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# Hybrid Rationality behind Customers' Choices of the Islamic Banks: An Experience of Bengkulu, Indonesia

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## Abstract

The article aims to reveal the rationality behind the customers' choices of Islamic banks in Bengkulu province. For this purpose through exploring the possibility of unification between instrumental rationality and Islamic rationality, it will be identified empirically the essence of the customers' choices of Islamic banks in Bengkulu, Indonesia. The analysis deployed a grounded theory approach. The data obtained was qualitative by involving at least 15 (fifteen) participants who volunteered and spread across several Islamic banks in Bengkulu Province. Therefore, an in-depth interview was conducted as a strategy to collect data related to the rationality behind customers' choices for the product of Islamic banks in Bengkulu province. The main findings of this study is: “*hybrid rationality* was successfully identified behind the customers' choices of Islamic banks in Bengkulu province. This rationality is a unification between instrumental rationality and Islamic rationality based on religiosity values—*Shari'ah* compliance. It is an evidence for categorizing the consumers' choices of Islamic banks in Bengkulu as “the hybrid rationality.”

**Keywords:** rationality, instrumental rationality, hybrid-rationality, rationality based values, consumer's choice

## Introduction

Customer's choice is a popular term in social sciences, especially in economics, because every choice made by someone who wants to consume something necessarily considers self-interest i.e., cost-benefit.<sup>1</sup> The choice as such experiences dynamics and differentiation according to the context in which the individual carries out economic transactions. There is a determination of the context and other social, cultural, and demographic structures that effectively impacts individual choices. In this case, Marcus (2002) offers a theory that a decision based on economic choices will always be influenced by rational, irrational and even psychological reasoning that involves emotional aspect as

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<sup>1</sup>D. Dean and R. Croft, “Reason and Choice: A Conceptual Study of Consumer Decision Making and Electoral Behavior Reason and Choice,” *Journal of Political Marketing* 8, no. 2 (2009): 130-146, <https://doi.org/https://doi.org/10.1080/15377850902813386>.

well.<sup>2</sup> It is applied to understand and explain individual behavior and choices. This theory can explain the particular choices of each individual—individual's choices that can change depending on existing co-factors and effectively influence cognition and individual psychology in determining a decision. In this phase, the reason for consumers' choices is rational, sometimes also irrational. Besides, this category determines the paradigm used in understanding the reasoning behind human choices. Culturalism seeks to find the role of social norms in every consumer decision.<sup>3</sup> At the same time, structuralistic society seeks to identify the institutional relations in calculating individual decisions. Meanwhile, the rationalistic community continues to campaign that rational considerations will always be present in every individual decision,<sup>4</sup> and this assumption, then, determines the understanding of how humans make an economic choice.

Kazuhisa Takemura introduced a conceptual framework to understand how individuals make decisions in complex situations, for example, making decisions in a state of uncertainty and full of risk. *Decision-making* is a function of decision consciousness. Also, it can be interpreted technically in selecting a choice from several available choices.<sup>5</sup> This confirms that choices are external and psychological at the same time. Sometimes, a person's choice of something—a product and other economic actions are influenced by something outside himself, such as the environment, advertisement, and other socio-cultural factors. Gordon R. Foxall explains that a consumer's choice correlates with two elements, in general, namely: persuasive advertising and methods of how reasoning works to formulate beliefs, attitudes, and intentions. This method helps in selecting various options and then in making decisions on economic transactions.<sup>6</sup> Hence, the choice of a consumer necessarily involves complex reasoning.

Decisions of consumers are believed to be supported by the reason and thus rationality is inherent in consumers. Every consumer's decision to buy something will be influenced consistently and autonomously by self-interest and is undertaken after a cost-benefit analysis. Briefly, rationality effectively provides suggestions to consumers in making decisions on choosing a product.<sup>7</sup> Consumers promote rationality in deciding economic choices by rationalizing what they want (desire) or acting by what they pursue and want.<sup>8</sup> The rational or irrational measure of choice lies in some assumptions, namely: *first*, the

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<sup>2</sup>Ibid.

<sup>3</sup>Mark I. Lichbach, *Is Rational Choice Theory All of Social Science?* (Ann Arbor: The University of Michigan Press, 2003), 17.

<sup>4</sup>Lichbach, *Is Rational Choice Theory All of Social Science?*, 56.

<sup>5</sup>Einhorn and Hogarth, "Behavioral Decision Theory: Psychological and Mathematical Descriptions of Human Choice Behavior," in *Behavioral Decision Theory*, ed. Kazuhisa Takemura (New York: Springer, 1981), <https://doi.org/https://doi.org/10.1007/978-4-431-54580-4>.

<sup>6</sup>G. R. Foxall, *Perspectives on Consumer Choice: From Behavior to Action, from Action to Agency* (UK: Palgrave MacMillan, 2016), <https://doi.org/https://doi.org/http://dx.doi.org/10.1057/978-1-137-50121-9>.

<sup>7</sup>D. Dean and R. Croft, "Reason and Choice: A Conceptual Study of Consumer Decision Making and Electoral Behavior Reason and Choice," 130-46.

<sup>8</sup>Ibid.

action taken is oriented towards maximizing utility. *Second*, action is based on the belief that decisions will bring benefits and good impacts on the economic actors themselves. However, not all economic actions are based on instrumental rationality. Nevertheless, sometimes economic action is categorized as irrational—a decision to realize social norms from Religion and culture.

Na Shen managed to find that sometimes the consumer choices can be categorized as irrational actions or value-based rationality. The foregoing category is called irrational actions because these actions have come out of rational actions based on economic calculations and are no longer oriented to maximizing utility.<sup>9</sup> Included in this category are consumers' choices based on normative considerations. For example, they are choosing Islamic banks for avoiding usury which Islam prohibits. Empirically, these two categories of rationality can be found in Islamic bank customers in Bengkulu province. As evidence, there are several facts: *First*, Darmansyah's research succeeded in proving a positive relationship between Total Quality Service and Customer Satisfaction at *Shari'ah* Banks in Bengkulu.<sup>10</sup> This implicitly confirms how the relationship of the variable, Total Quality Service, becomes a determining factor in customers' satisfaction of Islamic banks in Bengkulu. Thus, the customers' choices are rational because such choices are driven by the assumption of economic calculation, namely maximizing utility. *Second*, there is increasing growth of *Shari'ah* service units in Bengkulu Province.<sup>11</sup> This is a signifier of the increase in public demand for Islamic financial services.

In its development, the irrationality of Islamic bank customers in Bengkulu province might be discovered because Islamic bank customers in Bengkulu are dominant adherents of Islam. This is an equivalence notion with the thesis, which confirms that social and religious norms will influence the cultural community in making decisions—economic choices.<sup>12</sup> Thus, it can be assumed that the rationality of Islamic bank customers in Bengkulu Province is something complex. This assumption is the foundation of the focus of this research, which is concerned with understanding the rationality behind the choices of Islamic bank customers in Bengkulu Province. Empirically, understanding customer rationality in depth is the differentiation of this study with research on the same issue. Other studies were more concerned with understanding rationality from the perspective of

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<sup>9</sup>N. Shen, "Consumer Rationality: Irrationality and Financial Literacy in the Credit Card Market : Implications from an Integrative Review," *Journal of Financial Services Marketing* 19, No. 1 (2014): 29-42, <https://doi.org/https://doi.org/10.1057/fsm.2014.4>.

<sup>10</sup>Darmansyah, "Pengaruh Total Quality Service Terhadap Kepuasan Nasabah Pada Bank Syariah Di Bengkulu," *Jurnal Aplikasi Manajemen* 10, no. 4 (2012): 868-78.

<sup>11</sup>Otoritas Jasa Keuangan, *Statistik Perbankan Syariah* (Jakarta: OJK, 2019), 6.

<sup>12</sup>S. S. Alam, R. Mohd, and B. Hisham, "Is Religiosity an Important Determinant on Muslim Consumer Behaviour in Malaysia?," *Journal of Islamic Marketing* 2, no. 1 (2011): 83-96, <https://doi.org/https://doi.org/10.1108/17590831111115268>; K. L. Van den Broek, I. Walker, and C. A. Klöckner, "Drivers of Energy Saving Behaviour: The Relative Influence of Intentional, Normative, Situational and Habitual Processes," *Energy Policy* 132, No. November 2018 (2019): 811-819, <https://doi.org/https://doi.org/10.1016/j.enpol.2019.06.048>.

positivism. Meanwhile, this study tries to explore deeply through a grounded-theory approach. In this context, the research questions of this study have been formulated into a couple of points: *First*, how do *Sharī'ah* bank customers in Bengkulu province rationalize their choices? *Second*, in what categories can the rationalization be identified? To formulate a conceptual framework in understanding the *core* issues of the present study, it is necessary to consider the established theories such as *rational choice theory* and Max Weber's rationalization theory.

## Literature Review

### 2.1. Islamic Rationality: Alternative Explanations of Consumers' Choices

In the Islamic economic tradition, a consumer's choice is a complex thing to understand. A Muslim will always face two sources of value — Islam as a value system; and economic rationality as an orientation.<sup>13</sup> Not only is this value considered, but it actively constructs and even becomes the reason for any economic choice. This thesis can be understood as a response, even a critique of neo-classical rationality, which assumes that economic choices and behavior are driven solely by the desire to maximize utility.<sup>14</sup> The same views are formulated by scholars who are active in introducing the paradigm of *behavioral economics*, such as Yurdanur Çalışkan (2018), who believes that economic behavior - including economic choices, is not based solely on considerations of economic rationality. However, sometimes economic actors consider more complex matters such as religious values, cultural and other psychological things.<sup>15</sup> In this argument, the theory of Islamic rationality becomes essential and relevant to be reviewed and then serves as a theoretical foundation to explain customers' choices for Islamic banks.

There are several concepts of Islamic rationality proposed by scholars. Gamze Çavdar (2012), who understands Islamic rationality as the foundation or consideration of individual behavior in Islam, in various aspects, always considers Islamic values and calculates the impact of these behaviors in the future in the life hereafter.<sup>16</sup> Basharat Hossain, in an equivalent idea, also suggests that Islamic rationality refers to the reasoning behind economic choices and behavior based on two considerations, namely normative and positive in a simultaneous way.<sup>17</sup> This means that economic actors who have a good

<sup>13</sup> Nor Diana Mohd Mahudin et al., "Religiosity among Muslims: A Scale Development and Validation Study," *Makara Human Behavior Studies in Asia* 20, no. 2 (December 1, 2016): 109, <https://doi.org/10.7454/mssh.v20i2.3492>.

<sup>14</sup> Joseph Persky, "Retrospectives: The Ethology of Homo Economicus," *The Journal of Economic Perspectives* 9, no. 2 (1995): 221–231, <https://www.jstor.org/stable/2138175>.

<sup>15</sup> İ. Efe Efeoğlu and Yurdanur Çalışkan, "A Brief History of Homo Economicus From The Economics Discipline Perspective," *Adana Alparslan Türkeş Bilim ve Teknoloji Üniversitesi Sosyal Bilimler Dergisi* 2, no. 1 (2018): 28–36.

<sup>16</sup> Gamze Çavdar, "Islamist Rationality: An Assessment of the Rational Choice Approach," *Politics and Religion* 5, No. 3 (December 20, 2012): 584-608, <https://doi.org/10.1017/S1755048312000314>.

<sup>17</sup> Basharat Hossain, "Economic Rationalism and Consumption: Islamic Perspective," *International Journal of Economics, Finance and Management* 3, no. 6 (2014): 273-81.

awareness of religiosity will permanently do not flop down to calculate economic gain. Considering the benefits in the hereafter, this is what is then called *falah* in the Islamic economic tradition.

**Table 1.** Economic Doctrine and Rationalism

Conventional Rationalism		
Capitalism	Communism	Islamic Rationalism
<ul style="list-style-type: none"> <li>▪ Worldly life &amp; confused about the life hereafter</li> <li>▪ Self-satisfaction</li> <li>▪ Self-interest &amp; Rationalism is the sole authority of decision making</li> <li>▪ Competitive market: survival for the fittest</li> <li>▪ No value judgment</li> <li>▪ Independent of revealed religion; Religion is unreliable</li> <li>▪ Earning in any way</li> </ul>	<ul style="list-style-type: none"> <li>▪ worldly life is the only life &amp; no life hereafter</li> <li>▪ Self-satisfaction through the state intervention</li> <li>▪ Rationalism and the state is the sole authority of decision making</li> <li>▪ State controls the market</li> <li>▪ No value judgment</li> <li>▪ No religion</li> <li>▪ Earning in any way</li> </ul>	<ul style="list-style-type: none"> <li>▪ Worldly life &amp; the life hereafter</li> <li>▪ Satisfaction of ALLAH</li> <li>▪ Individualism &amp; Rationalism through moral filtering is a part of decision making</li> <li>▪ Combination of competition and state intervention: Humanity &amp; Philanthropy</li> <li>▪ Value judgment, social, national, cultural values</li> <li>▪ Religion is a key determinant</li> <li>▪ Earning in an honest way</li> </ul>

Note: (Hossain, 2014)

Differences in the concept between Islamic and conventional rationality are obvious and ideological. It can then be formulated. *First*, Islamic rationality, which refers to belief in the worldly life, will be accounted for in the life hereafter. *Second*, satisfaction is oriented to Allah *Ta'ala*. *Third*, when making decisions, use moral filtering to be both rational and individualistic. *Fourth*, a mix of rivalry and government involvement focused on humanitarianism and philanthropy. *Fifth*, there is justification based on values, including social, national, and cultural ones. *Sixth*, religion is the determining factor, or it is the deciding factor. *Seventh*, the benefit is derived from the virtues of fairness and integrity.<sup>18</sup> In this context, then Islamic rationality can be formulated as the foundation of economic choice and behavior, which is rooted in the firm belief that there will be a day of retribution in the hereafter for all behavior in the world; tolerating *self-interest* as long as it is in

<sup>18</sup>Basharat Hossain, "Economic Rationalism and Consumption: Islamic Perspective," *International Journal of Economics, Finance and Management* 3, No. 6 (2014): 273-81, <http://www.ejournalofbusiness.org>.

accordance with *Shari'ah* values.<sup>19</sup> Such Islamic rationality will make economic actors' choices and behavior non-rational because they consider religious values and orientation. In practice, obedient individuals will make choices that can maximize religious values and a sense of diversity — blessings and peace because they obey the values of the *Shari'ah*. This is the meaning of Islamic rationality and becomes the foundation for Islamic economic behavior. Besides, Islamic rationality can explain why religious individuals tend to be irrational in a neo-classical economic perspective. Instead, it puts forward subjective and transcendental considerations.

## 2.2. Rationalization of Choice: Theoretical Explanation

Max Weber introduced the theory of rationality in understanding human actions and behavior. In this context, Alan Sica (1988) understands that Max Weber only developed the Pareto theory of rational human behavior.<sup>20</sup> For the first time, Pareto gave rise to and used the terms rational, rationalized, and irrational: a classification and category of human behavior formed and emerged from economic calculations. The question is: “what is meant by rationality itself?” Stephen Kalberg (1980) acknowledges that rationality is an important theme in the works or oeuvre of Max Weber.<sup>21</sup> However, Max Weber does not clearly define rationality but rather tends to express rationality philosophically and theoretically. Max Weber means more than just defining. Weber tried to understand rationality in a much broader spectrum.<sup>22</sup> Understandably, then there is no strict definition from Max Weber concerning the nature of rationality. In Max Weber's discussion of rationality, there are essential concepts—profound and important assumptions related to rational human behavior and actions.

In the Weberian interpretation, rationalization as a process is an act of mechanical union and is entirely based on economic intentions. Ultimately, rationalization encourages individuals to be absorbed into the machinery of bureaucracy: a process in which an individual's behavior is no longer conditioned by myths and ideologies but modified and domesticated into economic intention and *sich*. It was, in this context that Max Weber's theory of rationality developed. Concerning rationality, Alan Sica defines rationality into several forms: *First*, rationality is the ability to act on the causes and effects related to definitive goals. *Second*, it is the willingness to act on the desire to foregoing idiosyncratic

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<sup>19</sup>Dimas Bagus Wiranata Kusuma et al., “The Rational Behavior Concept in Islam and Policy Framework Perspectives,” *Global Review of Islamic Economics and Business* 1, no. 2 (2013): 099-118; Asharaf Mohd Ramli and Azrul Azlan Iskandar Mirza, “The Theory of Consumer Behavior: Conventional vs. Islamic,” in *Proceedings of the 2nd Islamic Conference 2007 (IECONS2007)*, vol. 2nd (Kuala Lumpur: Faculty of Economics and Muamalat, Islamic Science University of Malaysia, 2007), 1-11.

<sup>20</sup>Alan Sica, *Weber, Irrationality, and Social Order* (Berkeley: University of California Press, 1988), 5.

<sup>21</sup>Stephen Kalberg, “Rationalization of Action in Weber's Sociology of Religion,” *Sociological Theory* 8, no. 1 (1990): 58-84, <https://www.jstor.org/stable/202195>.

<sup>22</sup>Stephen Kalberg, “Max Weber's Types of Rationality: Cornerstones for the Analysis of Rationalization Processes in History,” *The American Journal of Sociology* 85, no. 5 (1980): 1145-1179, <https://doi.org/10.1358/dof.1989.014.02.79253>.

or valued experiences. Briefly, it leads to hedonistic actions and bureaucratic calculus.<sup>23</sup> Meanwhile, irrationality is defined as 1) a spring of action or belief that is not readily susceptible to rational explanation, invariably from the observer's position. Such an implication does not comprehend or employ causal analysis in attempts to secure ends, or uses inappropriate or nonsensical means as assessed post facto via a rational model of action; or 2) a form of behavior based on the belief that controls the subject's action in gaining either pleasant, unpleasant, or ambivalent result, without the subject's absolute control or conscious wishes.<sup>24</sup> Another case is the meaning of non-rationality which Alan Sica defines as behavior that deviates from rational procedures and even tends to penetrate ways that are considered rational. There is no doubt an element of neglect and intention but not to a rational act.<sup>25</sup> Definitions of rationality and irrationality or non-rationality seem to produce a thesis that rationality and all the processes associated with it relate to social actions. This definition becomes the foundation or gap for other social scientists to re-investigate Max Weber's theory of rationality. There is even, without being awkward, a necessity for revising the theory of rationality that has been so radically introduced by Max Weber.

Habermas has succeeded in rebuilding Max Weber's theory of rationality. By rereading Weber's theory of rationality through a hermeneutic perspective, Habermas was able to make the theory of rationality a universal standard in understanding the current human condition.<sup>26</sup> Jürgen Habermas believes that every human being, and individual, necessarily provides space for a *reason* to shape or color his social actions and behavior. Jürgen Habermas's belief can be stated as an effort to carry out social expansion towards rationality and as a rationalization of modern Western society.<sup>27</sup> At the same time, Jürgen Habermas has carried out reformulation and reification of the theory of rationality, which eventually found a common thread between Weber, Lukacs and the Frankfurt schools. Not surprisingly, in the end, Jürgen Habermas revealed the taboo or the actual veil of rationality. The veil had been hidden behind the criteria of reason or human reason. Jürgen Habermas was able to find criteria reasoning universal and was widely accepted by various social science paradigms such as post-structuralism. Later, Jürgen Habermas' theory of rationality was reconstructed by Piaget through the approach and perspective of developmental psychology.<sup>28</sup> Habermas also dared to choose the radical path to expand the competence of individual rationality. With a psychological approach, the scholars interested in questioning rationality understand that rationality is a matter of intention and a psychological problem related to human mentality. The reason is to say that someone acts rationally. In fact, Antony Giddens cannot conclude easily the conclusions formulated by

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<sup>23</sup>Alan Sica, *Max Weber, Irrationality, and Social Order*, 32.

<sup>24</sup>Alan Sica, *Irrationality, and Social Order*, 33.

<sup>25</sup>Alan Sica, *Max Weber, Irrationality, and Social Order*, 40.

<sup>26</sup>Anthony Giddens, *Social Theory and Modern Sociology* (California: Stanford University Press, 1987), 46.

<sup>27</sup>Anthony Giddens, *Social Theory and Modern Sociology*, 83.

<sup>28</sup>*Ibid.*, 229.



empiricists,<sup>29</sup> only by limiting the investigation to the background of rational actions or expressions of world-object or knowledge of the object-world *per se*. Nevertheless, ideally, it needs to investigate cognitive-instrumental rationality with Jürgen Habermas' concept of rationality-communicative. In that context, Jürgen Habermas writes that:

This concept of communism of rationality carries connotations with it, ultimately going back to the central experience of the informally unifying, brings connotations with it, ultimately going back to the central experience of the informally unifying, conflicting force argumentation speech, ultimately going back to the central experience the informally unifying, consensus-building *the common sense* convincingly motivated convictions at the same time to ensure the unity of the world and the inter-subjectivity of their life context.<sup>30</sup>

Rationality, write Giddens, a *presumption* or assumption of communication. Because anything is considered rational when it fulfills criteria that others can accept. Every human being can accept interactions when those interactions contain mutual benefit — relationships are providing mutual benefits. In this context, Jürgen Habermas considers that rationality is inherent in communication and can be investigated through the general property of argumentation. Max Weber's version of rationality is the foundation of cultural rationalization, and this is 'targeting' economic issues such as consumption. For example, the phenomenon of McDonalidization has surrounded the social landscape. It offers issues of efficiency, predictability, calculation and control through non-human substitution for human technology.<sup>31</sup> A broader rationalization theory is needed than the theory offered by Max Weber, Jürgen Habermas or Piegat.

As re-directed by Steve Bruce and Steven Yearley (2006), Max Weber has categorized social actions into several forms: First, Instrumental (*sweckrational*) action. This is short rationality. The economists assume that every human being always aims and desires to maximize satisfaction and profit that can make them happy.<sup>32</sup> *Second*, rational (*wertrational*) action, where the actor acts and behaves according to the objectives formulated based on his interests. The goal is then called *an ultimate value*.<sup>33</sup> *Third*, effectual action: a behavior that is formed entirely by emotions. *Fourth*, traditional action: a behavior formed by custom and habit.<sup>34</sup> To understand empathy for this type of social action, sociology uses dynamic methods that tend to differentiate between various existing paradigms. In addition, behavior is defined explicitly by sociologists as human behavior that contains specific intentions.<sup>35</sup> Whether it is an action or social behavior, in sociology, it is returned and associated with rationality. Theoretically, rational behavior is often associated with something logical based on calculations, unlike the case with behaviors

<sup>29</sup>Ibid., 245.

<sup>30</sup>Ibid., 266.

<sup>31</sup>George Ritzer, *Explorations in The Sociology of Consumption: Fast Food, Credit Card and Casinos* (London: Sage Publication, 2001).

<sup>32</sup>S. Y. Steve Bruce, *The Sage Dictionary of Sociology* (London: Sage Publication Ltd., 2006), 87.

<sup>33</sup>Ibid., 106.

<sup>34</sup>Ibid., 111.

<sup>35</sup>W.G. Runciman, *Weber Selection in Translation* (Cambridge: Cambridge University Press, 1978), 10.

based on empathy that involve emotions and artistic sensitivity. The empathetic behavior is produced by actors that involve feeling-experienced, which exist in the imagination.<sup>36</sup> So, rational behavior means multiple intelligibility.

With the sociology approach, Max Weber has tried to understand rationality and finally has been able to become the foundation for explaining social action. The substance that holds between rationality and rational behavior is the existence of human awareness of their actions. Stephen Karlberg elaborates on how Max Weber categorizes rationality. Theoretically, and philosophically Max Weber tends to correlate rationality with rationalization. The relationship can be seen from several important concepts proposed by Weber, namely the disengagement of the world, bureaucratization, or the increase in what Weber calls the lack of freedom.<sup>37</sup> Guy Oakes states that the values of rationality are the product of the rationalization of values that operate and exist in social spaces<sup>38</sup>. In practice, rationality is the result or product of the rationalization of modern culture: a tendency in which myths and beliefs in religions are replaced by bureaucratic and instrumental considerations.

Max Weber, as Stephen Kelberg once studied, has elaborated on the questions in his works such as *The Religion of China* (1951), *The Religion of India* (1958), and *Ancient Judaism* (1952), the last which is quite monumental is *The Protestant Ethics and The Spirit of Capitalism*.<sup>39</sup> In some of his works, Max Weber can distinguish between rationality based on *belief* and *tradition* and rationality based on economic and instrumentality. Rochman Achwan (2010) explained that rationality could be interpreted as an economic action that has a reasonable reason in the view of the perpetrators, not according to the views of experts.<sup>40</sup> In that context, Max Weber categorizes rationality into three forms, namely: instrumental rationality, values and traditions. Instrumental rationality, as described by Rochman, is an individual act that prioritizes self-interest and calculates the advantages and disadvantages of pursuing economic goals. Another case with individual actions oriented to the rationality of values and traditions, generally these actions are influenced by the cultural and community environment. Illustratively the theory of rationalization and rationality that has been decomposed can be understood from the following scheme:

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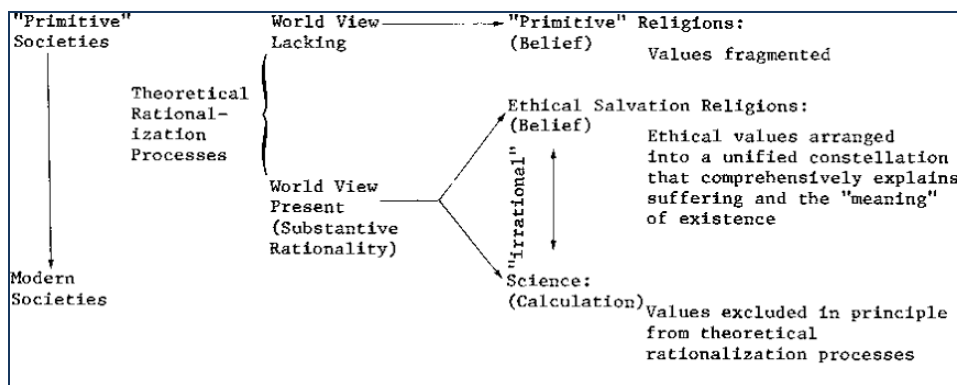
<sup>36</sup>Ibid., 100.

<sup>37</sup>Stephen Kalberg, "Max Weber's Types of Rationality: Cornerstones for the Analysis of Rationalization Processes in History," 1145.

<sup>38</sup>Guy Oakes, "Max Weber on Value Rationality and Value Spheres," *Journal of Classical Sociology* 3, no. 1 (2003): 27-45, <https://doi.org/https://doi.org/10.1177/1468795X03003001693>.

<sup>39</sup>Stephen Karlberg, *Rationalization of Action in Weber's Sociology of Religion*, 59.

<sup>40</sup>Rochman Achwan, "Sosiologi Keuangan: Dulu Dan Kini," *MASYARAKAT: Jurnal Sosiologi* 15, no. 1 (January 23, 2010): 59-67, <https://doi.org/10.7454/mjs.v15i1.3707>.



**Figure 1.** Weber's Rationalization Process

Referring to Figure 1, the rationalization process is fundamentally different due to the differentiation of society—primitive or rural societies, with modern society or city. In theory, primitive societies experience “world view-lacking,” or stagnation of world views. So, that everyday actions, behaviors and decisions are determined depending on a foundation of values, belief and religion. Whereas, modern society develops one level by involving knowledge, so the economic calculation process in deciding an action is possible. The scheme offered by Max Weber will be intensely empirically identified by Islamic bank customers in Bengkulu Province. It is, of course, not intended to verify or theoretical confirmation, but trying to find and formulate new categories and concepts empirically.

### 3. Material and Method

#### 3.1. Research Design

This research is concerned with understanding the rationality behind the customers’ choices of Islamic bank in Bengkulu province. Therefore, the research questions of this study are formulated into a couple of points: *First*, how do the Islamic bank customers in Bengkulu rationalize their choices toward Islamic Bank? *Second*, what are the categories in which the rationalization can be identified? From these research questions, it can be emphasized that the objective of the research is the customers and the rationalization behind their choices of the Islamic Bank in Bengkulu. In this *locus*, the grounded theory was chosen as the design of this study. This confirms that this study entirely refers to a qualitative approach because grounded theory as a design is only possible to be approached in qualitative ways. Conceptually, grounded theory is an approach designed to encourage constant interactions between researchers and available data while at the same time enabling them to persistently analyze the data that emerges.<sup>41</sup> Referring to the concept proposed by Antony Bryant, this study consistently analyzes qualitative data collected through in-depth interviews related to information on how rationalization of customers

<sup>41</sup>K. C. Antony Bryant, “Qualitative Research,” in *The Sage Handbook of Grounded Theory* (New York: Sage Publication Ltd., 2011), <https://doi.org/https://doi.org/10.1177/1468794111410638>.

towards their choices of Islamic banks in Bengkulu. It is possible to conduct empirical checks on the data analysis process and encourage researchers to theoretically explain empirical findings related to customer rationalization of their choices in Islamic banks in Bengkulu.

### 3.2. Data Collection and its Approach

The primary data of this research was entirely qualitative. Participants (the source of data) were selected through a system of volunteers. The participants were asked to be prepared beforehand whether they were willing to be informants to be interviewed in-depth. The formulated questions of interview rested upon an unstructured method and focused on exploring how they rationalized their choices of Islamic banks in Bengkulu. The data collection approach enabled the researchers to carry out the processes required by Glasser and Strauss. The grounded theory must be based on processes that enable and provide space for researchers to conduct *generating theory*. Hence, they can decide which data will be collected at a later stage, as well as where they can find the data.<sup>42</sup> With the data collection techniques based on *volunteerism*, the participants who were voluntarily involved and became the primary data sources in this study were related to several Islamic banks in Bengkulu province.



**Figure 2.** *Sharī'ah* Banks as Research Locations

Various sets of information were obtained from the participants who were scattered in 5 (five) Islamic banks in Bengkulu (the capital of Bengkulu province) and the City of Curup (the capital of the Rejang Lebong Regency). The banks were Bank Syariah Mandiri, Bank Muamalat Indonesia, Bank Rakyat Indonesia Syariah, *Sharī'ah* National Bank of Indonesia, and Bank Syafir, Bengkulu. Participants scattered in various Islamic banks were selected depending on their volunteerism to become informants. Although the participants

<sup>42</sup>Karlberg, *Rationalization of Action in Weber's Sociology of Religion*, 59.

voluntarily became the source of data –*in-depth interviews*, the participants were heterogeneous. It could be ascertained, from the demographic aspect, participants were heterogeneous or differed from one another. In detail, the research participants can be seen from the table below:

**Table 2.** Participant Profile of In-depth Interview

Participant	Profile	Interview Time
P1	A middle-aged man aged 49 (forty-nine) years old, known in the village Suro Bali, Curup, as a Buddhist priest. Every day besides leading the Buddhists, he is also a farmer. He used to come from Bali. Noted as Bank Syariah Mandiri, Curup.	October 16, 2019
P2	A 62-year-old Protestant Christian priest in the GKPI Bengkulu church. Alumni from the Malang Evangelical Institute (Strata Dua). These participants came from Banyuwangi.	October 15, 2019
P3	A Protestant Christian priest in the city of Bengkulu, aged 50 (fifty) years and came from the Central Java wobble. STAPIN Alumni and has been pastors for 25 years and registered as a customer of Bank Rakyat Indonesia Syariah, Bengkulu.	October 17, 2019
P4	Professor of Islamic Law at the State Islamic Institute, Bengkulu. He also held the position of chairman of the Bengkulu Province MUI and served as DPS ( <i>Sharī'ah</i> Supervisory Board) of Bank Syafir, Bengkulu.	September 1, 2019
P5	Male aged 27 (twenty-seven) years, with the Rejang tribe and Muslim. He was noted as a customer of Bank Syafir, Bengkulu.	October 16, 2019
P6	A woman, a Sarawak tribe, is Muslim. She is 47 (forty-seven) years old. She was noted as a customer of Bank Syafir, Bengkulu.	October 18, 2019
P7	Muslim women with the Sarawak tribe. She is 25 (twenty-five) years old. Noted as a customer of Bank Syafir, Bengkulu.	September 1, 2019
P8	Aged male, 58 (fifty-eight) years old. Known as ethnic Minang, who adhere to the practice of Islam. Noted as a customer of Bank Syafir, Bengkulu.	September 2, 2019
P9	Male, 27 (twenty-seven) years old. He has a profession as a Civil Servant (Civil Servants).	September 3, 2019

Participant	Profile	Interview Time
	Sudanese ethnicity Registered as a customer of BNI Syariah, Bengkulu Branch.	
P10	Women are from Bukittinggi, Muslim. Being an entrepreneur. He is 53 (fifty-three) years old. Registered as a customer of BNI Syariah, Bengkulu Branch.	October 15, 2019
P11	Male aged 40 (forty) years, Muslim and his tribe is Serawai. He has been a customer of Bank Indonesia Syariah for 4 (four) years.	October 14, 2019
P12	Male, Muslim, Javanese, and he works as a civil servant in Bengkulu Province Government. 35 (thirty-five) years old. Registered as a customer of BNI Syariah, Bengkulu Branch	October 14, 2019
P13	Female, 49 (forty-nine) years old, ethnic Minangkabau and Muslim. With a profession as a housewife. Registered as a customer of BNI Syariah, Bengkulu Branch.	October 15, 2019
P14	A man in the eyes of practitioners of the Muamalat Bank Curup Branch is notoriously resilient. His profession as a trader. Muslim, ethnic Lahat and age 43 (forty-three) years. Graduated from the Computer.	September 2, 2019
P15	Female, 49 (forty-nine) years old, ethnic Minangkabau and Muslim. With a profession as a housewife. Registered as a customer of BNI Syariah, Bengkulu Branch.	September 5, 2019

The table provides information about the participants who voluntarily performed as a source of heterogeneous data. This can be seen from the age, profession, and even choice of Islamic banks spread in Bengkulu, Curup. Even in terms of religion, it is relatively different. There are Buddhists, Christians, even though the majority were Muslims. The composition of participants with this level of heterogeneity at least will be a solid foundation to build a theory of personal experience related to their choice of Islamic banks.

### 3.3. Non-Probability Sampling Approach

This study applied “non-probability sampling” as an approach for qualitative data. This sampling approach referred to Vehovar *et al.* (2016) model, in which “non-probability

sampling” (NPS) is based on the national and voluntary selection of sample units respectively, nevertheless adapted to the established sampling type.<sup>43</sup> As frequently considered by scholars, the NPS is selected as a sampling approach because the NPS does not involve considering representatives as the desired purpose for the sample description. In this regard, NPS is the main tool for informants' selection.<sup>44</sup> Based on that argumentation, this study intensively avoided biased sampling or informants when gathered the data through the main principle “homogenous sampling”. Such sampling involves individuals, groups, or settings because they all possess similar characteristics or attributes. The participants of this study were selected based on the membership in a subgroup (i.e., in this context, the consumer of the Islamic bank of Bengkulu) that had specific characteristics.<sup>45</sup> This principle became the main foundation or a requirement for unbiased sampling selection in qualitative research, i.e. grounded research.

### 3.4. Analysis Approach

Based on the procedures of grounded theory, this research is based entirely on four processes in the production of theory in explaining the rationality of customer choices for Islamic banks in Bengkulu. The process includes *understanding*, *generality*, *control*, and *conclusion*.<sup>46</sup>

The table informs on how the data is analyzed, and then finally, it leads to the formulation of a new theory. Borrowing the views of Barney G. Glaser and Anselm L. Strauss (2006), the analytical approach that is often applied to *grounded theory* is comparative analysis. It is often used in sociology and anthropology research, but in its development a comparative analysis is applied differently. Nevertheless, a comparative analysis is used for several purposes, namely to avoid confusion or to give birth to a theory or *generating theory*. Barney G. Glaser and Anselm L. Strauss (2006) assert that comparative analysis is a general method which is sometimes experimental and sometimes statistical compound. There are at least 4 (four) stages in using the comparative method constantly, namely: 1) *comparable incidents applicable to each category*; 2) *integrating categories and their properties*; 3) *delimiting the theory*; 4) *writing theory*. Each stage is integrated with each other and must be done in stages by the researcher. Finally, the theory can be produced.

<sup>43</sup>Vasja Vehovar, Vera Toepoeland, and Stephanie Steinmetz, “Non-Probability Sampling,” in *The SAGE Handbook of Survey Methodology*, ed. C. Wolf et al. (New York: Sage Publication Ltd., 2016), 330.

<sup>44</sup>Ma Dolores C. Tongco, “Purposive Sampling as a Tool for Informant Selection,” *Ethnobotany Research and Applications* 5 (December 31, 2007): 147, <https://doi.org/10.17348/era.5.0.147-158>.

<sup>45</sup>J. Omona, “Sampling in Qualitative Research: Improving the Quality of Research Outcomes in Higher Education,” *Makerere Journal of Higher Education* 4, no. 2 (July 3, 2013): 179, <https://doi.org/10.4314/majohe.v4i2.4>.

<sup>46</sup>Barney G. Glaser, and Anselm L. Strauss, *The Discovery of Grounded Theory Strategies for Qualitative Research* (London: Aldine Transaction, 2006), 49.

**Table 3.** Data Analysis Procedures<sup>47</sup>

Steps	Procedures	Analysis Unit
Understanding	“It is directly related to the reality of an area that can be understood through the people involved in it.	Religion Preference System Choice Rationalization
Generality	“It gives birth to theories based on concrete criteria.”	Reason Categories.
Control	“The process of controlling reality; and the situation, in order to predict change.”	The Consumers' Choice Control toward <i>Shari'ah</i> bank
Conclusion	“The process of formulating theories from data.”	Output: Theories/Explanation Actual issues on the same research

Technically, in the first step (read: comparing incidents applicable to each category), the researchers start their business by coding every event or *incident* found in their data so that even categories can be generated from this stage. The second, (read: *integrating categories and their properties* step), where the process starts with a simple step—make a brief memo. However, ‘coding’ continues, and the comparison unit is increased from one incident to another, so that comparison can be carried out simultaneously with regard to the categories that emerge. Regarding the third stage (read: *delimiting the theory*), this process is the stage where researchers try to do ‘eliminate theory’—limiting the theory, through two stages: 1) *theory solidifies*, this process emphasizes efforts to minimize modification by strictly comparing the categories that appear to in property theory. 2) reduction. The fourth stage (read: *writing theory*), this process is the stage where qualitative analysis is applied strictly.<sup>48</sup> The researchers analyze the data that has been coded, understanding the collection of memos and theories simultaneously.

#### 4. Results and Discussions

The study of consumers' choices of Islamic banks based on grounded research has introduced that “rationality of consumers behind their decision to select Islamic bank and transact consistently is a complex choice. Rationality cannot be just categorized as instrumental rationality as perceived by Weberian, but it also indicates the irrational reasoning based on cultural argumentation and religious reasons. Both rational and irrational choice is a product of reality in which consumers live and interact to the social, economic and cultural environment. In this regard, the informant of the study involves a set of characteristics of consumers who are voluntarily willing to be informants.

<sup>47</sup>Ibid., 81.

<sup>48</sup>Berney G. Glaser, and Anselm L. Strauss, *The Discovery of Grounded Theory Strategies for Qualitative Research*, 110.



**Table 4.** Descriptive Statistics Results

Variable	Obs	Mean	Std. Dev.	Min	Max
<b>Informant's Socio-Economic Characteristics</b>					
Gender	65	.769	.425	0	1
Age	65	2.908	1.042	1	5
Work	65	1.462	.937	0	3
Religion	65	1	0	1	1
Education	65	3.231	1.156	1	5
Income	65	2.169	.911	1	4
Marital Status	65	2.215	.91	1	4
<b>Informant's Perception of Islamic Bank</b>					
Consumers Duration	65	2.246	1.358	1	5
Banks' Information	65	2	1	1	4
Products Choice	65	2.415	.934	1	4
Shari'ah Compliance	65	4.462	.867	1	5
Non Ribawi	65	3.923	1.108	1	5
Islamic Services	65	4.554	.685	1	5
Financing Chance	65	4.2	.87	1	5
Profit-Loss Sharing	65	3.754	1.173	1	5
Employee Ethics	65	4.477	.812	1	5

Table 4 displays a set of statistical information. There are two sets of information type: i) informant's socio-economic characteristics. In this information, a set of variables was involved, such as gender, age, work status, religion, education, income and marital status. Statistically, in gender context, the female informants are 76.92% and the male ones are 23.08%. In the age variable, the trend of informant's age was indicated by 29.23% of 30-39 years old, and the minimum age is 6.15% of fewer than 20 years old. As for the work of informants, around 66.15% are private employees. Meanwhile, from the religious aspect, generally informants are generally Muslim. In the education aspect, around 52.31% of informants were undergraduate degrees. Around 38.46% of the informants earned 2.5-5 million rupiah each month. The last aspect is marital status, in which 44.62% of informants were married; ii) informant's perception of Islamic bank. There are nine variables on Islamic bank attributes based on informants' perception, i.e. duration as Islamic bank consumers; source information on Islamic bank; products' choice; *Shari'ah* compliance; free interest and ribawi system; services based on Islamic values; implementation of profit-loss sharing and ethics of employee. In general, informants perceive that Islamic bank in Bengkulu has indicated *Shari'ah* based system consistently. The next issue: "did the Islamic attributes of Islamic bank in Bengkulu effectively constructs the consumer's choice?" This question will be elaborated in the next section.

#### 4.1. Consumers' Choice and its Rationality

Every choice of Islamic bank customers is undoubtedly based on unique, specific rationality. Empirically, rationality refers to the primary purpose why a customer decides to choose to deal with a bank. This goal can also be interpreted as the *ultimate goal* to be achieved when deciding to become an Islamic bank customer. There are several objectives behind the customer's choice of Islamic banks, starting from goals based on *self-interest* maximizing the utility or goals that are transcended together, for example, because they obey religious doctrine. A participant [P5] informed that being a customer of an Islamic bank aimed at maximizing profits and utility. This means the products offered in accordance with the client's desire; as well as the competitive advantages offered by Islamic Banks, for example, the profit sharing ratio of *mudharabah* savings become the foundation behind their choice of Islamic Banks, in this case, Syafir Bank in Bengkulu. Strengthening the information expressed by previous participants, the choice of Islamic banks can also be driven by instrumental and materialistic reasons or rationality. These instrumental reasons can be identified from the information conveyed by participants [P5]:

*"I do not understand the concept of Islamic banks. Therefore, the important thing for me is that Shari'ah Banks are better in terms of products and facilities offered to customers. Not to mention the amount of revenue sharing, which in my opinion is very competitive and profitable."*

Several concepts can be formulated from the information expressed by Participants [P5], namely: 1) products that coincide with expectations will be considered in customer choices; 2) good facilities can be enjoyed by customers when transacting at Islamic banks, also re-inforcing their reasons for being a consumer of Islamic banks; 3) In addition, competitive advantage such as savings and deposit profit-sharing ratios also effectively motivate customers to choose Islamic banks as financial destinations. In this case, Islamic banks cannot rely on the branch. However, Islamic banks must be able to become a *Shari'ah*-based industry, which is trying to do product intensification, amenities, and technology in order to satisfy the customers. Empirically, Islamic banks succeeded in fulfilling two customer objectives, namely: fulfilling the desire to maximize utility and provide spiritual satisfaction because of applying *Shari'ah* values.

The customer choice is a variety of available alternatives. This matter can provide a basis for consideration in action. More than that, goals become the criteria of rationality adopted by customers when choosing a bank. It will be an indicator of the rationality held by individuals in making transactions and economic actions. When the goal is materialistically oriented; and instrumental, it can be ascertained that the rationality adopted is logic and economic calculation. Conversely, the aim is not to fulfill materialistic and profane, but rather to transcendent matters, then the rationality adopted is value rationality. In connection with this matter, participant [P8] stated:

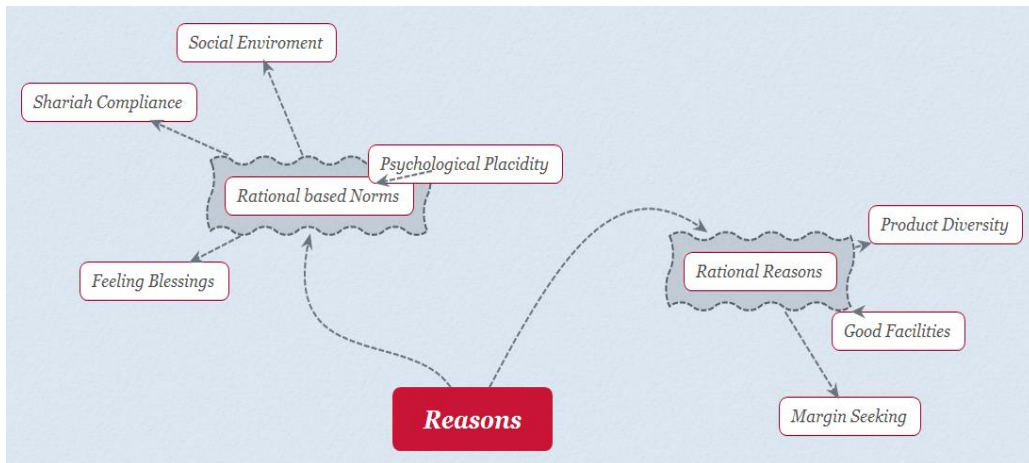
*After having transacted at a conventional bank two years earlier, there was no sense of peace, especially after the existence of an illicit prohibition on bank interest by the MUI, until finally, my sister recommended to deposit my funds at Syafir Bank. After that, I felt something different between Islamic and conventional banks. There is a sense of blessing*

*after I transact in Islamic banks. This feeling then made me stay as an Islamic bank customer.*

The participants provided information on their psychological experiences—feeling God's blessing or *barakah* at all. This feeling increased with the issuance or *fatwa* of the Indonesian *Ulama* Council (MUI) Number 1 of 2004 concerning the prohibition of bank interest. The choice of participants to move deposits to Islamic Banks, in this case, Bank Syafir was driven by two reasons: psychological experience; and the existence of environmental encouragement. These bring new awareness in the participants, to then switch to Islamic banks and leave conventional banks. As a result of this transition, participants felt a more calming psychological experience. This then makes him survive and loyal as a customer of Islamic banks until now.

In another form, even though in the same rationality, namely value-based rationality, a participant [P13] informed that: “*Fatwa* forbids bank interest”, I learned from my husband who is active in a religious organization, Muhammadiyah. This knowledge has caused our family to trade with Islamic banks. So, a sense of security and *barakah* can be obtained and to avoid being anxious about the existence of elements of usury.” The experiences conveyed by these participants are relatively similar to the experiences felt by the previous participants. Both of them feel inner peace and psychological satisfaction when they become customers of Islamic banks. There is a differentiation of experiences between these two informants. Participants [P13] select an Islamic Bank because it was consciously shaped by the environment and tradition—they grew up in a devout Muslim family. Besides that, his background as an activist of the Muslim cultural community, namely Muhammadiyah, also helped encourage the institutionalization of Islamic values into himself, and she finally realized how important it was to abide by Islamic doctrine. Consequently, avoiding usury is a necessity.

The *reason* is used as an indicator of rationality behind the choice of Islamic bank in Bengkulu. So, the information displayed will be *concerned* about why customers choose Islamic banks over conventional banks. In this case, the participants [P7] explained their reasons for choosing an Islamic bank: “I start from a competitive profit-sharing offer from an Islamic bank, I ended up depositing a number of funds, hoping to get a higher profit and profit share. Over time, without realizing there is a kind of awareness that Islamic banks are actually different. The feeling then gives rise to calmness, just feels blessings of income received from the funds deposited.” This information confirms two things: *First*, participants initially choose an Islamic bank because it is driven by a desire to maximize profits through profit sharing. Nonetheless, over time, when becoming a customer of an Islamic bank, a religious awareness emerged. This empirical information becomes the theoretical foundation submitted in this article, namely: “The rationality of *Sharī'ah* bank customers in Bengkulu complexes while simultaneously showing two sides at once. The instrumental rationality, and the value—based on rationality.



**Figure 3.** The Reason Model of Consumers

There are two categories of reasoning (see Figure 3) behind the choice of Islamic bank customers in Bengkulu. *First*, rational reasoning: with indicators of choice based on several causes—finding competitive margins, good facilities, and the diversity of products offered by Islamic banks. *Second*, rational reasoning but based on Islamic norms and values. The reasons are: 1) choosing an Islamic bank because it provides psychological peace; 2) by choosing an Islamic bank, participants feel blessed; 3) being a consumer of an Islamic bank driven by a desire to comply with Islamic law and teachings; and 4) social environment such as family and religious community affiliation also determines how participants choose Islamic banks. This illustrated information confirms the position of the theory formulated empirically through studies, where the rationality adopted by participants who are the customers in several Islamic banks in Bengkulu is hybrid rationality. This term was deliberately introduced to represent two integrated reasoning behind the choices of Islamic bank customers. Both instrumental reasoning and transcendental reasoning based on religious norms are equally active in mobilizing customers in making choices about Islamic banks in Bengkulu.

#### 4.2. Hybrid-Rationality: Theoretical-Empirical Explanation

A participant [P7] expressed his experience of being a *Sharī'ah* bank customer, namely Bank Syafir, for him: the choice of Syafir Bank began with a competitive profit-sharing offer from an Islamic bank. Finally, depositing a number of funds, hoping to get a Syafir Bank, for him: higher profit sharing and profits. Over time, without realizing there is a kind of awareness that arises from themselves that Islamic banks are actually different. The feeling of calmness just feels of blessings of income received from the funds deposited. There are two reasons confirmed by the participant, especially in relation to reasoning that was built when being a consumer of Islamic banks, namely: 1) the goal of maximizing profits; 2) over time, the reasoning faded because of the dominant sense of calm because

of choosing an Islamic bank. This is interpreted as jihad to obey and practice religious orders—avoiding interest which is usury.

Profit and consideration of social norms, religion or other beliefs will cause a differently patterned choice. However, these categories of reasons are equally in the customer's choice of Islamic banks in Bengkulu. In this context, the submission of terms for this reality with hybrid-rationality is valid empirically. The meaning of *hybrid rationality* is rationality which accommodates instrumental reasoning and value-based reasoning being used as the primary consideration in being a customer of an Islamic bank. This finding actually exceeds the theories and scientific concepts that have been proposed previously by many scholars regarding the choice of Islamic bank consumers.

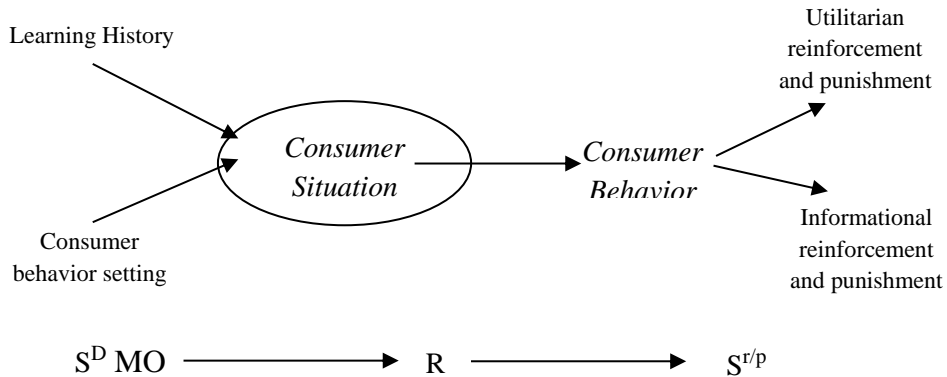
Gordon R. Foxall explains that consumer choices must be understood in the context of action. It is assumed to be an economic activity and will inevitably refer to the term intentionality. It is possible to define consumer's choice as something consisting of complex elements such as *consumer desires, beliefs, emotions, perceptions, patterns of reinforcement and punishment* which are then conceptualized as the willingness of consumers to pay costs as a consequence of mental calculations of decisions about their choices.<sup>49</sup> This is different from the doctrine of determinism, which believes that all individual actions—including consumer choice, are determined entirely by universal laws.<sup>50</sup> There is something that exists outside of human beings and called as *law for reality*, which forces humans to submit to these laws. Steward underlined that humans have a mind to calculate the actions. The brain, according to Steward, has the ability to judge and even predict every consequence of the actions. At this stage, various forming elements of consumer choice can form the mental state of an individual before deciding a choice.

The availability of various factors that shape or might help consumers make a choice must be understood in the context of the interaction between *self-determination* and *values-determination* taking place continuously in the consumer choice. This condition eventually led to the birth of a unique typology of consumer behavior, and even differentiated between one with another. Related to this view, Gordon R. Foxall introduces a *summative behavioral perspective model* in explaining the relationship between the situation and consumers' choices.

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<sup>49</sup>Gordon R. Foxall, *Perspectives on Consumer Choice: From Behavior to Action, from Action to Agency*, 164.

<sup>50</sup>H. Steward, *A Metaphysics for Freedom* (Oxford: Oxford University Press, 2012), 35.



**Figure 4.** Summative Behavioral Perspective Model<sup>51</sup>

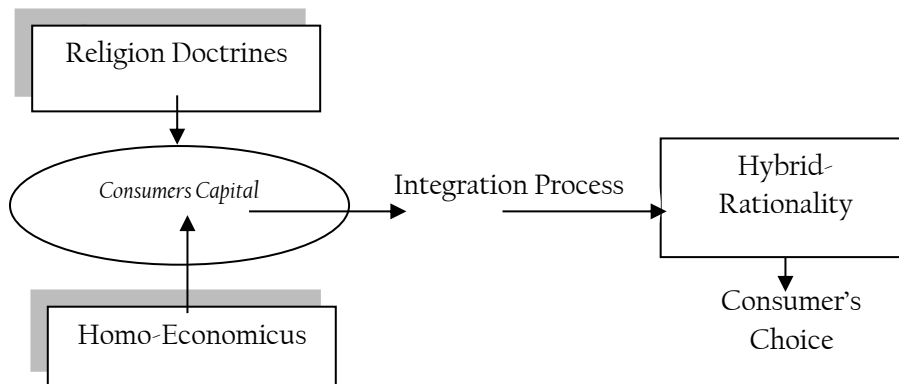
Gordon R. Foxall very convincingly explains the model introduced (see Figure 4). The explanation concerns the relationship between the situations faced by consumers. This model is essentially the elaboration of the three contingencies shown through the correspondence between its various components and the discriminatory stimulus or *motivating operation* ( $S^D$ , MO), *Responses* (R), and *reinforcement and punishing stimuli* ( $S^{r/p}$ ). The situation is a product of the *learning history* process or how consumers learn historical facts related to alternative choices, also *setting* consumer behavior. These terms are *discriminative stimuli or motivating operations* ( $S^D$ , MO) responded by consumers by allowing the calculation of various possibilities, both in utilitarian or skeptical-normative measures.<sup>52</sup>

The model offered by Gordon R. Foxall successfully explains the situation and dilemma faced by an individual choice in consuming a product. There are factors occurring spontaneously and psychologically when an individual chooses for a moment. Imagination about utility, or awareness of the importance of religious values and ethics so disturbing individuals, until finally there will be a dominance that convince the individual's mentality, until getting rid of uncertainty and then deciding with certainty a choice. This imagination is a *reinforcement*—a psychological condition arising autonomously in individuals and influencing decisions about alternative choices. Gordon R. Foxall's theory of consumer choice has a specific reason, and it can be categorized into four categories, namely *hedonism*, *maintenance*, *accumulation*, and *accomplishment*. Accumulation and maintenance reflect reasoning oriented to social and economic achievement. In this locus, individuals will consider whether the decision to be taken is useful for social and economic life. In contrast, hedonism is a behavior based on values of entertainment and mere momentary satisfaction. In contrast to *maintenance* that is usually reflected by activities

<sup>51</sup>Ibid., 213.

<sup>52</sup>Ibid., 215.

that are useful for *physical survival and welfare*.<sup>53</sup> The various models offered by Gordon R. Foxall, as well as Steward are not fully able to explain the choice of Islamic bank customers in Bengkulu. Because the choice is based on *hybrid rationality*, which is naturally constructed by the integration and unification of instrumental rationality and rational values. To corroborate this thesis, the model can be introduced as follows:



**Figure 5.** Summative Hybrid Model Rational Choice

The *core* explanations of the model (Figure 5) is the process of integration between religious doctrine and economic assumptions inherent in humans as *homo-economicus*. These are then interpreted and believed to be capital for consumers in giving formulation of *hybrid rationality*, namely rationality which is integration and unification between rationality based on economic calculations and rationality based on consideration of religious norms—doctrine; and *Shari'ah* rules. This integration process will ultimately encourages the birth of new awareness of Islamic bank customers. So, being a consumer of Islamic bank not solely oriented to achieving profit and maximizing utility, but also as a form of compliance with religious values and *Shari'ah* rules. This is what was discovered empirically in Islamic bank customers in Bengkulu. So, by making sure that hybrid-rationality is a reality and an empirical reality that cannot be denied.

## 5. Conclusion

There are many scholars who have succeeded in identifying instrumental rationality, as well as rationality based on values or religious norms behind the choices of bank customers. However, not many have succeeded in finding the integration of instrumental rationality and value rationality that occurs in customers when deciding to choose an Islamic bank. Referring to the theoretical gap, this research successfully identifies the issue empirically, and in formulating a theory as a result of an empirical study, where: “The rationality of the choice of Islamic Bank customers in Bengkulu, is neither limited to instrumental rationality nor to the rationality of values. But also found the existence of

<sup>53</sup>Ibid., 233.

*hybrid-rationality*, or unification of instrumental rationality and value rationality, at the same time.” The customer’s choice based on *hybrid rationality* has more complex consequences than choices based only on instrumental rationality or value rationality per se. Empirically, *hybrid rationality* enables customers to achieve objectives that are both unbiased and transcendental. They are not only satisfied utilitarian, but also ones with psychologically composed-feeling. This is the original finding of this study. It is not verifying, or falsifying. Precisely, this research is able to explore the experience behind the complex and institutionalized rationality of Islamic bank customers in Bengkulu.

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