



Determinants of Consumer Decisions to Adopt Islamic Banking Services in Indonesia

Heri Sudarsono¹, Akhsyim Afandi² Andika Ridha Ayu Perdana³

^{1,2,3} Department of Economics, Faculty of Business and Economics, Universitas Islam Indonesia, Indonesia

³ Department of Econometrics, Statistics, and Applied Economics, Faculty of Economics and Business, Universitat de Barcelona, Spain

Abstract

This study examines the influence of attitudes, subjective norms, perceived behavior control, and religiosity on consumer intention to adopt Islamic bank services. This study used 550 respondents from 26 provinces in Indonesia. The study develops a structural equation model (SEM) to achieve its purpose. The results show that attitudes, subjective norms, and perceptions of behavioral control affect people's interest in adopting Islamic banking services. Likewise, awareness, uncertainty, suitability, and relative advantage, affect the intention of the consumer to adopt Islamic banks' services. In contrast, religiosity does not affect community interest in adopting Islamic bank services. Further, normative beliefs affect subjective norms and self-efficacy, whereas facility conditions affect perceived behavior control of consumers' intention to adopt Islamic banking services. Attitudes, subjective norms, and perceived behavior control influence consumers' intention to adopt Islamic banking services. Accordingly, Islamic banks need to improve services to the public. Also, Islamic banks need to increase their understanding of religious religiosity to foster interest in adopting Islamic bank services.

Keywords: *Attitudes; Islamic banks; Perceived behavior control; Religiosity; Subjective norms*

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***Corresponding author:**

heri.sudarsono@uii.ac.id

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1. Introduction

Islamic banks in their activities are not allowed to deal with usurious and speculative businesses and instead have to run their businesses following the Al-Quran and Sunnah (Masood *et al.*, 2011; Wulandari *et al.*, 2016; Nawaz & Haniffa, 2017). The underlying principle is that all business dealings are permissible except those prohibited by the Koran and Sunnah. (Ezeh & Nkamnebe, 2018). Therefore, Islamic banks provide only acceptable (shari'a complied) services, mainly relying on non-interest-based contracts and buying and selling contracts. (Rashid *et al.*, 2009).

In its development, Islamic banks have offered a variety of shari'a complied products and services in savings, current accounts, credit cards, home financing, and other products and services. (Amin *et al.*, 2017; Butt *et al.*, 2018). Increased product and service innovation is triggered by increased

competition between conventional banks and Islamic banks. Accordingly, Islamic banks are encouraged to develop products and services most needed by customers. Good products and services will attract customers to use the products and services offered by Islamic banks.

The use of Islamic banking products and services is also inseparable from the increasing public belief that doing so is part of the observance of Islamic teachings. Likewise, cultural, religiosity, individual, social, and institutional factors are expected to influence the community in using Islamic bank services. ([Amin, 2013](#); [Asdullah & Yazdifar, 2016](#)). Other influential factors might include the bank's reputation, comfort, staff quality, ATM availability, quality and speed of service, costs, the influence of family and friends, and variety of services ([Echchabi & Olaniyi, 2012](#); [Saleh et al., 2013](#); [Siddique, 2012](#)).

The use of Islamic bank products and services has gained the attention of several researchers. Their studies attempted to explain consumers' decision to use Islamic banking services using some variables. These variables include religious, reputation, social responsibility practices, accessibility, trust, compliance, service quality, pricing policies, and awareness of Islamic banking ([Erol & El-Bour, 1990](#); [Haron et al., 1994](#); [Rammal & Zurbruegg, 2007](#); [Echchabi & Aziz, 2012 a and b](#); [Faisal et al., 2014](#); [Ali et al., 2018](#); [Sudarsono et al., 2022a](#)).

In other studies, the variables also consist of subjective norms, attitudes, perceived behavioral control, and perceived attributes of Islamic banking that include profits, uncertainty, complexity, and compatibility ([Thambiah et al., 2010](#); [Echchabi & Olaniyi, 2012a](#); [Amin et al., 2013](#); [Ayedh et al., 2014](#); [Abd Aziz et al., 2015](#); [Aziz & Afaq, 2018](#); [Bananuka et al., 2019](#); [Sudarsono et al., 2022b](#)).

In addition, some studies have identified such variables as information about sharia banking, sharia bank compliance, level of competition, bank image, product quality, compatibility with customer values, lifestyle, and financial needs as relevant determinants of consumers' decisions to adopt Islamic banking ([Souiden & Rani, 2015](#); [Obeid & Kaabachi, 2016](#); [Bananuka et al., 2019](#)).

However, almost none of these studies adopt religiosity as one of the determinants of consumers' decisions to adopt Islamic banking. A few exceptions include [Obeid and Kaabachi \(2016\)](#), [Bananuka et al. \(2019\)](#), [Echchabi & Azouzi \(2015\)](#), and [Aziz & Afaq \(2018\)](#). Therefore, the present study employs the model developed by [Echchabi and Azouzi \(2015\)](#) and [Aziz and Afaq \(2018\)](#) to explain consumers' decisions to adopt Islamic banking services in Indonesia. This study departs from the previous studies in that it uses religiosity as one of the variables influencing the customers' decision to use Islamic bank services. Another distinction of this study lies in the location of research, types, and the number of respondents.

This study aims to investigate the factors influencing customers' intention to adopt Islamic banking services. This study intends to examine the preferences of Indonesian banking consumers, who have both Islamic and conventional bank accounts, for Islamic bank services. The variables selected in this study include attitudes, subjective norms, perceived behavior control, and religiosity. While attitude is affected by relative advantage, suitability, uncertainty, subjective norms, and awareness are explained by normative beliefs. Moreover, perceived behavior control depends on self-perception and facility conditions.

2. Literature review

The first Islamic bank in Indonesia was opened on November 1, 1991, under the name PT Bank Muamalat Indonesia (BMI). However, it began to operate officially on May 1, 1992, with an initial capital of Rp 106,126,382,000. The development of Islamic banks is supported by the enactment of several laws and government regulations on Islamic banks and Islamic money markets, such as (i) Law No. 21 of 2008 concerning Islamic Banking; (ii) Law No.19 of 2008 concerning State Sharia Securities (sukuk); and (iii) Law No. 42 of 2009 concerning Third Amendment of Law No. 8 of 1983 concerning VAT on Goods and Services. The enactment of Law No. 21 of 2008 concerning Sharia

Banking made the development of the Islamic banking industry have a stronger legal foundation and was expected to encourage the industry to grow even faster.

Over the past two decades of Islamic finance development, Indonesia's banking industry has experienced tremendous progress in regulatory instruments and supervision systems, organization structure, governance, and public awareness and literacy about sharia financial services. Indonesia's Islamic financial system is known to be one of the most comprehensive systems. As of February 2020, there were 14 sharia banks with 1,925 offices and total assets of Rp 351,014 billion. At the same time, there were 20 sharia business units with 387 offices, with total assets of Rp 170, 329 billion. However, taking account of the total assets of conventional banks, Rp 8,181,938 billion, the assets of Islamic banks merely account for 6.37 percent of the banking industry assets ([OJK, 2020](#)).

Theory of Reasoned Action (TRA)

In explaining customer intentions to use Islamic banking services, this study relies on three theories that include the theory of reasoned action (TRA), the theory of planned behavior (TPB), and the decomposed theory of planned behavior (DTPB). Ajzen and [Fishbein \(1980\)](#) state that the TRA comprises three constructs: behavioral intentions, attitudes, and subjective norms. This theory assumes that self-will and intention control human actions. TRA is a fundamental theory for explaining human behavior. This theory states that attention leads to certain behaviors, and attention is called intention. ([Venkatesh et al, 2003](#)). According to TRA, this intention is, in turn, shaped by subjective attitudes and norms. Attitudes are opinions about positive or negative behavior, while subjective norms are social pressures that influence individual behavior. ([Ayyub & Xuhui, 2020](#))

Theory of Planned Behavior (TPB)

TPB provides one of the most dominant conceptual frameworks in studying human behavior ([Ajzen, 2001](#)). While TRA is related to behaviors under the control of the will ([Ajzen & Fishbein, 1980](#)), TPB combines behavior influenced by non-voluntary variables. TPB combines attitudes, subjective norms, and perceived behavioral control (PBC) to predict intentions with higher accuracy ([Ajzen, 1991](#))

TPB has three components that determine intention: attitudes, subjective norms, and behavioral control perceptions. Behavioral beliefs determine attitudes, whereas normative beliefs explain subjective norms, and control beliefs affect the perception of control behavior ([Aziz & Afaq, 2018](#)). While attitudes refer to measuring performance evaluation of certain behaviors, subjective norms are external factors that refer to other people's thoughts about actions or behaviors. Further, behavioral control perception is the extent to which an individual believes in his ability to do something ([Ajzen, 1985](#)).

According to the theory, people's behavior depends on their control level. Opportunities for certain behaviors will be low if the control element is low regardless of favorable attitudes and subjective norms. Other studies conducted by many researchers, such as [Armitage and Conner \(2001\)](#), [Yap and Noor \(2008\)](#), [Chun and Chun \(2010\)](#), and [Aziz and Afaq \(2018\)](#) also confirm that perceptions of behavioral control are significant determinants of intention to engage in certain behaviors.

Decomposed Theory of Planned Behavior (DTPB)

[Taylor and Todd \(1995\)](#) describe three dimensions of human behavior: attitudes, subjective norms, and behavioral control perceptions. Combining TPB and technology acceptance models, this theory states that multidimensional constructs further support attitudes, subjective norms, and perceptions of behavioral control for studying behavioral intentions toward information technology. DTPB combines innovation literature with normative beliefs and control and measures intentions to be more accurate than TPB ([Jaruwachirathanakul & Fink, 2005](#))

Attitude in DTPB is determined by relative superiority, complexity, and compatibility, mainly influenced by Rogers's diffusion [theory \(1995\)](#). Depending on the context, determinants of behavioral control perception can be considered. According to DTPB, behavioral control depends on self-confidence, resources, and technological facilitation. ([Taylor & Todd, 1995](#)[Taylor](#)). The self-confidence concept originates from [Bandura \(1986\)](#), which is the confidence to perform certain behaviors, while the condition of resource facilitation comes from [Triandis \(1980\)](#).

DTPB has shown better explanatory power in explaining intentions than TPB and is a proven model in explaining behavior about information systems ([Bhattacharjee, 2000](#); [Shih & Fang, 2004](#)). DTPB has been used in financial services studies because it can be modified to include relevant variables ([Taylor & Todd, 1995](#)). Based on this theory, attitudes further elaborate into compatibility, uncertainty, awareness, and relative advantages. Subjective norms translate into normative beliefs, and behavioral control perception comprises self-efficacy and facilitation conditions ([Beiginia et al., 2011](#)).

Hypothesis Formation

Attitude (ATT). TRA has presented an essential determinant of the so-called attitude used to explain consumer intentions ([Amin et al., 2011](#)). Attitude is an essential factor that influences one's performance on certain behavioral intentions ([Amin et al., 2017](#)). Accordingly, individual attitudes toward Islamic banks significantly influence the intention to adopt Islamic banking services ([Lajuni et al., 2017](#)). [Mamdani \(2002\)](#) states that attitude is instrumental in determining customer behavior. Consumer attitudes impact the intention to adopt products and services from the organization. [Fauziah et al. \(2008\)](#) examined how revealing customer attitudes influence intentions and preferences for using Islamic bank financing products and services.

Several previous studies confirmed that attitude influences an individual's intention to act. Positive attitudes affecting consumer behavioral intentions is found in the studies on green skincare products ([Hsu et al., 2017](#)), banking sector services ([Khasawne & Irshaidat, 2017](#)), and agricultural marketing ([Alavion et al., 2017](#)). Likewise, in the context of Islamic banking, it is found that attitudes positively affect people's intention to use Islamic bank services ([Abd Rahman et al., 2015](#); [Mansour et al., 2016](#); [Souiden & Rani, 2015](#)). However, attitudes have been broken down into compatibility, awareness, uncertainty, and relative advantages ([Echchabi & Azouzi, 2015](#); [Aziz & Afaq, 2018](#)). This study investigates the individual effects of attitudes on consumer intentions in adopting Islamic banking services in Indonesia. For this purpose, the following hypotheses are proposed.

H1: Attitudes have a positive effect on the intention to adopt Islamic banking services

H2: Awareness has a positive effect on attitudes toward sharia banking services.

H3: Uncertainty has a negative effect on attitudes towards sharia banking services.

H4: Relative advantage has a positive effect on attitudes towards sharia banking services.

Subjective norms (SN). Subjective norms are beliefs that the nearest social environment supports or disapproves of certain behaviors. Humans are social creatures, so they remain under social pressure to behave surely. Previous literature shows a different view of the relationship between subjective norms and intention. [Armitage and Conner \(2001\)](#) show a weak conceptualization of subjective norms to predict intentions. However, other studies have found a significant relationship between subjective norms and intentions ([Tarkiainen & Sundqvist, 2005](#)).

[Lujja et al. \(2016\)](#) found that subjective norms indirectly influence purchase intentions through a mediated attitude mechanism. [Amin et al. \(2011\)](#) include TRA in Islamic personal finance and find the subject's norms to predict consumer purchase intentions positively. [Gumel et al. \(2015\)](#) found that the subjective norm component of TRA was the most important factor in shaping people's intention to adopt services in Islamic banks. [Ayyub & Xuhui \(2020\)](#) found that subjective norms are

determinants of consumer acceptance of financing in Islamic banks. Contradictions in subjective norms to predict purchase intentions have led to researching normative beliefs to predict intentions. Therefore, the hypotheses are the following.

H5: Subjective norms have a positive effect on the intention to use Islamic banking services.

H6: Normative beliefs have a positive effect on subjective norms

Perceived behavioral control (PBC). Perceived behavioral control reflects certain behaviors concerning one's abilities and conditions ([Cestac et al., 2011](#)). Thus, people with higher personal control strongly intend to behave in certain ways ([Ajzen, 1991](#)). [Shih and Fang \(2004\)](#) added that Perceived behavioral control had been broken down into facilitation and confidence. The importance of perceived behavioral control has gained attention in technology, such as online systems ([Khalifa & Ning Shen, 2008](#); [Lin & Chang, 2011](#)).

Some studies reveal that a person with sufficient financial resources who can invest in Islamic banking tends to influence his intention to use Islamic banks. Perceived behavioral control significantly and positively affects the intention to apply for home financing with an Islamic system ([Alam et al., 2012](#)). Similar results also applied to Islamic banking products in Nigeria ([Ringim, 2014](#)). Because this study aims to examine the effects of perceived behavioral control, the hypotheses are as follows.

H7: Perceived behavioral control has a positive effect on the intention to use Islamic banking services.

H8: Self-efficacy has a positive effect on perceptions of behavioral control.

H9: Facilitation conditions have a positive effect on behavioral control

Religiosity (REG). Religiosity measures religion's influence on a person's behavior and actions ([Kaawaase & Nagukwago, 2017](#)). Furthermore, religiosity is defined as one's relationship with certain teaching traditions and doctrines about natural power ([Wong et al., 2006](#)). According to [Huber and Huber \(2012\)](#), the ideological dimension of trust is not questioned by one's beliefs about God and everything divine. The dimension of religious experience means that when someone practices religion for a long time, they begin to develop emotional feelings, especially when something is contrary to religion.

[Bley and Kuehn \(2004\)](#) found that religious beliefs and not financial knowledge mainly drove preferences for Islamic banking when examining conventional versus Islamic finance. In studying whether religiosity is an essential factor in influencing intentions to finance, [Alam et al. \(2012\)](#) state that the level of customer religiosity significantly influenced their intentions. [Bananuka et al. \(2019\)](#) also said that religiosity significantly relates to adopting Islamic banks. Therefore, the formulation of the hypothesis is as follows.

H10. Religiosity has a positive effect on intention.

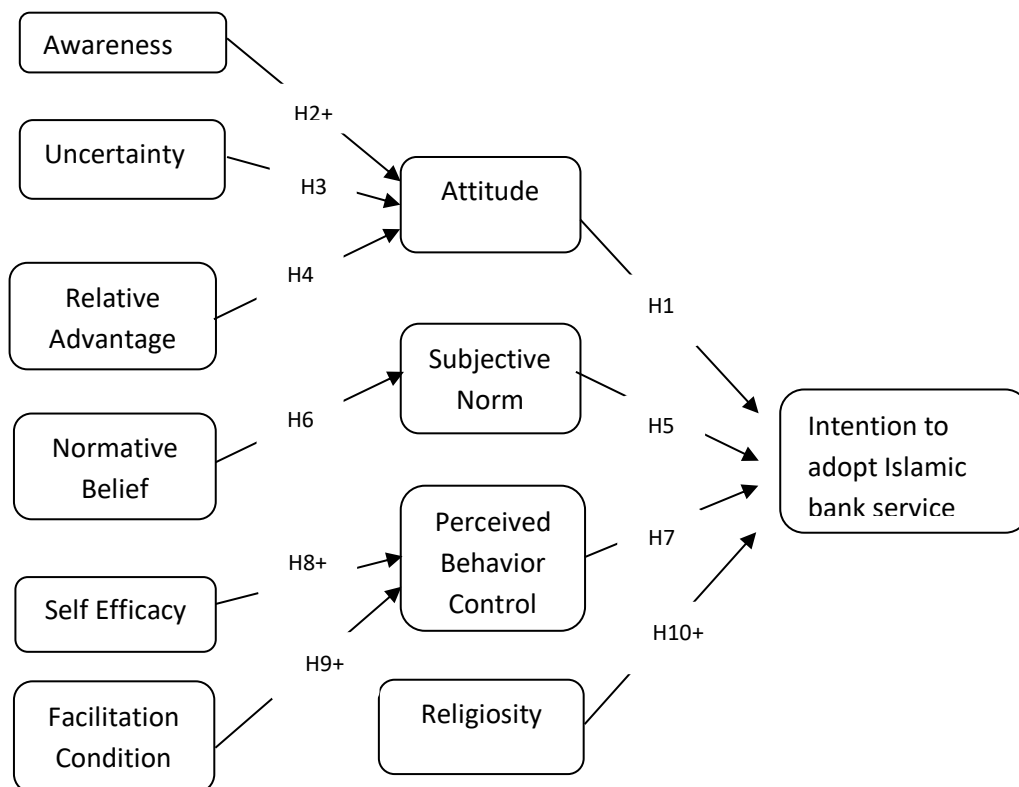


Figure 1. Research Model

3. Methodology

Profile of Respondents

This study's respondents are individuals with an Islamic bank account, a conventional bank account, or both Islamic and conventional bank accounts. The number of respondents is 550, representing 26 out of Indonesia's 34 provinces (See Table 1). The remaining two provinces are dropped due to the absence of Islamic banks. The questionnaire distribution relied on the proportion of the number of Islamic and conventional banks in each province based on the data published by the Financial Services Authority (2020). Consequently, the number of respondents in Jakarta, West Java, Central Java, and East Java is more than that in Papua, Maluku, and Gorontalo. Respondents are 17 years of age and over and already have permission to make accounts at Islamic and conventional banks.

Table 1. Characteristics of Sample

	Variable	Frequency	Percent
Gender	Male	237	43,1
	Female	313	56,9
	Total	550	100,0
Age	< 20 years	300	54,5
	21-30 year	172	31,3
	31-40 year	14	2,5
	41-50 year	44	8,0
	51-60 year	17	3,1
	< 61 year	3	0,5
	Total	550	100,0
Education	High School	387	70,4

	Diploma	18	3,3
	Bachelor	129	23,5
	Master	14	2,5
	Doctor	2	,4
	Total	550	100,0
Working	Government employees	23	4,2
	Private employees	124	22,5
	Entrepreneur	19	3,5
	Student	384	69,8
	Total	550	100,0
Spending	< Rp 2.500.000	413	75,1
	Rp 5.001.000 - Rp 7.500.000	18	3,3
	Rp 7.501.000- Rp 10.000.000	34	6,2
	> Rp 10.000.000	13	2,4
	Total	550	100,0
Bank	Conventional bank	317	57,6
	Islamic Bank	126	22,9
	Conventional dan Islamic bank	107	19,5
	Total	550	100,0

Structural Equation Modeling

The analysis was performed using a partial least square-structural equation model (PLS-SEM) technique using SmartPLS software (Ringle *et al.*, 2015). The advantage of this technique is that it can use abnormal data and is used to explain the differences between target constructs. PLS-SEM is a two-step process in which the first measurement model is analyzed to check the reliability and validity of the data. Second, an assessment of the structural model is carried out for path analysis and hypothesis testing.

Measurement Model

The first step in PLS-SEM is the assessment of measurement models. The measurement model shows the relationship between constructs and items. The measurement model's assessment follows three criteria: reliability of the indicators (factor loadings), and reliability of internal consistency.

Table 2. Validity and Reliability of the Construct

Construct	Factor Loading
<i>Intention (INT)</i> , CA: 0,842; CR: 0,894; AVE: 0,678	
I will seriously consider using Islamic banking services	0,820
I plan to use Islamic banking services in the future	0,846
I intend to use Islamic banking in the next three years	0,839
I intend to use Islamic banking in the next two years	0,789
<i>Attitude (ATT)</i> , CA: 0,938; CR: 0,951; AVE: 0,765	
Using Islamic banking services is beneficial	0,813
Following Islamic banking services is a very good idea	0,911
Using Islamic banking services is very valuable	0,888
Using Islamic banking services is feasible	0,895

Using Islamic banking is a wise idea	0,852
Using Islamic banking is a good idea	0,884
<i>Subjective Norm (SN), CA: 0,852; CR: 0,910; AVE: 0,772</i>	
My parents who are important to me will think that I should use Islamic banking services	0,876
It is expected that I will be involved in Islamic banking services	0,883
My colleagues who are important to me will think I should use Islamic banking services	0,878
<i>Perceived Behavior Control (PBC), CA: 0,857; CR: 0,913; AVE: 0,777</i>	
I am sure that I can easily use Islamic banking services	0,883
I think I will be able to comply with Islamic banking services if I want	0,872
I think using Islamic banking services will be fully in my control	0,890
<i>Religiosity (REG), CA: 0,928; CR: 0,945; AVE: 0,775</i>	
I try to follow the commands of Islam in everything in my life	0,881
I always try to avoid small and big sins, as my religion says	0,873
.I have strong faith in all basic ideological dimensions of Islam.	0,885
I know basic knowledge and need my religion	0,883
I feel sadness and dissatisfaction when I do something contrary to my faith	0,880
<i>Awareness (AW), CA: 0,899; CR: 0,921; AVE: 0,661</i>	
I am quite aware of the principles of Islamic banking	0,815
I have a sufficient understanding of the principles of Islamic banking	0,792
I know of most Islamic banking transactions	0,765
Using Islamic banking services is beneficial	0,837
Joining Islamic banking services is a great idea	0,835
Islamic banking is a good substitute for my previous bank contract	0,831
<i>Uncertainty (UN), CA: 0,935; CR: 0,951; AVE: 0,795</i>	
Sharia banking operations are risky	0,763
Islamic banking operations cannot be trusted	0,903
Islamic banks cannot be relied upon	0,937
I am not confident in the practice of Islamic banking	0,914
Islamic banking transactions are uncertain	0,930
<i>Relative Advantage (RA), CA: 0,906; CR: 0,925; AVE: 0,639</i>	
Islamic banks make me more confident than conventional ones	0,801
Islamic banking services are cheaper than conventional services	0,804
Islamic banks pay higher profits on deposits compared to conventional ones	0,816
Islamic banks charge lower commissions compared to conventional ones	0,820
Islamic banks charge lower transaction costs compared to conventional ones	0,810
The staff of Islamic banks are more competent and knowledgeable compared to conventional banks	0,788
Islamic banks make me more confident than conventional ones	0,756
<i>Normative Belief (NB), CA: 0,912; CR: 0,940; AVE: 0,789</i>	

In general, I will do what my close friends think I should do	0,899
In general, I will do what you think I should do	0,882
My colleagues think I should be involved in Islamic banking services	0,871
In general, I will do what my colleague thinks I should do	0,900
<i>Self Efficacy (SE), CA: 0,852; CR: 0,910; AVE: 0,772</i>	
I have enough resources to use sharia banking services	0,882
I have enough knowledge to use Islamic banking services	0,861
I would feel comfortable using Islamic banking services	0,892
<i>Facilitation Condition (FC), CA: 0,888; CR: 0,915; AVE: 0,641</i>	
Laws, circulars, and policies governing IB facilitate the effective use of IB	0,795
My environment motivates me to use IB	0,758
The political conditions in this country motivated me to use IB	0,777
The government supports the practice of Islamic banking	0,797
The government is active in preparing facilities to enable the use of Islamic banking	0,842
The government promotes and ensures the effective use of Islamic banking	0,833

Note: cronbach's alpha, CA; composite reliability, CR, and; average variance extracted, AVE

According to this criterion, each construct's square root of AVE is aligned with its correlation with other constructs. HTMT is an improved criterion for establishing discriminant validity, the cut-off must be less than 0.90. HTMT criteria have been met, thus forming discriminant validity (See Table 3). Therefore, the measurement model has acceptable discriminant validity.

Table 3. Heterotrait-Monotrait Rasio (HTMT)

	ATT	AW	FC	INT	NB	PBC	RA	REG	SE	SN	UN
ATT											
AW	0.806										
FC	0.640	0.747									
INT	0.796	0.749	0.618								
NB	0.359	0.480	0.576	0.441							
PBC	0.843	0.851	0.692	0.748	0.399						
RA	0.674	0.741	0.724	0.645	0.534	0.679					
REG	0.614	0.627	0.635	0.516	0.271	0.619	0.511				
SE	0.714	0.853	0.857	0.754	0.523	0.750	0.752	0.647			
SN	0.692	0.731	0.723	0.771	0.615	0.715	0.661	0.489	0.733		
UN	0.260	0.174	0.101	0.110	0.273	0.196	0.058	0.264	0.127	0.071	

Structural Model

The structural model is assessed after the measurement model is assessed. Structural models include predictive competency models and also relationships between reflective constructs. For this purpose, the value of R^2 and the predictive relevance of Q^2 are calculated. Next, blindfolding techniques are used to assess the predictive relevance of the model. [Hair et al. \(2014\)](#) suggested that blindfolding should only be used for endogenous variables with reflective measurements. If $Q^2 > 0$, then the model has predictive relevance.

Table. 4. The Goodness of Fit and Predictive Relevance

	R Square	R Square Adjusted
ATT	0,628	0,626
INT	0,584	0,581
PBC	0,455	0,453
SN	0,319	0,318

Interpretation of the value of R^2 is the same as linear regression R^2 interpretation, that is the magnitude of the variability of endogenous variables that exogenous variables can explain. According to Chin (1998), criteria R^2 consists of three classifications: values 0.67, 0.33, and 0.19, as substantial, moderate, and weak. The results of R^2 in Table 4 show that attitude is included in the substantial classification, whereas intention, perceived behavior control, and subjective norm are classified as moderate. Changes in the value of R^2 can be used to see whether the influence of exogenous latent variables on endogenous latent variables has substantive effects. For the model's suitability, the standard average squared value (SRMR) and the acceptable level of model conformity limit are less than 0.080. For this study, the SRMR value is 0.061, indicating an acceptable model fit value.

Result Hypothesis

After completing the testing of convergent validity, reliability, discriminant validity, and model fit, the next step is to test the hypothesis. The value of the path coefficient or inner model shows the significance level in hypothesis testing. From Table 5, the results of hypothesis testing using a significance level of 95% or $\alpha = 0.05$ show that nine hypotheses are significant while religiosity on intention is not significant.

Table 5. Hypothesis Testing

Hypothesis	Original Sample	Standard Deviation	T Stat	P Val	Result
ATT ->INT	0,413	0,056	7,379	0,000	Supported
AW ->ATT	0,593	0,036	16,623	0,000	Supported
FC -> PBC	0,290	0,074	3,916	0,000	Supported
NB -> SN	0,565	0,031	18,100	0,000	Supported
PBC -> INT	0,129	0,050	2,559	0,011	Supported
RA -> ATT	0,220	0,042	5,236	0,000	Supported
REG -> INT	0,018	0,034	0,524	0,600	Not Supported
SE -> PBC	0,429	0,067	6,379	0,000	Supported
SN -> INT	0,308	0,047	6,511	0,000	Supported
UN -> ATT	-0,138	0,024	5,766	0,000	Supported

4. Discussion

Discussion of the Result

The results of the test show that all items from the instrument pass the convergent validity test. Table 1 depicts that all question items have a factor loading greater than 0.7, and the AVE value for each variable is greater than 0.5. Meanwhile, Composite reliability (CR) or Cronbach's Alpha (CA) has a value of more than 0.70, and validity testing using Average Variance Extracted (AVE) has a value of more than 0.50. Therefore, it can be concluded that the variables tested are valid and reliable, so it can be continued to test the structural model. Then, Table 3 shows that the value of discriminant

validity is less than 0.90, so that discriminant validity has met the requirements in the test and stated that all items are valid.

Table 5 presents the attitudes that positively affect people's intention to adopt Islamic bank services. The attitudes of the people who assess Islamic banks are as follows: banks that are profitable, good, valuable, decent, and good encourage people to use Islamic bank services. These results are in line with the findings of [Taylor and Todd \(1995\)](#) and [Beiginia et al. \(2011\)](#). [Mansour et al. \(2016\)](#) also found similar results where attitudes influence people's intentions in adopting Islamic banking. Likewise, the results gained support from [Lujja et al. \(2016\)](#) and [Pitchay et al. \(2020\)](#), who confirmed the influence of attitudes on the intentions of Muslim communities to use banking services.

Perceived behavior control affects the intention to adopt Islamic bank services. [Khalifa and Ning Shen \(2008\)](#) and [Lin and Chang \(2011\)](#) found similar results where people's understanding of the ability to control their behavior affects people's intentions to use Islamic banking services. Public confidence in using services that comply with the provisions of Islamic banks supports the adoption of Islamic banking services ([Alam et al., 2012](#); [Ringim, 2014](#); [Pitchay, 2020](#)).

Subjective norms affect community intentions to adopt Islamic banking services. This result parallels the findings of [Tarkiainen and Sundqvist \(2005\)](#), where the closest people influence society's subjectivity in making decisions. [Shih and Fang \(2004\)](#), [Fisher and Chu \(2009\)](#), and [Beigina et al. \(2011\)](#) also confirm the magnitude of influence the normative beliefs exert on subjective norms. The closest people tend to build the community's perspective in behaving and thinking about a problem. Therefore, the people's intention to adopt Islamic bank services shows signs of strong influence by close people, such as parents and friends. This result is also supported by [Amin et al. \(2011\)](#) and [Pitchay \(2020\)](#), which confirm a strong relationship between subjective norms and community intentions.

Religiosity expected to affect customers' intentions to adopt Islamic banking services is not affected. This finding is puzzling since Indonesian Muslims are known to be more religious than their brethren from other countries. Whether the community does or does not choose Islamic banks' services is not because of religiosity. Instead, their choice is more influenced by attitudes, perceived behavior control, and subjective norms of society. The community might still perceive religiosity as being relevant only for ritual activities and having little to do with social and economic domains that demand them to rely more on rational calculations. If this is the case, Islamic banks can no longer consider religiosity an important competitive edge over conventional banks. Islamic banks will likely fail to win Muslim consumers if they merely play the sentiment of religion without genuinely trying to catch up with the efficiency lag from their conventional counterparts. The finding of this study is not alone. Studies by [Erol and El-Bdour \(1989\)](#) and [Haron et al. \(1994\)](#) also found that religiosity is not the main determinant in adopting Islamic banking products and services by potential customers. Similarly, [Warsame and Ireri \(2018\)](#) found that religiosity does not have an important role in certain people to adopt Islamic banking services.

Awareness of customers, relative advantage, and uncertainty affect customers' attitudes toward Islamic banking products. The results are in line with those of [Thambiah et al. \(2010\)](#), [To et al. \(2008\)](#), and [Rammal and Zurbruegg \(2007\)](#). Awareness strongly influences customer attitudes toward using Islamic products than relative advantage and uncertainty. These results corroborate the finding of [Aziz and Afaq \(2018\)](#) that awareness, relative advantage, and uncertainty affect people's attitudes toward adopting Islamic banking services. Public awareness of Islamic banking products is influenced by knowledge of Islamic banking principles, products, and services. Knowledge of Islamic banks influences how people judge the advantages and disadvantages of Islamic banking products. If people realize that sharia banking products are more profitable than conventional banks, their attitudes incline toward using sharia banking products and vice versa.

Meanwhile, facility conditions and self-efficacy affect perceived behavior. These results confirm [Aziz and Afaq \(2018\)](#)'s finding that facility conditions and self-efficacy affect perceived behavior.

Others also obtained similar findings that self-efficacy influences perceived behavior ([Sharma & Bock, 2005](#); [Taylor & Todd, 1995a](#); [Teo & Pok, 2003](#); [Ndubisi, 2004](#); [Nor, 2005](#); [Puschel et al., 2010](#); [Beigina et al., 2011](#); [To et al., 2008](#)). The finding suggests the relevance of the roles played by the government through the Ministry of Finance, Bank Indonesia (BI), and the Financial Services Authority (OJK) by issuing Islamic banking development policies and regulations. Also relevant is the National Shariah Council, responsible for issuing fatwas on the shariah compliance of products and services provided by Islamic banks and other Islamic financial institutions. Likewise, recognizing Islamic economics, banking, and finance as legitimate branches of economics and business disciplines worthy of studying might also help facilitate Islamic bank awareness of the people through an increased number of schools and universities offering courses on Islamic economics and finance.

Subjective norms strongly influence the normative beliefs of Islamic banking customers in using Islamic banking products. This result is supported by research by [Taylor and Todd \(1995\)](#), [Puschelet al. \(2010\)](#), [Teo and Pok \(2003\)](#), [Echchabi and Azouzi \(2015\)](#), and; [Aziz and Afaq \(2018\)](#). Close people, such as parents, relatives, and friends, influence the community's decision to use Islamic banking services. Close people seem to produce tendencies for individuals to imitate their behavior because imitation is a moral consequence of individuals who have closeness in belief or is a family or a group member. Therefore, the community's imitating the behavior of those with the same beliefs, family members, or group members show people's trust in the correctness of predetermined attitudes. Thus, the public can avoid having to prove the correctness and rationality of decisions to choose Islamic banking services.

Theoretical Implication

This study reaffirms that TPB can explain the relationship between attitude variables, subjective norms, perceived behavioral control, religiosity, awareness, uncertainty, suitability, and relative advantages on the one hand and intentions on the other. Further development of the TPB model is needed to include predictor variables relevant to the Indonesian context. The religiosity variable is a variable that is suspected of affecting the intention to adopt Islamic banking services because the object of study is Islamic banks, and the majority of Indonesian people are Muslims. In addition, previous studies state that individual religiosity significantly influences their attitudes toward Islamic banks ([Bley & Kuehn, 2004](#); [Alam et al., 2012](#); [Bananuka et al., 2019](#)). However, this study shows that religiosity is not a factor influencing the community to adopt Islamic community service banks ([Erol & El-Bdour, 1989](#); [Haron et al., 1994](#))

Managerial and Practical Implications

The study results serve as a guide for managing Islamic banks to identify potential market segments. This identification will facilitate the management of Islamic banks to focus more on efforts to optimize services that meet the community's needs. In the future, management can develop the strategies needed to create service development patterns in the short, medium, and long term. Sharia bank service development strategies can be derived in various programs through product development, such as financing products, funding products, and service products. Service development is also carried out through adequate facilities or infrastructure providers, such as the number of offices, number of payment points, and amounts. Service development can be done by providing technology, such as e-banking, internet banking, and other communication technology-based services.

The study results also revealed that public interest in using Islamic banking services is not only an individual's attitude but also the influence of the environment in which the customer is one component. The influence of parents, relatives, and friends also influences individuals in assessing services in Islamic banks. Therefore, Islamic banks need to make strategies to form and maintain the community involved in building a good image for Islamic banking services. Through socialization,

programs carried out by Islamic banks may take advantage of various social media, such as Instagram, Facebook, YouTube, and Twitter. In addition, this form of socialization can also make use of collaborative activities with educational institutions, from elementary schools to universities.

5. Conclusion

This study attempts to explain the people's choice of Islamic bank services in Indonesia using consumer attitudes, subjective norms, perceived behavior control, and religiosity. A conceptual model was developed by modifying previous studies and then tested with data from 550 consumers from across 26 provinces. This study concludes that all the first three variables are good determinants of consumers' intention to choose Islamic bank services. Contrary to expectation, religiosity, widely perceived as a potential source of competitive edge for Islamic banks over their conventional counterparts, fails to take up the duty.

There are several limitations of the study. First, the respondents who are customers of Islamic banks are not separated from those who are not. For future research, such separation is recommended. Second, respondents only represent some of the 34 provinces of Indonesia because the remaining six provinces have no Islamic banks. Future research would be better to use respondents representing all of the provinces. Third, the religiosity variable is measured using questions associated with only practical aspects of religiosity. It is recommended that future research broadens the dimension of religiosity to include also the ideology, faith, and ritual aspects. Finally, literacy or knowledge about Islamic bank services needs to be included in the model in future research.

Author Contribution Statement

Conceptualization: Heri Sudarsono

Data curation: Heri Sudarsono, Aksyim Afandi

Formal analysis: Heri Sudarsono

Investigation: Heri Sudarsono, Aksyim Afandi, Andika Ridha Ayu Perdana

Methodology: Heri Sudarsono, Aksyim Afandi

Project administration: Heri Sudarsono

Writing—original draft: Heri Sudarsono, Aksyim Afandi

Writing—review & editing: Heri Sudarsono, Andika Ridha Ayu Perdana

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