include the following: the level of education, age, species and sex. While economic variables such as: the level of family income, family expenses, types of work / business, and accessibility (transport and communication). While social variables, include: social status, religion, and openness to ideas. (Anonymous, 2004).

Previous studies on the factors influence consumer behavior in choosing Sariah Banks. Mardalis, Ahmad; Zusrony, Edwin (2009) in Surakarta, Central Java, found that consumer behavior in choosing Sariah Banks influenced by internal factors, which consist of safety and comfort, relationships, features or products, and the promotion of Sariah, and external factors consist of personal, psychological, social, and cultural. Meanwhile, Rofi (2010) find that external factors that influence customer decisions such as culture, social class and reference groups, whereas the internal factors including individual and psychological. Erol and El-Dour (1989) found that the people preference to save in Sariah Banks is not the profit motive of religious motives, another study found the motif religion that affect the interests of saving money in the bank Sariah, recent research has also found a shift from religious motives towards economic factors such as: profitability, efficient service, reputation, bank secrecy, the location / access, service, credibility, facilities, status, and the impression of the bank, as well as external factors, namely: the
encouragement from parents, siblings, friends, bankers, and scholars, influence customers to save money in the Sariah Banks

Methodology

1. Types and Sources of Data
The type of data used consisted of secondary data and primary data. The primary data obtained through observations and interviews. Observation was conducted to obtain an overview and information about the facilities and products of Sariah Banks, the service to existing and prospective customers. Interviews with respondents conducted in a structured manner by using tools such as questionnaires that had been prepared in advance, which contains a list of questions that were made in the form of multiple-choice questions (multiple choice questions) and the open question (open question). Primary data collected consisted of the data characteristics of the respondents, understanding of shariah operating systems, understanding of shariah bank’s products and services, factor motivated responden to interest to adopt shariah bank, faktor motivated respondent willingness to continue to adopt shariah banks. Secondary data collected consists of data on the number of Sariah Banks, the number customers of shariah and conventional Banks, the number of non consumer banks, and reporting document of previous studies.

2. Sampling Techniques and Data Collection
Techniques of sampling used in this research is the systematic sampling method. The districts/city selected based on criteria the number of households, the number of shariah and convensional banks, the number of enterprises, accessibility as well as the consideration of the researchers. The selected districts were Makassar city, Wajo District, Soppeng District, Pare-Pare City, Enrekang District, Gowa District, Sinjai District, Bone District, Pinrang District, and Barru District. In each district/city were selected two or three sub-districts with the same criteria considerations. Each sub-district would have taken two or three villages as samples. Under this method, the respondents acquired customers of Sariah Banks are 100 people, customers of conventional banks are 300 people, customer of shariah and conventional banks 160 peoples and non-customers are 115 people.
3. Analysis Method

Analysis of the research carried out by quantitative analysis by using logit regression model to analyze factors affecting customer to adopt sariah banks. Estimation of the influence of factors on the adoption and retention to adopt sariah banks used binary logit regression models of Gujarati (1995). by the following equation:

$$E(Y = 1/x_i) = \pi(x_i) = \frac{\exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + ... + \beta_k x_k)}{1 + \exp(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + ... + \beta_k x_k)}$$

To obtain a linear function $g(x)$, the model is usually ditaransformasi to certain forms of known as logit transformation:

$$g(x) = \ln \left( \frac{\pi(x)}{1 - \pi(x)} \right) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + ... + \beta_k x_k$$

Where:

$L_i =$ Dependent variable (1 = adoption or continued adoption; 0 = not adoption or stop adoption)

$X_{1...k} =$ Independent variable (namely, factor affecting to adopt and continue to adopt shariah banks i.e education, sexs, mainly job, scale of enterprises, income, accsetability, opening to information, community leaders, acceptance of conventional banks, the use of conventional banks, pertimbangan-access locations, consideration of services, consideration of-credibility, judgment-atm facility, consideration of-status, on these bonus gifts, consideration-popularity, consideration-lending interest, considerations-saving interest, considerations-required, consideration-Islamic religion law, conventional banking services-savings, conventional banking services-loans, conventional bank services-services, knowledge of sharia banks, sharia banks-favorable opinion, opinion-religious sharia banks, opinion of sharia banks - easily services, opinion sharia bank-accessible, type of shariah banking services-collecting funds, type of sariah banking services-distribution funds, types of sariah banking services-banking service, attitude-rate system, attitude-sharing, interest system contrary with religion, sharing system applicable, interest system replaced with sharing results, Sharia bank-opportunity more developing; factors affecting to retention adopt i.e education, sex, income, accessiblity, community leaders position,

$\varepsilon_i =$ Error disturbances

$\beta_1 =$ koefficient of pameter
The above model will be estimated with a maximum likelihood approach using SPSS version 15.0. To know the size of the community an opportunity to adopt or not adopt or continue to adopt or stop adopting Sariah Banks using the Odd Ratio

Results and discussions

1. Factors affecting the consumer to adopt shariah Banking.

The factors affecting the consumer interest to adopt Shariah banks were investigated with binary logistic regression analysis. In binary logistic regression model that being the case was all respondents non customers and variable dependent is 1 if interested to adopt shariah bank, and 0 if not interest to adopt shariah bank. While the dependent variable are variables that considered relevant to the customer interest to adopt sariah banks. The result of the variable analysis presented on a table

Tabel 1. Result Analysis of The Factors that Affect the Consumer Interest to adopt Sariah Bank

<table>
<thead>
<tr>
<th>No.</th>
<th>Variables</th>
<th>Coef.</th>
<th>P &lt; α = 0,05</th>
<th>Odd Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Education (dx1)</td>
<td>-0.531</td>
<td>0.023</td>
<td>0.59</td>
</tr>
<tr>
<td>2</td>
<td>Sex (dx2)</td>
<td>0.550</td>
<td>0.009</td>
<td>1.73</td>
</tr>
<tr>
<td>3</td>
<td>Income (DX5)</td>
<td>1.437</td>
<td>0.000</td>
<td>4.21</td>
</tr>
<tr>
<td>4</td>
<td>Accessibility (dx6)</td>
<td>1.840</td>
<td>0.000</td>
<td>6.30</td>
</tr>
<tr>
<td>5</td>
<td>Community leader position (DX8)</td>
<td>0.736</td>
<td>0.037</td>
<td>2.09</td>
</tr>
<tr>
<td>6</td>
<td>Acceptance of conventional banking (DX9)</td>
<td>0.786</td>
<td>0.038</td>
<td>0.46</td>
</tr>
<tr>
<td>7</td>
<td>Considerations-service (dx17)</td>
<td>0.935</td>
<td>0.001</td>
<td>2.55</td>
</tr>
<tr>
<td>8</td>
<td>Considerations popularity (dx22)</td>
<td>-1.139</td>
<td>0.017</td>
<td>0.32</td>
</tr>
<tr>
<td>9</td>
<td>Considerations-Shariah Religion law (dx26)</td>
<td>-1.306</td>
<td>0.000</td>
<td>0.27</td>
</tr>
<tr>
<td>10</td>
<td>Opinion shariah banking as shariah religious law (dx48)</td>
<td>0.987</td>
<td>0.001</td>
<td>2.63</td>
</tr>
<tr>
<td>11</td>
<td>Shariah banking-type services of fund raising (dx 51)</td>
<td>1.205</td>
<td>0.000</td>
<td>0.30</td>
</tr>
<tr>
<td>12</td>
<td>Shariah banking -type services of fund distribution (dx 52)</td>
<td>1.272</td>
<td>0.000</td>
<td>0.28</td>
</tr>
</tbody>
</table>

The table aboved, it seems that factors affecting the consumers to adopt shariah banking as follows:

a). Education (DX1)

Education variables have significantly affect the interests of the non-customer to decide to adopt shariah banks (P-value 0.023 <0.05 Level of Significant), but the effect is
negatively (coefficient of variable is -0.531). Meanwhile, the value Odds Ratio (OR) of variable is 0.59, that is, the non-customers with highly educated have 0.59 times chance to adopt Shariah banks compared with the less educated. It caused by non-consumers with highly educated have a level of understanding and knowledge of shariah Banks which is getting better and the decision to become a customer tend to be realistic and rational. OR value indicates that the education is strong enough to motivate non-customers to adopt shariah banks. In other words, the non-consumer with highly educated are potential customers of Shariah banks.

b). Sex (dx2)
Sex variables have significantly effect on the consumer interest to adopt shariah banks (P-value 0.009 <0.05 Level of Significant), and the effect is positively (slope of coefficient is 0.550). In the meantime, the value of Odds Ratio (OR) of variable is 1.73, mean that male have 1.73 times chance to adopt shariah banks compared to the women. OR value indicates that the sex is very powerful in motivating non-customer to adopt shariah banks or in other words, the males are potential perspective customer of shariah banks.

c). Income (DX5)
Income variables have significantly effect on the interest of non-customers to adopt shariah banks (P-value 0.000 <0.05 Level of Significant), and the effect is positively (coefficient of variable is 1.437). Meanwhile, the value of Odds Ratio (OR) of the variable 4.21. That is, non-customer with middle and higher income have 4.21 times chance to adopt shariah banks compared with the lower income. This value indicate that the income are very strong in motivating non-customer to adopt shariah banks or in other words, the non-customer with middle and higher income are a potential perspective customers of shariah banks.

d). Accessibility (dx6)
Accessibility variable have have significantly affect on the interests of non-customers to adopt shariah banks (P-value 0.000 <0.05 Level of Significant), and the effect is positively (slope coefficient is 1.840). Meanwhile, the value Odds Ratio (OR) of the variable is 6.30, means that customers who have access to shariah banks have 4.21 times opportunity to adopt shariah banks compared with those not having access. This values indicate that accessibility is very powerful in motivating non-customer to adopt shariah banks or in
other words, the non-customers who have access to shariah banks are potential prospective customers of shariah banks.

f). Community leader position of (DX8)
Community leader position variable have significantly affect on the interests of non-consumer to adopt shariah banks (P-value 0.037 <0.05), and the effect is positively (slope coefficient is 0.736). Meanwhile, the value Odds Ratio (OR) is 2.09, means that non-customers who have positions as community leaders have 2.09 times opportunity to adopt shariah banks compared with non community leaders. This value indicates that the position of community leaders is very strong to motive non-consumers to adopt shariah banks or in other words, the non-customers who have positions as community leaders are potential prospectus customers of shariah banks

g). Acceptance of conventional banks (DX9)
Acceptance of conventional banks variable have significantly affect on the interest of non-consumers to adopt shariah banks (P-value 0.038 <0.05 Level of Significant), and the effect is positively (slope coefficient of variable is 0.786). Meanwhile, the value Odds Ratio (OR) of variable is 0.46. That is, non-customers who have agreed to the use of the conventional banks had 0.46 times the chance to adopt shariah banks compared to those who did not consent to the use of conventional banks. OR value indicates that the acceptance of conventional banks has strong enough to motivate non-customers to adopt shariah banks, or in other words non-customers who have use of the conventional banks also tend to adopt shariah banks

h). Services consideration (dx17)
Services consideration variable have significantly affect on the interests of non-customers to adopt shariah banks (P-value 0.01 <0.05 Level of Significant), and the effect is positively (slope coefficient is variable is 0.935). In the meantime, the value Odds Ratio (OR) of variable is 2.55. That is, the non-customers who choosing banks base on considerations of bank’s services have a chance of 2.55 times to adopt shariah banks compared with who do not considere. This value indicate that consideration of the bank’s services are not very strong in motivating non-customer to adopt shariah banks or in other words, non-customer who are considering banks services tend not to adopt shariah banks because shariah banks were deemed to be less service than conventional banks

i). Considerations of popularity ((ix)
The Consideration of popularity variable have significantly effect on the non-customer's interest to adopt shariah banks (P-value 0.017 < 0.05 Level of Significant), and the effect is positively (slope coefficient of the variable is 0.935). Meanwhile, the value of the Odds Ratio (OR) of variable is 0.32. This means that the non-customer who considering popularity of a bank have 0.32 times chance to adopt shariah bank compared with who do not considering. This value indicates that consideration of bank’s popularity is very weak in motivating customer to adopt shariah banks, or in other words the customer who considering the popularity of the bank are likely to be unwilling to adopt shariah banks due to the shariah banks are considered to be still less popular compared to conventional banks.

j). Considerations of islamic religious law (dx26)

The consideration of shariah religious law have significantly effect on the interest of non-customer to adopt shariah banks (P-value 0.000 < 0.05 Level of Significant), but the effects is negatively (slope coefficient of the variable is -1.306). Meanwhile, the value Odds Ratio (OR) of the variable is 0.27. That is, the non-consumers who are non-muslims have 0.27 times opportunity to adopt shariah banks compared to the muslim. This value indicate that the Shariah religious law is very weak in motivating non-consumer to adopt shariah banks or in other words, the potential customer of Shariah banks only prospective in the areas where non-consumers have a strong understanding of the Shariah religious law.

k). Opinion shariah banks as shariah religious law (dx48)

The opinion shariah banks as shariah religious law variable have significantly effect on the interest of non-custmers to adopt shariah banks (P-value 0.001 < 0.05 Level of Significant), and the effects is positively (slope coefficient of the variable is 0.987). Meanwhile, the value Odds Ratio (OR) of the variable is 2.68, meaning the non-customers who argued that shariah banks is similit with shariah religious law have 2.68 times chance to adopt Shariah banks compared with who argued not similar. This values shows that the opinion shariah banks as shariah religious law is very strong in motivating non-customer to adopt shariah banks or in other words, the potential customers of shariah banks are in the areas where non-consumers have a good understanding of the Shariah religious law system.
1). Shariah banks-type services of fund raising (dx 51)

The type services of fund raising from shariah bank variable have significantly effect on the interest of non-customers to adopt shariah banks (P-value 0.000 <0.05 Level of Significant), and the effect is positively (slope coefficient of the variable is 1.205). Meanwhile, the value Odds Ratio (OR) of the variable is 0.30, it means that non-customers who are interesting to the type of fund raising from shariah banks have 0.30 times chance to adopt shariah banks compared with those not interested. This value indicate that the type of funding services from shariah banks is weakness in motivating customers to adopt shariah banks or in other words non-customers who will adopt shariah banks are likely to be interested in the type services of fund raising. This is evident from the number of shariah bank’s customers who utilized type of savings, namely wadiah yad dhamanah wadiah mudaraba.

m). Shariah banks -type services of fund distribution (dx 52)

The type services of fund distribution from shariah banks have significantly affect on the interest of non-customers to adopt shariah banks (P-value 0.000 <0.05 Level of Significant), and the effect is positively (slope coefficient of the variable is 1.272). Meanwhile, value Odds Ratio (OR) of the variable is 0.28, it mean that non-customers who considering type services of fund distribution from shariah bank have 0.28 times chance to adopt shariah banks compared with those not considered. This value indicates that the type services of fund distribution are very weak in motivating non-customers to adopt shariah banks, or in other words non-customers who will adopt shariah banks are likely to be interested type services of funds distribution. This is evident from the number of customers who the type of fund funds, namely Murabaha and Bai 'Al istishna' and Bai'as-greetings

2. Factors Affecting Consumer to retain Adopt shariah Banking.

Factors that affect the interests of consumers to retain adopt shariah banking explored through logit model. In the logit model, the respondents are shariah bank’s customers, and the dependent variables are 1 if interest to continue to adopt and 0 if not want to continue adopted. While the dependent variable are variables that considered relevant to the willingness to continue adopting sariah banks. The result analysis of the variables are presented in Table 2.
Table 2. Result Analysis of Factors that Affect on the Consumer Willingness To Continue Adopting Sariah Bank

<table>
<thead>
<tr>
<th>No</th>
<th>Variabel</th>
<th>Coef.</th>
<th>P &lt; a = 0.05</th>
<th>Odd Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Main Job (DX3)</td>
<td>0.622</td>
<td>0.006</td>
<td>1.86</td>
</tr>
<tr>
<td>2</td>
<td>Scale Enterprises (DX4)</td>
<td>0.716</td>
<td>0.004</td>
<td>2.05</td>
</tr>
<tr>
<td>3</td>
<td>Considerations of ATM facilities (dx19)</td>
<td>-0.680</td>
<td>0.022</td>
<td>0.51</td>
</tr>
<tr>
<td>4</td>
<td>Opinion-service shariah bank easily (dx49)</td>
<td>-0.964</td>
<td>0.001</td>
<td>0.38</td>
</tr>
<tr>
<td>5</td>
<td>Shariah banking-type services fund raising (dx51)</td>
<td>1.592</td>
<td>0.008</td>
<td>4.92</td>
</tr>
<tr>
<td>6</td>
<td>Attitude-sharing (dx55)</td>
<td>-1.238</td>
<td>0.000</td>
<td>0.29</td>
</tr>
<tr>
<td>7</td>
<td>Sharing System Applicable (dx57)</td>
<td>-1.061</td>
<td>0.000</td>
<td>0.35</td>
</tr>
</tbody>
</table>

In Table 2 it is seen that the factors that influence consumer of shariah banks who willingness to continue to adopt shariah banking are as follows:

a) Main Job (DX3)
Main Job variable have significantly effect on the consumer's willingness to continue to adopt shariah banks (P-value 0.006 < 0.05 Level of Significant), and the effect is positively (slope coefficient of the variable is 0.622). Meanwhile, the value Odds Ratio (OR) of the variable is 1.86, it mean that customers who work primarily as business mans have 1.86 times chance to continue to adopt shariah banks compared who are not business mans. This value indicate that the major work is very powerful in motivating customers to continue to adopt shariah banks, or in other words, the customers who mainly work as business mans tend to be loyal to the shariah banks.

b) Scale enterprises (DX4)
The scale enterprises variable have significantly effect on the consumer's willingness to continue to adopt shariah banks (P-value 0.004 <0.05 Level of Significant), and the effect is positively (slope coefficient of the variable is 0.716). Meanwhile, the value Odds Ratio (OR) of the variable is 2.05, it mean that the small scale enterprises 2.05 times chance to continue to adopt shariah banks compared with large scale enterprises. This value indicates that the scale enterprises is very strong in motivation customers to continue to adopt shariah banks, in other words, customers who come from small scale enterprises to be loyal to the shariah banks.

c) Considerations of ATM facilities (dx19)
The considerations of ATM facilities have significantly effect on customer’s willingness to retain adopt shariah banks (P-value 0.022 <0.05 Level of Significant), but the effect is
negatively (slope coefficient of the variable is -0.680). Meanwhile, the value Odds Ratio (OR) of the variable is equal to 0.51, its mean that customers who considering ATM facilities have 0.51 times chance to continue to adopt shariah banks compared with those not considered. This may be due fasiliitas ATM Shariah banks is still very less as compared to conventional banks. This values indicate that consideration of ATM facilities is very weak in motivating customers to continue to adopt Shariah banks, in other words, the customers who do not consider ATM tend to be loyal to the shariah banks.

d) Opinion-service shariah bank easily (dx49)
The opinion service of shariah bank easily affect on the customer’s willingness to retain adopt shariah banks (P-value 0.001 <0.05 Level of Significant), but the effect is negatively (slope coefficient of the variable is -0.964). Meanwhile, the value Odds Ratio (OR) of the variable is 4.92, it mean that customers who argued shariah banks will not serve them easily have 4.92 times opportunity to stop adopting compared to the opinion of shariah banks will serve them easily. This value shows that the Opinion-service shariah bank easily is very strong in motivating customers to stop adopting shariah banks, in other words, customers who do not believe that shariah banks will provide them convenient services tend to be unloyal to the shariah banks.

f) Shariah banks-type services fund raising (dx 51)
The shariah banks type services fund raising have significantly effect on the customer’s willingness to retain adopt shariah banks (P-value 0.001 <0.05 Level of Significant) and the effect is positively (slope coefficient of the variable is 1.592). Meanwhile, value Odds Ratio (OR) of the variable is4.92, it mean that customers who are interested in the type of fund raising of shariah banks have 4.92 times chance to continue to adopt shariah banks compared to those not interested. This value indicate that this type of the fund raising services of shariah banks are very strong in motivating customer to continue to adopt shariah banks, in other words, customers who are interested in the type of fund raising of the shariah banks tend to be loyal to the shariah banks.

g). Attitude-sharing (dx55)
The attitude – sharing variable have significantly affect on the customer’s willingness to retain adopt shariah banks (P-value 0.001 <0.05 Level of Significant), but the effect is negatively (slope coefficient of the variable is -1238). Meanwhile, the value Odds Ratio (OR) of the variable is 0.29, its mean that customers who do not agree with the sharing system in shariah banks have 0.29 times chance to stop adopting shariah banks.
compared with customers who agreed. This values indicate that the attitude –sharing is very weak in motivating customer to continue to adopt shariah banks, in other words, customers who do not agree to the sharing system tend to be unloyal to the shariah banks

h).Sharing system applicable (dx57)
The sharing system can be applied have significantly affect on the customer’s willingness to retain adopt shariah banks (P-value 0.001 <0.05 Level of Significant), but the effect is negatively (slope coefficient of the variable is -1.061). Meanwhile, the value Odds Ratio (OR) of the variable is 0.35), its mean that customers who do not believe the sharing system can be applied have 0.35 times chance to stop adopting shariah banks compared to those believed. This value indicate that the sharing system applicable is very weak in motivating customer to continue to adopt syriah banks, or in other words, customers who are not sure the sharing system can be applied tend to be unloyal to the shariah banks

Conclusion and Recommendations

The research reported here is concerned with explaining what factors determines whether customer to adopt or not and continue or not to adopt sariah banking. The results of the test with logit model found that factors affecting customer to adopt sariah bank are education, sex, income, ccessibility, community leader position, acceptance of conventional banking considerations-services, considerations popularity, considerations-Shariah Religion law, opinion shariah banking as shariah religious law, and sariah banking-type services of fund raising. On the otherhand, factor affecting customer to continue adopt sariah banks are main Job, scale enterprises, considerations of ATM facilities, opinion-sariah bank easily services, sariah banking-type services fund raising, attitude-sharing system, and sharing system applicable

The research only provides an overview about the factors affecting customer adopting sariah bank in South Sulawesi, yet study the customer behaviour. To see the relationship between the factors and behaviour of the customer to adopt sariah bank in south sulawesi and the other location are needed to do follow-up research in more depth. Eventhough, the research hoped to give contribution to the banking literature, and asan important information for our goverment in developing shariah banks
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