

Conventional Bank Customer Migration Post The Implementation Of Sharia Financial Institutions Qanun No. 11 Year 2018 In Aceh

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ABSTRACT (10PT)

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The results of the study show that Perceived Behavioral Control formed by Control beliefs has no effect on Customer behavior with Intentions as an intervening variable on Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018, this again proves that banking customers in Aceh do not look at whether they are capable of carrying out a behavior or not, they also do not look at whether the experience given to them is good or not so far it has not influenced their behavior in choosing banking.

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1. Introduction

Qanun for Islamic Financial Institutions No.11 of 2018 was officially enforced on January 4, 2019 in Aceh Province, it is mandatory that all Financial Institutions in Aceh must adhere to sharia principles. (Aceh Government Department of DLHK Aceh, nd). Banking is a financial institution that has the most impact on the implementation of the LKS qanun. One of the biggest impacts is that all conventional bank accounts, assets and business must be converted to Islamic banks, so that conventional bank offices in Aceh must be closed, and the time given by the Government for the conversion process is no later than 4 (four) years from the qanun LKS was inaugurated.

There were challenges during the implementation of the conversion of conventional banks to Islamic banks, research (Rahmawati 1, 2020) states that the biggest challenge lies in accelerating the legal aspect, where every bank carrying out the conversion must refer to BI regulations, namely PBI No. 11/15/PBI-2009. This regulation is in accordance with the licensing section of article 12 of Qanun LKS no. 11 of 2018 (Aceh, 2018) which reads "before carrying out business activities, LKS must have a business license in accordance with statutory provisions". The next challenge is that conventional banks must immediately transfer all of their assets, products and businesses from conventional to sharia within the given grace period, and finally banking companies must be able to convince customers to be ready to transfer to sharia banks.

Public perception of the implementation of Qanun LKS No.11 of 2018 has been studied in research (Kismawadi & Al Muddatstsir, 2018) and the results are that basically the community supports the migration of conventional banks to become Islamic banks, it's just that there are concerns about the ability of Islamic banks to meet banking and financial needs public.

The pros and cons of the implementation of the LKS qanun No.11 of 2018 have also been examined. The results of the research (Alamsyah & Amri, 2021) state that there are pros and cons in

the implementation of this qanun. The first thing that underlies those who are pro to the qanun is based on the desire of the people to implement Islamic sharia in a kaffah manner, the second reason is because they hope that the LKS qanun can be a solution against the existing capitalist economic system, and the third is that the existence of a qanun is expected to help economic growth and development in Aceh province,

Meanwhile, according to research (Alamsyah & Amri, 2021), the majority of those who opposed it occurred after this qanun was implemented, the opposing parties did not declare their rejection of qanun NO. 11 of 2018, but they consider its implementation not in accordance with the contents of the LKS qanun, then the time span given is deemed insufficient to prepare Islamic banks to be able to compete with conventional banks both in terms of products, services and financial technology, giving rise to concerns about the ability of Islamic banks to meet the financial needs of society. The last thing that is very worrying is the lack of literacy level of the community in understanding Islamic banking.

The results of the initial survey that the researchers conducted on 120 respondents came from students, lecturers, private employees, BUMN employees, ASN and TNI Polri based on their level of understanding and knowledge of Qanun LKS No. 11 of 2018, shows that 48% of the public understand but little about the qanun, only 4% answer that they really understand. Furthermore, the results of a survey on the level of public understanding and knowledge about the differences between conventional banks and Islamic banks, 32.8% answered that they understood but little about the differences between conventional banks and Islamic banks.

From the data above, it shows that actually there are still people in Aceh after the implementation of the Qanun LKS NO. 11 of 2018, still using conventional banks because they still need conventional banks. In the Islamic economy itself it is conveyed that consumer behavior or human behavior must be based on needs, not desires (Wigati, 2011), so whether the behavior of people who return to using conventional banks after all the banks in Aceh are Islamic banks can be benefited because of necessity. , or just the customer's own wishes.

Aside from the fact that people still need conventional banks, what is quite unfortunate is that there are people who actually don't want to migrate for various reasons, so auto-migration is one of the banking efforts to accelerate the process of migrating conventional bank accounts to Islamic banks. there are people who are still reluctant to use Islamic banks, for various reasons. Complaints against Islamic banks also occur in the midst of society.

2. Method

2.1 Types of research

The type of research in this research is descriptive quantitative, where quantitative descriptive research attempts to provide a more in-depth description of the current state of the population. Quantitative descriptive research is one of the types of research that has the aim of describing systematically, factually, and accurately about the facts and characteristics of certain populations, or trying to describe phenomena in detail (Lehman 1979), then Isaac and Michael in 1980 argued that the purpose of descriptive research is to describe systematically the facts and characteristics of a given population or area of interest. (Joseph, n.d.).

2.2 Location and Time of Research

Site Selection or research location is related to determining the units, groups and places of people involved in the events and activities that we want to examine, therefore in general the location of this research is the province of Aceh, for the research time it is planned for 2 (two) days. two) months, starting from October 2022 to November 2022.

2.3 Population and Sample

The population will provide an accurate picture of the event, but if the population is too large, the area is large and there are many variations, it will require relatively large costs and a long time.

The sample is part of the number and characteristics possessed by the population, (Sodik, nd) or it can be said that the sample is part of the humans, objects or events that represent the population or more simply the sample can be said to be part of the population (Yusuf, nd). The number of sample

members is often expressed by the sample size. The sample size is expected to be 100% representative of the population, however, as has been stated, a sample size that is too large will require a lot of effort and costs, so it is necessary to determine the sample size. The population in this study are banking customers in the province of Aceh, whose number cannot be known with certainty. or it can be said that the number is infinite, the population is infinite, namely the population that has data sources whose boundaries cannot be determined quantitatively.

Based on the opinion above, because in this study initially there were 20 observed variables or indicators, the number of research samples used was $5 \times 20 = 100$ respondents. Thus the number of samples of 100 respondents in this study has met the minimum requirements (minimum requirements).

2.4 Data analysis technique

1) Descriptive Statistical Analysis

Descriptive statistics are methods related to the collection and presentation of data. This analysis is used to provide an empirical description or description of the data collected in the study. Types of descriptive statistical data that can be presented in research reports include: presentation of data through tables, graphs, pie charts, calculation of data distribution through average calculation, standard deviation and percentage calculation.

2) Inferential Statistical Analysis of SEM Testing

After collecting data and information in the field, to manage the data and information, the authors use the Structural Equation Model (SEM) method in modeling and testing hypotheses, SEM or structural equation model is a set of statistical techniques that allow testing a series of relationships that are relatively complicated, simultaneously (Ferdinand, 2011). What is meant by complicated are simultaneous models formed by means of more than one dependent variable at the same time acting as an independent variable for other tiered relationships

3. Results and Discussion

3.1. Evaluation of the Measurement Model (Outer Model)

Table 1. Summary of Outer Weigh, Outer Loading and Outer VIF

	Original sample (O)	P values	Original sample (O)	P values	VIF
ATB 1 -> ATTITUDE TOWAR BEHAVIOR	0.311	0.231	0.801	0.000	1,722
ATB2 -> ATTITUDE TOWAR BEHAVIOR	0.510	0.042	0.883	0.000	1,759
ATB3 -> ATTITUDE TOWAR BEHAVIOR	0.396	0.043	0.760	0.000	1.315
CB1 -> CUSTOMER BEHAVIOR	0.441	0.013	0.784	0.000	1,548
CB2 -> CUSTOMER BEHAVIOR	0.046	0.759	0.365	0.048	1,267
CB3 -> CUSTOMER BEHAVIOR	0.270	0.148	0.754	0.000	2001
CB4 -> CUSTOMER BEHAVIOR	0.486	0.002	0.894	0.000	2,312
I1 -> INTENTIONSS	0.154	0.657	0.628	0.011	1,371
I2 -> INTENTIONSS	0.911	0.001	0.991	0.000	1,371
PBC1 -> PERCEIVED BEHAVIORAL CONTROL	0.613	0.011	0.850	0.000	1,204
PBC2 -> PERCEIVED BEHAVIORAL CONTROL	0.577	0.025	0.830	0.000	1,204
PN1 -> NEED	0.353	0.380	0.577	0.101	1075
PN2 -> NEED	0.847	0.007	0.940	0.000	1075
SN2 -> SUBJECTIVE NORM	0.377	0.173	0.534	0.030	1035
SN3 -> SUBJECTIVE NORM	0.860	0.000	0.929	0.000	1035
T1 -> TECHNOLOGY	0.514	0.020	0.907	0.000	1895
T2 -> TECHNOLOGY	0.298	0.177	0.841	0.000	2069
T3 -> TECHNOLOGY	0.175	0.359	0.708	0.000	1639

T4 -> TECHNOLOGY	0.220	0.196	0.719	0.000	1,532
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* Source: data processed with SmartPLS4

From the processing results above, it can be seen that there are several indicators that are not significant in the formation of constructs or variables, because they have a P-Value Outer Weight > 0.05. However, in the formative measurement model, even though the P-Value value at the outer weight is above 0.05 we cannot immediately remove these items from the measurement items, because in the formative measurement model according to (JF Hair et al., 2021) each indicator item has its own role or contribution in construct formation, so we must examine the outer loading of each of these measurement items, if the Outer loading is above 0.50 then it remains in the model and if the outer loading is less than 0.50 and significant then it is considered to be included/removed from the model and if the outer loading is less than 0,50 and not significant, they were excluded from the model, and in this study all measurement items were included in the model because they had an Outer Loading value > 0.50 and or an Outer Loading P-Value < 0.05.

3.2. Evaluation of the Structural Model (Inner Model)

Table 2. Inner VIF

	CUSTOMER BEHAVIOR	INTENTIONSS
ATTITUDE TOWAR BEHAVIOR	1,346	1,250
CUSTOMER BEHAVIOR		
INTENTIONSS	1,486	
NEED	1,700	
PERCEIVED BEHAVIORAL CONTROL	1,858	1,352
SUBJECTIVE NORM		1,439
TECHNOLOGY	2,524	

The estimation results show that the Inner VIF value is < 5, so the level of multicollinearity between variables is low. These results strengthen the parameter estimation results in the PLS SEM which are robust (not biased). The process of testing the hypothesis in PLS SEM is carried out through a bootstrapping process where the t statistic value is above 1.96 or the P-value below 0.05 indicates that there is a significant influence between the variables.

Table 3. Hypothesis test

HYPOTHESIS		T statistics (O/STDEV)	P valu es	2.5 %	97. 5%	F- SQUA RE
HYPOT HESIS 1	ATTITUDE TOWAR BEHAVIOR -> CUSTOMER BEHAVIOR	4.108	0.00 0	0.2 20	0.7 00	0.552
HYPOT HESIS 2	SUBJECTIVE NORM-> CUSTOMER BEHAVIOR	0.863	0.38 8	- 0.0 17	0.0 91	0.051
HYPOT HESIS 3	PERCEIVED BEHAVIORAL CONTROL-> CUSTOMER BEHAVIOR	0.338	0.73 5	- 0.2 34	0.2 54	0.003
HYPOT HESIS 4	REQUIREMENT -> CUSTOMER BEHAVIOR	1981	0.04 8	- 0.3 06	0.1 05	0.079
HYPOT HESIS 5	TECHNOLOGY -> CUSTOMER BEHAVIOR	4,047	0.00 0	0.2 23	0.6 71	0.255
HYPOT HESIS 6	ATTITUDE TOWAR BEHAVIOR -> INTENTIONSS -> CUSTOMER BEHAVIOR	0.574	0.56 6	- 0.0 15	0.0 72	
HYPOT HESIS 7	SUBJECTIVE NORM-> INTENTIONSS -> CUSTOMER BEHAVIOR	0.863	0.38 8	- 0.0 17	0.0 91	
HYPOT HESIS 8	PERCEIVED BEHAVIORAL CONTROL-> INTENTIONSS -> CUSTOMER BEHAVIOR	0.743	0.45 8	- 0.0 46	0.0 89	

- 1 The first hypothesis (H1) ACCEPTED, namely the attitude toward behavior formed by Behavioral Beliefs towards customer behavior has a T Statistics value of $4.108 > 1.96$ and has a P Value of $0.000 < 0.005$ meaning that Attitude Toward Behavior formed by Behavioral Beliefs has a positive and significant influence towards Customers. This means that any changes in the attitude toward behavior formed by normative beliefs will increase customer behavior. The effect of Attitude Toward behavior formed by Behavioral Beliefs on customer behavior has a minimum influence value of 0.220 and a maximum of 0.700 at a 95% confidence interval, the existence of attitude toward behavior formed by Behavioral Beliefs in increasing customer behavior has a high influence because it has a value of F-Square > 0.35 which is equal to 0.552.
- 2 The second hypothesis (H2) is REJECTED, namely that there is no effect of the Subjective Norm formed by normative belief on customer behavior. It can be seen that the T-Score of the Subjective Norm Statistics formed by Normative Beliefs on customer behavior is $0.841 < 1.69$ and the P-Value is $0.066 > 0.05$ which means that the Subjective Norm formed by Normative Belief has no significant influence on Customer Behavior
- 3 The third hypothesis (H3) is REJECTED, namely that there is no influence of perceived behavioral control formed by control beliefs. This can be seen from the T-Statistic Value of Perceived Behavioral Control formed by control beliefs on customer behavior which has a T-Statistic value of $0.338 < 1.96$ and a value P-Value $0.735 > 0.05$.
- 4 The fourth hypothesis (H4) is ACCEPTED, namely that there is an influence of perceived need on customer behavior where the T Statistical value of Perceived need for Customer Behavior has a Statistical T Value of $1.981 > 1.96$ and a P-Value of $0.048 < 0.05$.
- 5 The fifth hypothesis (H5) is ACCEPTED, namely that there is an influence of technology on customer behavior. It can be seen that the statistical T value from calculating the influence of technology on customer behavior is $4.047 > 1.96$ and the P-Value is $0.000 < 0.05$, which means that technology has a significant effect on customer behavior.
- 6 The sixth hypothesis (H6) is REJECTED, namely that there is no effect of Attitude Toward The Behavior formed by Behavioral Beliefs on Customer behavior with Intentions as the intervening variable, namely $0.574 < 1.96$ and a P Value of $0.566 > 0.05$, which means there is no influence of Attitude Toward The Behavior formed by Behavioral Beliefs on Customer behavior with Intentions as an intervening variable for Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018
- 7 The seventh hypothesis (H7) is REJECTED, namely that there is no effect of Subjective Norm formed by Normative Beliefs on Customer behavior with Intentions as an intervening variable on Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 because From the table it can be seen that the T-Statistics value is $0.863 < 1.96$ and the P Value is $0.388 > 0.05$, which means
- 8 The eighth hypothesis (H8) is REJECTED, namely that there is no influence of Perceived Behavioral Control formed by control beliefs with Intentions as an intervening variable for banking customers in Aceh because from the table it can be seen that based on calculations using Smart PLS4 it is found that the T-statistic is $0.743 < 1.96$ and the P-Value is $0.458 > 0.05$, which means that Perceived Behavioral Control formed by Control beliefs does not affect Customer behavior with Intentions as an intervening variable for Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018.

3.3. Model Goodness and Fit Evaluation

1) *R Square*

Table 4. R-Square table

	R-square	R-square adjusted
CUSTOMER BEHAVIOR	0.665	0.647
INTENTIONSS	0.226	0.202

^b. Source: Processed with smart PLS4

From the table it can be seen that based on the processing above, it can be said that the magnitude of the influence with customer behavior has an R-Square table of 0.665, which means that customer behavior has a high influence and Intentionss has an R-Square of 0.225 which according to Chin has a low influence.

2) *R Square*

Table 5. Q-Square table

	Q ² predict
CB1	0.322
CB2	0.042
CB3	0.256
CB4	0.438
I1	0.066
I2	0.097

^c. Source: Processed with Smart PLS4

From the processing results, it can be seen that the Q Square value is above 0 and means that the model has predictive relevance, but deep(Joe F Hair et al., 2019)Q Square interpretation values qualitatively are 0 (low effect), 0.25 (moderate effect), and 0.50 (high effect).

3) *Standardized Root Mean Square Residual (SRMR)*

Table 6. SRMR

	Saturated models	Estimated models
SRMR	0.080	0.092
d_ULS	1.218	1618
d_G	0.497	0.540
Chi-square	230,983	249,119
NFIs	0.756	0.737

^d. Source: processed with Smart PLS4

From the table above it can be seen that the SRMR value or standardized root eman square residual in the form of a fit model size or model fit can be seen with an SRMR value of 0.092 and indicates a suitable fit or a suitable model or it can be said that it is still acceptable fit

4) *PLS Predict*

Table 7. PLS Predict

	Q ² predict	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
CB1	0.322	0.845	0.657	0.870	0.654
CB2	0.042	0.983	0.782	0.990	0.759
CB3	0.256	0.798	0.609	0.853	0.655
CB4	0.438	0.843	0.619	0.903	0.664
I1	0.066	0936	0.751	0.943	0.737

I2	0.097	0.873	0.696	0.848	0.670
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^e. Source: data processed by Smart PLS 4

Based on the processing results, it shows that the proposed PLS model has medium predictive power because most of it is lower than the linear regression model.

5) Linearity Test

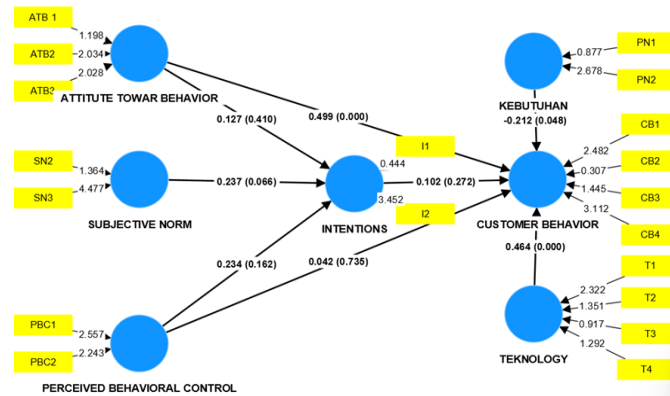


Fig. 1.Path Coefficient and P-Value Diagram

- 1 The Effect of Attitude Toward The Behavior Formed by Behavioral Beliefs on Customer Behavior of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 (by 49.9%).
- 2 The Influence of Subjective Norms Formed by Normative Beliefs on Customer Behavior of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 namely (by 10.2%)
- 3 The Effect of Perceived Behavioral Control Formed by Control Beliefs on Customer Behavior of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 (by 4.2%).
- 4 The Influence of Perceived Need on Customer Behavior of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 (by 21.2%).
- 5 The Influence of Technology on Customer Behavior of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 in 2018 (by 46.4%)
- 6 The Effect of Attitude Toward The Behavior formed by Behavioral Beliefs on Customer behavior with Intentions as an intervening variable on Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 (by 2.4%).
- 7 The Influence of Subjective Norms formed by Normative Beliefs on Customer behavior with Intentions as an intervening variable for Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 (by 1.3%).
- 8 The Effect of Perceived Behavioral Control formed by Control beliefs on Customer behavior with Intentions as an intervening variable on Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018 (by 2.4%).

4. Conclusion

1. Attitude Toward Behavior formed by Behavioral Beliefs (knowledge and belief) has an effect on Customer Behavior of 49.9% of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018
2. Subjective Norm formed by Normative Beliefs (surrounding norms, opinions, surrounding environment) have no effect on Customer Behavior of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018

3. Perceived Behavioral Control belief in the ability to be able to carry out a behavior that is formed from Control beliefs (self and other people's experience and self-confidence) has no effect on Customer Behavior of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018
4. Perceived need (Needs) has an effect on Customer Behavior of 21.2% of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018.
5. Technology affects Customer Behavior by 46.4% of Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018
6. Attitude Toward The Behavior formed by Behavioral Beliefs has no effect on Customer behavior with Intentions as an intervening variable for Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018
7. Subjective Norm formed by Normative Beliefs has no effect on Customer behavior with Intentions as an intervening variable for Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 of 2018
8. Perceived Behavioral Control formed by Control beliefs has no effect on customer behavior with Intentions as an intervening variable for Banking Customers in Aceh Province After the Implementation of Qanun LKS NO. 11 in 2018 (by 2.4%).

Acknowledgment

preferred

Declarations

contribution.

Data and Software Availability Statements

Data

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