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Factors Affecting Attitude and Intention to Use Islamic Banking in Indonesia

SERAMBI

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Abstract
This research aimed to examine factors affecting attitude and intention to use IB and to confirm customer decision-making. With the purposive sampling method, 165 valid responses from Muslim customers were analyzed using PLS-SEM. The data were collected in Jabodetabek cities and around using an online questionnaire during the pandemic covid in December 2021. The study revealed that sharia compliance, uncertainty avoidance, corporate image, customer attitude, and intention to use IB significantly and positively influenced, but customer awareness and the moderation role of religiosity did not influence.

Abstrak
Penelitian ini bertujuan untuk menguji faktor-faktor yang mempengaruhi sikap dan niat untuk menggunakan IB dan untuk mengkonfirmasi pengambilan keputusan pelanggan. Dengan metode purposive sampling, sebanyak 165 respon valid dari nasabah Muslim dianalisis menggunakan PLS-SEM. Pengumpulan data dilakukan di kota Jabodetabek dan sekitarnya menggunakan kuesioner online pada masa pandemi covid pada Desember 2021. Hasil penelitian mengungkapkan bahwa kepatuhan syariah, penghindaran ketidakpastian, citra perusahaan, sikap nasabah, dan niat menggunakan IB berpengaruh signifikan dan positif, namun kesadaran nasabah dan peran moderasi religiusitas tidak berpengaruh.

Keywords: *Attitude, Corporate Image, Customer awareness, Intention to use IB, Religiosity*

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Introduction

The intention to use Islamic banking (IUIB) is a significant driving factor in economic growth through long-term financing and deposit products (Gani & Bahari, (2021) that can grow IB assets gradually (Jan et al., 2021) as well as increase the growth of Islamic commercial banks, sharia business units, and Islamic financing positively in Indonesia (Otorita Jasa Keuangan, 2020). Therefore, IUIB is very important and become a crucial consumer behavior to be examined and many previous studies discussed about factors that affected it.

Kaakeh et al. (2019) discovered factors that affected IUIB are customer attitude (CA), Islamic financial literacy, bank reputation, sharia compliance (SC), and customer awareness (CW) about IB products, agreements, and mechanisms. Al-Balushi et al. (2019) added it to personal characteristics and another influencing factor is religiosity (Bananuka et al., 2020) and subjective norm that encourages the buying intention of sharia insurance (takaful) for family (Farhat et al., 2019). Husin & Rahman, (2016) stated that knowledge and awareness about sharia insurance products also affect intention, as perceived behavioral control and benefits of cash wakaf - financial cooperative - musharakah mutanaqisah have the same influence (Zabri & Mohammed, 2018).

IUIB is formed by attitudes (Albaity & Rahman, 2019; Kaakeh et al., 2019) which are influenced by the customer's level of religiosity (R) (Bananuka et al., 2020). Kaakeh et al. (2019) found that the intention can be influenced indirectly by CW of products, contracts, and IB mechanisms through CA, while other research results argued that the intention can also be directly related to CW of sharia insurance (Husin & Rahman, 2016). Next, Farhat et al. (2019) confirmed the brand manager's intention to have sharia insurance that is halal certified determined by SC. Lee et al. (2021) concluded that intention behavior can be determined by uncertainty avoidance (UA) through attitude. The intention to use IB is influenced by the corporate image (CI) (Hossain et al., 2021) and became a mediator of liaison among other variables to decision making (DM) (Li & Jaharuddin, 2020).

Previous researches highlighted relationships between several variables, namely the image influence on attitude (Kaakeh et al., 2019), sharia compliance effect on attitude (Shome et al., 2018; Kaakeh et al., 2019), individualism influence on attitude (Kaakeh et al., 2019), awareness influence on attitude (Islam & Rahman, 2017; Kaakeh et al., 2019), attitude influence to intention (Kaakeh et al., 2019) and the mediation role of attitude towards intention (Albaity & Rahman, 2019; Kaakeh et al., 2019). However, it is still rare for research that explores the relationship between these variables towards CM in the same study, even though DM is influenced by intention behavior (Wijekoon & Sabri, 2021). In addition, it has also not discussed the uncertainty avoidance relationship with attitudes (Levy & Risch, 2020) found UA can affect CA toward a product. Furthermore, only a few research have investigated R as a moderation variable that strengthens the relationship between attitudes to intention. Felix & Braunsberger (2016) has explained that the higher a person's religiosity, the stronger his attitude toward the intention. So Kaakeh et al. (2019) recommended an examination of a relationship between other variables toward the attitude and IUIB.

The aims of this study are to analyze and test those variables that affect the attitude and intentions of customers using IB while confirming customer DM. This research is expected to improve organizational performance in growing the national IB market share in order to achieve an enhancement in the literacy and inclusion index in 2020 – 2025 (Otorita Jasa Keuangan, 2021), because in the new normal of pandemic covid 19, IB is facing many challenges and struggling for recovery.

Literature review

Islamic Banking

IB transactions with sharia rules are governed by Islamic law jurisprudence (Hassan, 2019). Shome et al. (2018) explained that sharia is derived from the Qur'an, Hadith, Sunnah (prophet's habits during his life), Ijma' (the agreement of the Islamic scholars), Qiyas (opinion of experts are not listed in the Qur'an and Hadith) and ijtihad (jurists' opinion regarding the application of sharia on matters are not listed in the Qur'an or Sunnah). IB provides the designed financial services and products to comply with the above principles (Shome et al., 2018). Hamour et al. (2019) added that the types of IB aqad/contracts are murabaha, mudarabah, musharakah, bai salam, istisna, ijarah, ijarah muntahia bittamleek, quard hassan (El-Hachami et al., 2019).

Determinants of Attitude

Hassan (2019) defined SC as ethical compliance that follows sharia principles in transactions of Islamic financial effectively with a revenue sharing system and risk-sharing. The SC is adherence to Islamic values in its commercial transactions to avoid uncertainty (gharar), unfairness, exploitation, and implementation of sharing revenue based on the Qur'an (Kaakeh et al., 2019). Gani & Bahari (2021) added that SC is a banking financial system according to Islamic economic principles with a profit-sharing system.

Bananuka et al. (2020) explained that CA is the perception or knowledge about the situation and facts. Awareness is the passive involvement of an individual who has an interest in certain issues or objects such as customer awareness of insurance or takaful (Husin & Rahman, 2016), The awareness of IB customers is about contracts (aqad) and the mechanisms (Kaakeh et al, 2019), IB's products awareness (Aziz & Afaq, 2018; Albaity & Rahman, 2019), SC of Sharia financing (Kannaiah et al., 2017; Al-Balushi et al., 2019), and the moral consciousness of customers choosing IB (Bayer et al., 2019).

UA is an attempt to avoid uncertain and unknown situations causing fear and worry that can be measured by a particular index or value (Yin et al., 2019). High levels of avoidance indicate neurotic stress and anxiety, while low levels of avoidance indicate happiness and better health (Hofstede, 2003). These levels explain how individual attitudes require clear order and structure when they want to avoid ambiguous and unpredictable situations in order to reduce ambiguity while some others may accept it easily and adaptably (Ryan et al., 2021).

Hossain et al. (2021) defined CI as a consumer standard assessment of a company's organization, (Syah, 2013) such as services, products, and communication styles of the company (Omoregie et al., 2019) as the results of consumer assessment in comparing those attributes with other companies (Ofori et al., 2017) that easily remember. Kaakeh et al. (2019) argued that some thoughts appear in the consumer's minds when remembering a bank name such as the form of attributes, ideas, and understanding of the bank. Pratihari & Uzma (2018) stated that CI is the way internal members project the organization to influence stakeholder perception.

Customers will have high respect for IB if it meets the aspects of SC. But, when the banks ignore it, the customer will move to another bank (Lee & Ullah, 2011). Shome et al., (2018) showed that CA that want to use an IB account expect the bank's operation services must be in accordance with Islamic principles. Another finding said that CA and satisfaction are moderated by the quality of bank services which comply with sharia aspects (Saqib et al., 2016) because it directly affects CA (Kaakeh et al., 2019). Thus, the following hypothesis is proposed:

H1: Sharia compliance significantly and positively influences the IB customer attitude

Kaakeh et al. (2019) concluded that the interest of customers in using IB is grown by awareness according to their level of knowledge and understanding. CW directly and significantly affects CA on IB in The United Arab Emirates (Kaakeh et al., 2019). Attitudes are influenced by CW in using Islamic insurance based on (Husin & Rahman, 2016). Next, Albaity & Rahman (2019) have researched that CW shapes the CA of conventional banks to use IB in the UAE. Based on the study results, CW is a valuable aspect that drives customers to be positive. Accordingly, the following hypothesis is proposed:

H2: Customer awareness significantly and positively influences the IB customer attitude

Attempts to avoid UA are in line with SC which avoids uncertainty (gharar) in commercial banking transactions (Kaakeh et al., 2019). Ng & Indran (2021) found that the index of cultural dimensions such as individualism, masculinity, and UA can significantly affect attitudes, perceptions (Ryan et al., 2021), and social values thereby increasing sensitivity in individual behavior attitudes. Therefore, the following hypothesis is proposed:

H3: Uncertainty avoidance significantly and positively influences the IB customer attitude

Kaakeh et al. (2019) highlighted the importance of the influence of CI on CA in choosing an IB based on the prestige and reputation of the bank. Özkan et al. (2020) revealed a powerful connection between CI with CA to be loyal (Ball et al., 2004) formed by positive attitudes and behaviors (Caruana et al., 2000) so as to prevent consumers from moving to other businesses or companies. Thereby, a proposed hypothesis is as follows:

H4: Corporate image significantly and positively influences the IB customer attitude

Customer Attitude

Attitude is a favorable or unfavorable behavior towards a particular object (Bashir, 2019). Ajzen (1991) described it as a consumer evaluation related to the behavior and feelings, whether positive or negative, good or bad, and likes or dislikes about these concepts and objects. Solomon (2017) added to this statement that CA are formed by individual feelings that arise when evaluating the nature of products, brands, services, prices, advertisements, and promotions. Other aspects are such as issues and objects (Babin & Barry, 2016). Ajzen (2005); Zabri & Mohammed (2018) stated that an attitude is part of the intention process (Ruswanti, 2015) which plays a major role in influencing consumer behavior toward certain objects. Kaakeh et al. (2019) researched CA that directly affects the intention to use IB products in the

UAE, (Bananuka et al., 2019) and in Uganda. CA can also shape the intention to use takaful/insurance (Farhat et al., 2019). CA influence intentional behavior (Pradana & García, 2020; Lee et al., 2021). The proposed hypothesis is as follows:

H5: Customer attitude significantly and positively influences the intention to use IB

Intention to Use IB and Decision Making

Intentional behaviors are the core of the theoretical models that explain an individual's intentions to perform or not to perform certain behaviors and become important mediators in the relationship between certain behaviors and other factors (Ajzen, 1991; Jalilvand et al., 2014). The intention is an effort to perform certain behavior in achieving a goal (Kaakeh et al., 2019). DM is a set of processes that start from the stage of recognizing problems, finding information, evaluating alternative options, choosing products, and making a decision (Solomon, 2017). Kotler & Gary (2018) explained that decisions can be influenced by cultural characteristics such as beliefs, values, perspectives toward themselves, perspectives toward organizations, perspectives toward the environment, and perspectives toward others.

Watson et al. (2018) concluded that consumers who have a greater emotional response will have a strong intention to use the product. Ajzen & Fishbein (1975) found that individuals making rational decisions or performing certain behaviors are driven by intentions. The moral intention of using ethical banks, costs, and convenience factors affect customer decision-making to switch from conventional banks to ethical banks (IB) or continue to use ethical banks. (Bayer et al., 2019). Thus, religiosity, religious leaders' support, and social influence form the intention to use microfinance products (Mansori et al., 2020). Purchase intention is a mediating correlation between environmental concerns, social norms, perceived usefulness, and perceived knowledge with the green product purchasing decisions (Li & Jaharuddin, 2020). Pham et al. (2020) examined the ease of using online shopping platforms that encourages intentions that shape consumers' online shopping purchase decisions. Bayer et al. (2019) analyzed to choose alternatives between ethical banks (green bank/IB) with moral values and conventional banks, through an ethical decision-making model (Al-Balushi et al., 2019). The proposed hypothesis is as follows:

H6: The intention to use IB significantly and positively influences the decision making

Moderating Effect of Religiosity

Elseidi (2018) interpreted R as the level of religious faith and religious values possessed by individuals (Jocson & Garcia, 2021) such as important ritual practices in accordance with religious ideologies and institutions. Felix & Braunsberger (2016) also described R as the motivation, belief, value, and level of individual commitment to certain religious groups (Sagheb et al., 2020) as the involvement of religious experience between humans and their religion.

According to Bananuka et al. (2020), religious experience is positively linked to the using intention of Islamic financing. Al-Balushi et al. (2019) added that R norms play a crucial role in the relationship between R and the selection of IB. Felix & Braunsberger (2016) found that the higher intrinsic R moderates CA reinforce purchase intention and product use behavior in Mexico. In another study, R also moderated CA towards purchase intention behavior and the use of environmentally friendly products (Bhuian & Sharma, 2017). Elseidi (2018) stated that R plays a moderating role in the relationship between attitudes and intentions of Muslim consumers in halal food purchasing. The proposed hypothesis is as follows:

H7: Religiosity significantly and positively moderates customer attitudes towards the intention to use IB

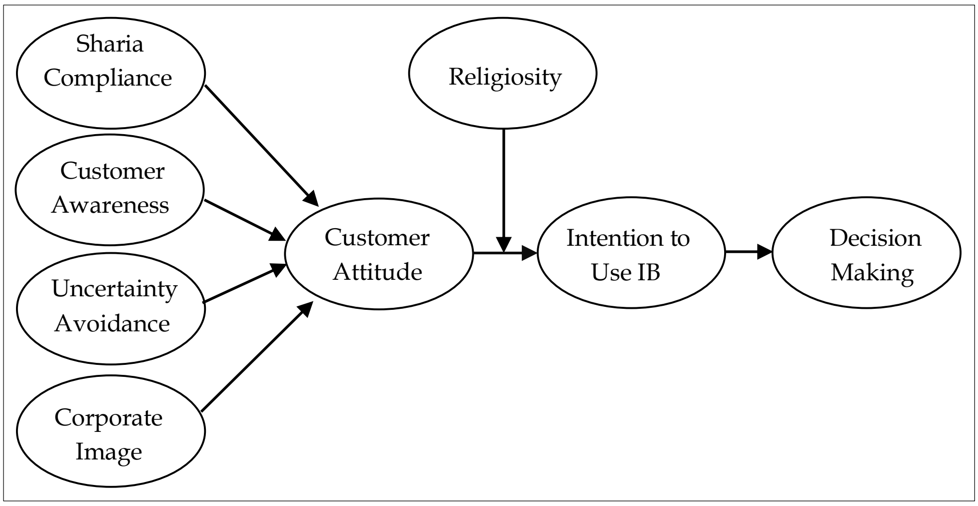

Figure 1.
Research Framework

Methods

The measurement indicators in this study refer to previous research that was modified to fit the context of IB (Albaity & Rahman, 2019), with a deductive quantitative method in accordance with (Kaakeh et al., 2019). The population were customers of BSI, BSAM, Muamalat, BCA Syariah, BTN Syariah etc. The non-probability sampling method has been chosen for specific criteria (Cooper & Schindler, 2014) i.e. Muslim IB customers (Kaakeh et al., 2019). There are 165 samples that were obtained to meet the minimum sample size requirement, which is 5 times of 33 indicators (Hair et al., 2018). Questionnaires are measured using the Scale of Likert 1 (Strongly Disagree) to 5 (Strongly Agreed), see Table 1.

Data were collected using purposive sampling with a google form shared via WhatsApp in December 2021. The initial 30 samples were tested using SPSS for the pretest stage to find out validity and reliability. The samples were processed based on the SEM PLS (Albaity & Rahman, 2019).

Table 1
Research Measurement

Constructs	Sources	Items
SC	Kaakeh et al. (2019)	1
	Saqib et al. (2016)	3
CW	Islam, & Rahman (2017)	1
	Aziz, & Afaq (2018)	1
	Kaakeh et al. (2019)	1
	Albaity, & Rahman (2019)	1
UA	Ruiz & García (2019)	4
CI	Kaakeh et al. (2019)	2
	Özkan et al. (2020)	2
CA	Bananuka et al. (2019)	4
R	Bananuka et al. (2020)	2
	Felix, & Braunsberger (2016)	1
	Pradana et al. (2020)	1
IUIB	Bananuka et al. (2020)	3
	Kaakeh et al. (2019)	1
DM	Mai et al. (2021)	5

Note: SC = Sharia compliance, CW = Customer awareness, UA = Uncertainty avoidance, CI = Corporate image, CA = Customer attitude, R = Religiosity, IUIB = Intention to use Islamic Banking, DM = Decision making

Results and discussion

Respondent's Profiles

Table 2 presents the demographic of respondents for this research. The data came from 30% male and 70% female respondents with an age range between 18 and 50 years old. The majority of respondents were from ages 41 - 50 years. They worked as an entrepreneur, government worker, and retired.

Table 2
Respondent Profiles

Demography	Classification	Percent (%)	Frequency
Gender	Male	30	49
	Female	70	116
Age (years)	18 - 30	21	35
	31 - 40	26	42
	41 - 50	38	63
	> 50	15	25
Job	Private sector	41	67
	Entrepreneur	16	27
	Housewife	16	26

State-owned enterprises	13	21
Government	7	11
Others	6	10
Retired	2	27

Confirmatory Factor Analysis (CFA)

SEM is measured by path value coefficients with the bootstrapping result (Hair et al., 2018). Sample mean describes the relationship strength between variables if approaching +1 is a positive and approaching -1 is a negative relationship. Statistical t should be higher than critical t values, so the hypothesis is accepted significantly with a significance of level 10% is 1.65 (two-tailed test). P-values are the probability of obtaining a statistical value empirically with the rule of thumbs is smaller than 0.10 (10%). Furthermore, if the statistical t > critical t values, then the null hypothesis is rejected, so the hypothesis is significantly influenced, accepted, and supported. The result of the bootstrapping process is displayed in Figure 2.

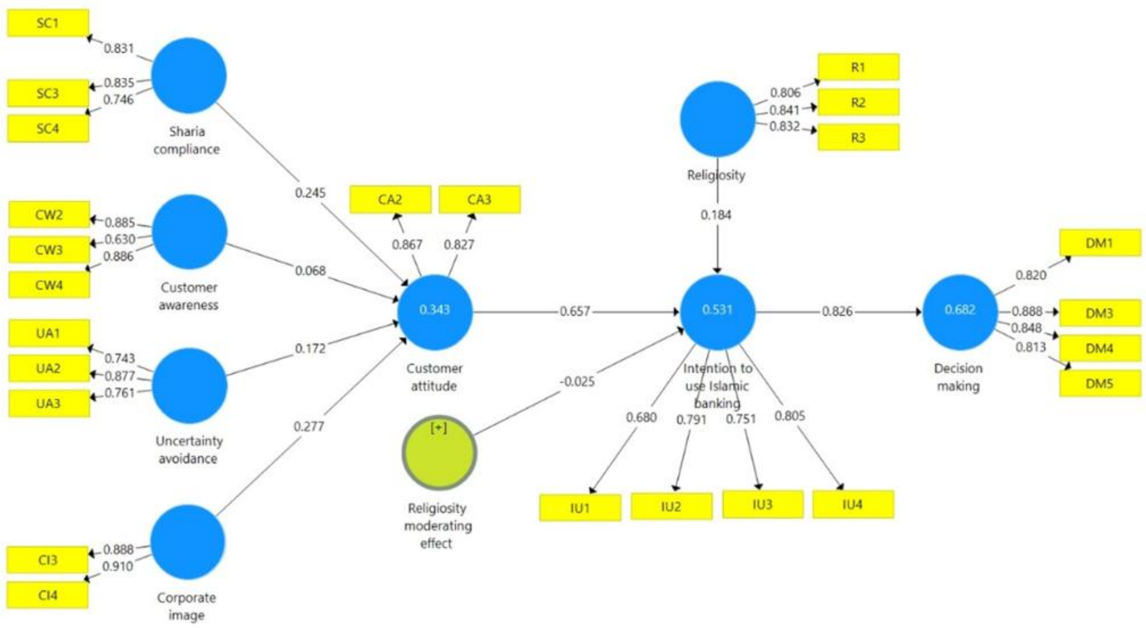

Figure 2.
PLS Algorithm Output

Model structural evaluation

The structural equation model testing described some results. The R2 for the customer attitude (CA) is 0.343 (weak) means that sharia compliance (SC), customer awareness (CW), uncertainty avoidance (UA), and corporate image (CI) could not explain customer attitudes because these variables weakly affected customer attitudes. The R2 of the variable intention to use Islamic banking (IU) is 0.531 (moderate) means that customer attitudes (CA) and religiosity (R) have a strong enough effect on IU so that they can explain the intention to use

Islamic banking. The R2 of the decision-making variable (DM) is 0.683 (medium/moderate) means that the intent to use IB (IU) has a strong enough effect to explain decision-making.

The Q2 redundancy test (construct crossed validation) explained some results. The Q2 value for customer attitude (CA) is 0.210, the intent to use IB (IU) is 0.267, and the Q2 for decision-making (DM) is 0.448. All variables are relevant and accurate in predicting unused data in the research model because the results of estimating predictive relevance are more than 0. This model has good relevancy predictions.

The estimating $f2$ effect shown some values such as the $f2$ value of sharia compliance exogenous (SC) is 0.062 (small), customer awareness (CW) is 0.005 (small), uncertainty avoidance (UA) is 0.031 (small), and corporate image (CI) is 0.075 (small). These exogenous variables would have less impact on R2 changing of the customer attitude (CA) if removed from the model. In other word CA is clearly explained without them. The $f2$ value of religiosity (R) is 0.064 (small). Means R has less effect on intention to use IB (IU) R2 changing when R removed from the research model. Means IU is measureable without R. The $f2$ value of the customer attitude (CA) is 0.829 (large). Means CA impacts hardly toward the intention to use Islamic banking R2 changing, means the IU is unmeasurable if CA removed. The $f2$ value of the variable intention to use Islamic banking (IU) is 2.148 (large). Means IU impacts hardly toward the decision-making (DM) R2 changing, means the DM is unmeasurable if IU deleted. Hypothesis testing is based on the path coefficient measurement. A positive relationship is indicated by the original sample value which is close to +1 and a strong significance is supported if the critical t statistic value is > 1.65 (significance level 10%) and the path value is < 0.10. The results are shown in Table 3.

Table 3
Hypothesis Testing Result

Hypothesis	coeff	SE	t	P Values	Result testing
SC --> CA	0.245	0.095	2.579	0.011	Supported
CW --> CA	0.068	0.08	0.848	0.398	Not supported
UA □ CA	0.172	0.088	1.943	0.054	Supported
CI -> CA	0.277	0.121	2.294	0.023	Supported
CA □	0.657	0.056	11.659	0.000	Supported
IUIB □ DM	0.826	0.03	27.568	0.000	Supported
R □ IUIB	-0.025	0.078	0.321	0.748	Not supported

Note: SC = Sharia compliance, CW = Customer awareness, UA = Uncertainty avoidance, CI = Corporate image, CA = Customer attitude, R= Religiosity, IUIB= Intention to use Islamic Banking, DM = Decision making.

According to the original sample in Table 3, all variables show a positive relationship while only R has a negative relationship. Furthermore, the t statistic of SC, UA, CI towards CA is above 1.65 and their p-value is smaller than 0.10, so that the hypotheses 1, 3, and 4 are accepted and have significant influence. The t statistic of CW towards CA is smaller than 1.65 and the p values is higher than 0.10, so that hypothesis 2 is rejected. The t statistic of CA and IUIB is more than 1.65 and the p-value is smaller than 0.10, meaning that the zero hypothesis is rejected so that hypotheses 5 and 6 have a significant influence. For the t statistic of the CA towards IUIB moderated by R below 1.65 and the p-value above 0.10, hypothesis 7 is rejected.

Discussion

Hypothesis 1, SC has a significant and positive influence on CA of IB, which is accepted due to customers highly reward and respect sharia-compliant IBs (Lee & Ullah, 2011), so it becomes an important factor in shaping CA (Kaakeh et al., 2019), Therefore, supervisory policies that control SC must be improved to maintain the IB's reputation properly. These results are in accordance with previous studies conducted by (Shome et al., 2018; Kaakeh et al., 2019).

Hypothesis 2, CW has a significant and positive influence on the CA of IB, which is not supported by the research because both of the variables are not related even though respondents are IB customers, but they are not fully aware of the IB mechanism. Otorita Jasa Keuangan (2021) reports that society does not know the difference between IB and conventional banks due to their poor knowledge even though national financial inclusion is higher than the literacy index.

Hypothesis 3, UA has a significant and positive influence on CA of IB is supported because customers attempted to avoid uncertainty (gharar) in banking transactions due to they are worried about risk (Kaakeh et al., 2019) through clear instructions, procedures standards, and risks (Ruiz & García, 2019) in accordance with Islamic values which are taken into consideration in making decisions. A previous study has confirmed that UA can influence and shape attitudes and perceptions (Ng & Indran, 2021).

Hypothesis 4 that CI has a significant and positive influence on the CA of IB is supported because a positive CI and sharia reputation become the standard of assessment in choosing banks selectively to form positive CA such as trust and safety. In previous studies, it was known that CI is a consumer standard assessment (Hossain et al., 2021), which plays an important role in encouraging CA in choosing IB (Kaakeh et al., 2019).

Hypothesis 5, CA have a significant and positive influence on IUIB because attitudes can shape intentions (Husin & Rahman, 2016; Farhat et al., 2019), confirmed in the theory of reason for action (Ajzen, 2005). The positive attitude encourages customers to have intention because they have realized, seen, and felt the benefits of IB. This stimulus can strengthen IUIB products in line with the study (Bananuka et al., 2019) that the customers' IUIB are driven by their awareness to obtain benefits.

Hypothesis 6, IUIB has a significant and positive influence on DM is supported because the intention encourages customers to make decisions (Pham et al., 2020) and consider switching from conventional banks to ethical banks (Islamic) or remain in the ethical bank according to its moral values (Bayer et al., 2019) because the intention is part of the DM process when the needs, desires, and expectations of customers are met will increase decision intention to recommend it (Mai et al., 2021).

Hypothesis 7 states that R significantly moderates CA on IUIB is not supported. Based on the hypothesis testing results, shows that the original sample is -0.025 which can weaken the relationship between CA and IUIB. This means that the higher R, the weaker the relationship between CA and IUIB, but this moderating effect has no significant effect because the hypothesis is rejected because its p-value is above 0.10 and t statistical is below 1.65. This is related to the religiosity level of customers who vary in implementing their religiosity practices. Generally, only in the form of ritual worship and has not become a principle and lifestyle (mua'malah). This phenomenon causes religiosity did not moderate CA towards IUIB.

Conclusion

Research findings are CW and R did not influence but SC, UA, CI, CA, and IUIB were affected and supported by data. It is proven that attitude becomes a mediator between several variables towards intention and this study confirmed poor literacy about IB in the community. These findings will enable IB to do products refinement for customer trust, do service improvement for customer satisfaction, do knowledge enrichment for customer awareness through Corporate Relationship Management, social media, webinars, and Islamic institutions massively and continuously to increase both the level of Islamic financial literacy and the IB's national market share. These findings are valuable for government, IB, and society. This study is limited by previous research suggestions, i.e., examination of other factors that can affect attitudes to use IB, the exploration of other variables that influence CA and IUIB, and confirmation of customer decision-making. It is suggested that further studies do samples examination in another IB in different cities and do new constructs exploration that influence CA and IUIB for enriching and developing a theory of planned behavior generally and particularly the behavior of IB consumers.

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