

ANTECEDENT OF INTENTION TO BECOME A SHARIA BANK CUSTOMER: CONSUMER BEHAVIOR OF SHARIA BANKS IN INDONESIA

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Abstract

The condition of Sharia banking in Indonesia, with a Muslim population of 87.18 per cent, does not make Sharia banking a thing leader in the national banking industry because the total assets of Sharia banks are still 4.14 per cent, as the condition of Sharia banking in Bali Province, with 12.08 per cent of the Muslim population. However, Sharia bank assets are still 1.95 per cent. This is very contradictory. This research aims to explain knowledge, awareness, and beliefs in constructing attitudes and subjective norms, attitudes, and behavioral control in constructing intentions. The population in this study was the Muslim population in Bali Province, numbering 520,244 people. The sample size was 150 respondents, and respondents were Muslims who were not yet customers of Islamic banks. This research was analyzed using the SEM-PLS analysis technique. The research results show that knowledge has a significant positive effect on attitudes. Awareness does not have a significant effect on attitudes. Awareness has a positive and significant effect on trust. Trust has a positive and significant effect on attitudes. Attitude has a positive and significant effect on intention. Subjective norms have a positive and significant effect on intentions. Behavioral control has a positive and significant effect on intention. Mediation testing proved that trust fully mediates the relationship between awareness and attitude. The theoretical implications of this research enrich empirical evidence and develop the Theory of Planned Behavior primarily related to knowledge, awareness, beliefs, attitudes, subjective norms, behavioral control, and intention to become a Sharia bank customer. Practical implications provide insight to the management of Sharia banks that awareness about Sharia banks is still low. However, with high trust, Sharia banks still have the opportunity to create better attitudes in forming intentions to become customers, reasonably high subjective norms, and reasonable behavioral control to create intentions to become Sharia bank customers.

Keywords: Knowledge, Awareness, Beliefs, Attitudes, Subjective Norms, Behavioral Control, Intentions

1. INTRODUCTION

Islamic banks offer financial products and services that are different from conventional banks, because they are based on Sharia principles which prohibit usury (interest) and speculation. However, even though more and more people are choosing Islamic banks as their choice, there are still many who do not know or understand Islamic banking products and services in depth. Therefore, it is important to understand what drives consumers' intentions to become Sharia bank customers. One of the consistent researchers has become a reference for future researchers to conduct studies and research on consumer behavior are Fishbein and Ajzen, the theory offered is Theory of Planned Behavior, they both provide views on the construction of consumer behavior from subjective norms, attitudes, behavioral control, intentions. Starting from 1967 to 1985, Fishbein offered Theory of Reasoned Action about reasoned behavior, then further deepened by Fishbein and Ajzen in 1975 offering Theory of Reasoned Action (TRA) in more depth, then in 1985 Ajzen developed the idea of the theory of planned behavior (theory of planned behavior).

Deep behavioral intentions Theory of Reasoned Action Fishbein and Ajzen's (1975) idea states that two factors determine intentions, namely attitudes and subjective norms. Attitude is a positive or negative evaluation of certain behavior, while subjective norms are a person's perception of social pressure to perform or not perform certain behavior (Fishbein and Ajzen, 1975).

The development of this theory, in determining intentions, one factor is needed, namely behavioral control. This is in line with the ideas of Ajzen (1985) in the theory of planned behavior (theory of planned behavior) with developed one factor that determines intention, namely perceived behavioral control. Perceived behavioral control is an individual's perception of the control they have to carry out certain behavior that someone will carry out (Ajzen, 2005).

Before deciding to purchase products and services, individuals usually build up a certain knowledge or information about the product being offered. This series of cognitions is known as prior knowledge. According to Cheung et al. (2009), prior knowledge is one of the most important factors influencing an individual's ability to process information about products and services. This is information related to the facts, procedures, concepts, interpretations, ideas, observations, and judgments that exist in an individual's mind about a product or service. This type of knowledge is not new, unique, useful or even accurate.

Wahyuni et al. (2012), Abduh and Razak (2012), Taleke and Sira (2013), Ali et al. (2015), Ali and Raza (2017), Abdelghani et al. (2016), Reni and Ahmad (2016), Dezdar (2017) stated that subjective norms are the factor that contributes most to predicting intentions and show that subjective norms have a significant effect on intentions. Furthermore, research by George (2004), Mustafa et al. (2016), and Rahman et al. (2016), Fauzi et al. (2018), Wirawan et al., (2021) denied that subjective norms had a significant effect on intentions, because their research results found that subjective norms did not have a significant effect on intentions.

Taleke and Sira (2013), Ali et al. (2015), Husin and Rahman (2016), Dezdar (2017), and Fauzi et al. (2018) are studies that consistently find a significant positive relationship between behavioral control and intention. They show that an individual's ability to control their behavior strongly influences their intention to perform specific actions. On the other hand, the results of research conducted by Abdelghani et al. (2016), Farah (2017), and Xu et al. (2019) concluded different results. They did not find a significant relationship between behavioural control and intention. This suggests differences in findings between these studies regarding the impact of behavioral control on individual intentions. The research conducted by Shankar and Jebarajakirthy (2019), and Van et al. (2020) explored the role of trust as a mediating variable. The results of their research show that beliefs act as a mediator between awareness and attitudes, where awareness influences beliefs which in turn influence individual attitudes. This confirms the important role of beliefs as a bridge or link between awareness and attitudes in the context of this study.

Other research by (Liao et al., 2023) shows that cognitive and hedonic factors, diffusion of innovation, perceived behavioral control significantly influence customer attitudes, while the three determinants of customer behavioral intentions confirmed in this research are diffusion of innovation, perceived behavioral control feelings and attitudes. In addition, social influence and customer traits significantly moderate the relationship between cognitive factors, hedonic factors, and customer attitudes.

Interestingly, this study verifies the partial mediation effect of attitude on the two relationships between innovation diffusion and intention and between perceived behavioral control and intention. Other research by (Wardana et al., 2021) shows that knowledge has a significant positive effect on attitudes, awareness has no significant effect on attitudes, awareness has a significant positive effect on beliefs, trust has a significant positive effect on attitudes, attitudes have no significant effect on intentions, Subjective norms have a significant positive effect on intentions, behavioral control has a significant positive effect on intentions, the role of trust is a conscious mediation that has an impact on attitudes.

This shows that there are differences in results from previous research. Therefore, these differences in results must be followed up as a basis for comprehensive disclosure about customers' intentions to become Sharia bank customers. Based on existing business issues, it indicates that people's intention to become Sharia bank customers is still low, while from the differences in the research results above, the motivation for this research includes: a) studying existing business issues; b) fill the gap in the inconsistencies in research results regarding the relationship between awareness and attitudes towards Islamic banking with the mediating role, namely the trust variable; c) Develop a research model to be more comprehensive with exogenous variables of knowledge, awareness, subjective norms, behavioral control and endogenous variables of belief, attitude, intention according to the theory of planned behavior (Theory of planned behavior) (Liao et al., 2023).

Novelty (Novelty) This research is the first to integrate the concept of intention of prospective Sharia bank customers as a whole from the internal factors of prospective customers regarding perceptions about Sharia banks (knowledge, awareness, trust, attitudes, behavioral control) and then from the external side regarding social pressure from the environment so that norms are formed subjective factors that make prospective customers intend to become Sharia bank customers. The second stated that previous research on customer perception looked separately at trust, awareness and attitude, linking awareness with attitude, awareness with trust, trust with attitude but had not discussed the role of trust as a mediating variable in the relationship between awareness and attitude. Likewise, research on the antecedents of intention is still debated in the literature. Antecedent variables are a deeper result of tracing causal relationships between variables, meaning that the antecedent variable precedes the influence variable (Haugalet al., 2012). In the context of this research, antecedent variables are variables that cause the intention to become a Sharia bank customer to be realized.

Referring to the research background above, a person's intention to become a Sharia commercial bank customer is something complex, there are a number of factors that influence and there are a number of factors that are influenced, in the context of a person's intention to become a Sharia bank customer, this research identifies and explains several factors that become the reasons why someone becomes a customer of a Sharia commercial bank. This research aims to investigate the influence of knowledge, awareness and trust in Sharia banks on the attitudes and intentions of prospective Sharia bank customers. Apart from that, this research also aims to explore the influence of attitudes, subjective norms and behavioral control on the intention to become a Sharia bank customer. Furthermore, this research will also examine the role of trust as a mediating variable in the relationship between awareness and attitudes of prospective Islamic bank customers.

2. METHODS

Research begins with quantitative methods based on philosophy positivism, namely the philosophical view that phenomena can be grouped, can be observed, can be measured, and are causal, relatively fixed and value-free. Because symptoms can be observed, quantitative research can select variables for research. The data collection process uses research instruments and quantitative data analysis. It is hoped that the research will produce a conclusion that can be justified and generalized using statistics. Techniques in statistics can be used in research to test hypotheses, in this case guessing or predicting the relationship between variables that influence other variables (Sugiyono, 2018).

In determining the method used in this research, we use quantitative methods, in principle the normality of the distribution uses statistical methods, so it is very reliable in generalization. However, it is important to note that quantitative methods are weak in the element of depth in analysis, so they are unable to reveal the causes of problems in depth, especially specific phenomena that are not in line with the theory underlying the research. Qualitative designs should have advantages in depth of analysis and focus groups, but have weaknesses in generalization. Therefore, the use of combined research methods in this research is intended to cover the weaknesses of both methods.

Quantitative analysis based on analysis multivariate using structural equation modeling or SEM (structural equation modeling) with approach variance based and component based which is called PLS (Partial least square). This method focuses more on data and uses limited estimation procedures, not based on assumptions about the measurement scale, data distribution and number of samples so that model-specific errors do not have too much influence on parameter estimates. PLS can also estimate simultaneously variables formed from both reflective and formative variables. This is possible because PLS uses an analysis series of ordinary least squares so model identification is not a problem for the model recursive.

3. RESULTS AND DISCUSSION

3.1 Hypothesis Testing

3.1.1 Direct Effect Testing

Results of direct influence testing based on pathinner model in Partial Least Square (PLS) of the 7 hypotheses in this research, shows that there are six (6) significant variables and one (1) insignificant variable (Wardana et al., 2021). Each variable can be explained as follows:

1. The direct influence of knowledge on attitudes

Knowledge has an influence on attitudes, the higher the knowledge, the better the attitude in terms of causality (cause and effect relationship), and vice versa, the lower the knowledge, the worse the attitude will be.

2. Direct influence awareness towards attitude

Awareness has an influence on attitudes but the value is low, so awareness has a positive effect but is not significant or cannot predict attitudes in a causal relationship (cause and effect).

3. The direct influence of awareness on trust

The better the awareness, the higher the trust, and vice versa, the lower the awareness, the lower the trust.

4. The direct influence of beliefs on attitudes

The better the trust will result in the better the attitude, vice versa, the lower the trust will result in the lower the attitude.

5. Direct influence attitude against intention

The better the attitude will result in the higher the intention, vice versa, the worse the attitude will result in the lower the intention.

6. Direct influence of subjective norms against intention

The better the subjective norm it will result in better intentions, and vice versa, the lower the subjective norm, the lower the intentions.

7. The direct influence of behavioral control on intentions

The better the behavioral control, the better the intention, and vice versa, the lower the behavioral control, the lower and the intention.

3.1.2 Indirect/Mediation Effect Testing

Analysis results Variance Accounted for (VAF) is used to determine whether the belief variable is able to fully, partially, or not mediate the relationship between Awareness and Attitude. With a VAF result of 0.948. Based on the established criteria, a VAF value < 0.20 is no mediation, $0.20-0.80$ is partial mediation, and > 0.80 is full mediation. Because the value is greater than $0.8 (> 0.80)$, there is sufficient empirical evidence to accept hypothesis H_8 that beliefs mediate the influence of awareness on attitudes (H_8 accepted). The meaning of the results of this research is trust as full mediation, that in determining attitudes it is necessary to strengthen trust because the awareness variable is not able to explain the attitude variable in a causal relationship. This means that the trust variable becomes trigger (trigger) it is important how potential consumers make decisions by having the awareness to determine a clear attitude because it is based on trust.

3.2 Discussion of the Relationship between Research Variables

3.2.1 The influence of knowledge on attitudes

The results of this research found that knowledge has a positive and significant effect on attitudes. The magnitude of the influence of knowledge on attitudes is 42.1 percent, meaning that the higher the knowledge, the better the attitude towards Islamic banks. Strong knowledge in a particular topic or field has a significant positive influence on a person's attitude. When someone has a deep understanding of something, they tend to have a more positive attitude towards that topic. Good knowledge can reduce the fear or worry that an individual may have about something that is unknown or not fully understood. Apart from that, broad knowledge can also open a person's mind to different perspectives. This allows individuals to understand others' points of view, take different opinions into account, and in doing so, form a more open and inclusive attitude towards differences. The ability to see an issue from various points of view thanks to the knowledge gained can influence a person to become more tolerant and accept differences. In many cases, the deeper a person's knowledge of a topic, the

more they appreciate the values and interests involved. This can encourage the formation of a more positive, responsive and caring attitude towards problems related to the knowledge they have. Apart from that, good knowledge can also enable someone to be more confident in making decisions, increase participation, and have a more proactive attitude towards issues that they understand well. The results of this study are in line with previous research by (Beginnings & High school diploma, 2019) shows that financial knowledge and financial attitudes have a positive effect on locus of control, then financial knowledge, financial attitudes and locus of control have a positive effect on students' financial management behavior. Locus of control is able to mediate the influence of financial knowledge and attitudes on students' financial management behavior. The process of changing students' way of thinking about controlling life occurs from within the students' own thought processes.

3.2.2 The influence of awareness on attitudes

The results of this study found that awareness had an insignificant positive effect on attitudes. The magnitude of the influence of awareness on attitudes is 1.8 percent. The relationship between these two variables has not been supported by empirical data so that the relationship that occurs is only coincidental or not real, this indicates that awareness is not able to explain variations in changes in attitudes of prospective Sharia bank customers in Bali. Awareness of a topic or problem can trigger personal reflection which then forms better attitudes. Although not always measured directly in research, awareness has an important role in shaping a person's understanding and perception of the surrounding environment. Awareness of certain social or environmental issues, such as environmental problems, equality, or social welfare, can influence the way individuals view and interact with the world around them. Although the effect may not be significantly visible in statistical measurements, awareness of these issues can lead to changes in attitudes in the form of concern, appreciation for diversity, or concern for social issues. Attitudes that come from awareness can include daily actions that are more responsible for the environment or more inclusive social attitudes. Although it cannot always be directly measured, awareness can trigger more positive behavioral changes and reflect better attitudes towards various problems that exist in society. Awareness can also encourage individuals to critically consider the information they receive, open their minds to different points of view, and act more proactively in desired changes.

3.2.3 Awareness of trust

This research found that there is a significant positive influence of awareness on trust. The magnitude of the influence of awareness on trust is 78.9 percent, meaning that the better the potential customer's awareness of Sharia banks, the greater (higher) the potential customers' trust in Sharia banks. Awareness has the potential to influence a person's beliefs. Awareness of a particular topic or issue can open a person's mind to broader and deeper information, thoughts or views. By having better awareness, a person may tend to be more critical of the information received and more open to different points of view. Awareness can increase individual confidence in the information or values they believe in. Someone who is more aware of the environment, social issues, or certain values tends to have deeper trust in information related to those topics. Increased awareness allows a person to be more actively involved in understanding the issues, which in turn can strengthen their trust in the information received. Previous research by (Baisyir, 2021) the research results are: (1) Brand

Awareness has a significant effect on Brand Trust; (2) Brand Awareness and Brand Trust each have a significant effect on Consumer Loyalty; and (3) Brand Awareness has a significant indirect effect through Brand Trust which has an impact on Consumer Loyalty with a contribution of 12.1 percent.

3.2.4 The influence of beliefs on attitudes

This research found that there is a significant positive influence of trust on attitudes. The magnitude of the influence of trust on attitudes is 42.1%, meaning that the higher the trust of prospective customers towards Sharia banks, the better the attitudes of potential customers towards Sharia banks. Trust has a significant impact on a person's attitude. When someone has strong beliefs about a subject, idea, or value, this tends to influence their attitude towards it. Belief can be the foundation or main foothold that shapes a person's attitude towards a topic. Strong beliefs can produce positive or negative attitudes depending on the nature of the belief. If someone has positive beliefs about a topic, they tend to have a positive attitude towards it. Conversely, if their beliefs are negative, their attitudes will likely reflect disapproval or a negative attitude toward the topic. For example, someone who believes that exercise is important for maintaining physical health will tend to have a positive attitude towards exercise and will be more likely to engage in regular physical activity. In this case, a compelling belief in the health benefits of exercise influences attitudes toward the activity. Previous research by (Sidharta & Suzanto, 2015) shows that consumer satisfaction during transactions influences consumer confidence in forming attitudes and behavior to carry out intentions to use e-commerce.

3.2.5 The influence of attitude on intention

This research found that attitude has a positive and significant effect on intention. The magnitude of the influence of attitude on intention is 30.3 percent. This means that the better the prospective customer's attitude towards Sharia banks, the higher the prospective customer's intention to become a Sharia bank customer. A positive attitude has a strong and significant influence on a person's intention to carry out a certain action or behavior. Attitude is a subjective evaluation or assessment of an object, concept, or action. When someone has a positive attitude towards something, it tends to increase their intention to engage or behave in accordance with their attitude. For example, if someone has a positive attitude towards exercise because they consider it important for health, then they are more likely to have a strong intention to regularly engage in sports activities. A positive attitude creates internal motivation that encourages individuals to act in accordance with their attitudes, which in turn influences their intention to involve themselves in related activities. Previous research by (Dewi & Ardani, 2016) concluded that the variables of attitude and subjective norms have a positive, significant effect on repurchase intention, which means that the better the consumer's attitude and subjective norms, the higher the consumer's repurchase intention.

3.2.6 The influence of subjective norms on intentions

This research found that there was a significant positive influence of subjective norms on intentions. The magnitude of the influence of subjective norms on intentions was 30.4 percent, meaning that the higher the subjective norms of prospective customers towards Sharia banks, the higher their intention to become Sharia bank customers. Subjective norms refer to an individual's perception of the extent to which the people around him support or oppose a particular behavior or action. This perception has a

significant influence on a person's intention to carry out that action. When a person feels that people who are important to them—such as family, friends, or a particular social group—show support for a behavior, this can influence the individual's intention to carry it out. For example, if someone intends to participate in a charity activity, subjective norms will be a factor influencing their intention to do so. If they feel that their friends or family support the idea, this may increase their intention to participate. Subjective norms can be a motivation for someone to consider how their actions will be viewed by those around them. If individuals feel that the behavior they are considering is in line with the expectations or approval of their social environment, then this can strengthen their intention to carry out that action. However, if subjective norms show rejection or disapproval from the social environment, then this can weaken the individual's intention to take that action. Previous research by (Aryadhe et al., 2018) shows that attitudes have a positive and significant effect on purchase intentions, subjective norms also have a positive and significant effect on purchase intentions, as well as the relationship between purchase intentions and purchasing decisions which shows the same results, namely positive and significant .

3.2.7 The influence of behavioral control on intentions

This research found that there is a significant positive influence of behavioral control on intention. The magnitude of the influence of behavioral control on intention is 30.4 percent, meaning that the better the influence of behavioral control will increase the intention to become a Sharia bank customer. A person's behavior has a significant influence on their intentions. When someone has performed or engaged in a behavior, it can influence their intentions to continue or repeat the same behavior in the future. This concept is often referred to as the theory of planned action (Theory of Planned Behavior). For example, if someone consistently exercises every morning and experiences benefits for their health and well-being, this behavior can influence their intention to continue exercising in the future. Conversely, if someone has a negative experience or bad impact from a particular behavior, it can reduce their intention to do it again in the future. Previous research by (Maâ, & Pujjati, 2018) It can be concluded that (1) attitude has a positive influence on entrepreneurial intentions, (2) subjective norms have a positive influence on entrepreneurial intentions, (3) perceived behavioral control has a positive influence on entrepreneurial intentions. Suggestions related to this research. Students are expected to be able to prepare themselves well if students have the intention to become entrepreneurs. Students can present their creative ideas to prepare business plans that will be carried out in the future.

3.2.8 Belief as a mediator of awareness of attitudes

This research found that trust succeeded in mediating the relationship between awareness and attitude. The big influence of awareness on attitudes with a direct influence value (direct effect) of 1.8 percent, then these results show that awareness has no significant effect on attitudes, after being mediated by belief, the influence value is obtained (indirect effect) amounting to 33.2 percent which can be said that awareness has a significant effect on attitudes after being mediated by trust. Then with measurements Variance Accounted for (VAF) produced a value of 0.948, so with that result trust is judged to fulfill its role as a full mediator (full mediation). These results can be concluded that the higher the awareness of prospective Sharia bank customers, the better their attitudes will be with the mediating role of trust. The concept of mediation refers to the role of a variable that acts as an intermediary or link in the

relationship between two other variables. In the case of beliefs that successfully mediate the relationship between awareness and attitudes, this shows that beliefs act as an intermediary variable that explains how awareness influences a person's attitudes. For example, awareness of the importance of protecting the environment can influence a person's attitude towards environmentally friendly practices. Individuals' belief in the positive benefits obtained from environmentally friendly actions, such as reducing pollution or helping to preserve nature, can be a mediator in the relationship between awareness of environmental issues and their attitudes towards environmentally friendly practices.

3.3 Research Findings

1. This dissertation study provides insight in research conceptualization where the construct built is a consolidation of factors affective, cognitive, and psychomotor. Research on purchasing decisions is the result of accumulated knowledge and awareness which is able to stimulate the formation of beliefs to then decide something through taking an attitude. The research conceptualization in this dissertation study has been proven to answer the gap literature the first is the cognitive aspect or aspects related to reasoning or thought processes, namely the ability and activity of the brain to develop rational abilities which include knowledge, understanding (comprehension), application (application), analysis, synthesis and evaluation. Meanwhile, the affective aspect in this research is material that is based on everything related to emotions such as appreciation, values, feelings, enthusiasm, interest and attitudes towards something based on acceptance, responsiveness, assessment, organization and characteristics. The psychomotor aspect is a domain that includes movement behavior and physical coordination, motor skills and a person's physical abilities. Skills that will develop if practiced frequently can be measured based on distance, speed, technique and method of implementation. The criteria in the psychomotor aspect explored in this dissertation study are readiness (to become a Sharia bank customer), mechanisms, namely responses learned based on beliefs, and adaptation, namely the ability to adapt oneself to environmental conditions.
2. The results of the dissertation study also succeeded in revealing the role of trust as a full mediating variable (full mediation) which has strategic power in strengthening attitudes which play an important role in decision making. This means that to determine the attitude of becoming a Sharia bank customer, it is necessary to strengthen trust because the awareness variable is not able to explain the attitude variable in a causal relationship. This means that the trust variable is an important trigger for how potential consumers make decisions by having the awareness to determine a clear attitude because it is based on trust in being a customer.
3. The next finding is that the decision-making process was previously based on intention variables which involved antecedent factors customer intention. In this dissertation study, it turns out that the role of knowledge, awareness, and belief is important in determining attitudes and decision intentions (intention to decide). The existence of a connecting line between the variables of knowledge, attitude and intention is a causal relationship that is in line with Theory of Reasoned Action and Theory of Planned Behavior where the knowledge aspect will be the starting point for prospective customers to determine attitudes which then become the basis for their intention to decide to choose a Sharia bank. Indicators of the intention variable

are 1) using Sharia banking services in the near future, 2) interested in trying Sharia banking services, 3) becoming a Sharia commercial bank customer someday, 4) considering becoming a Sharia bank customer and 5) interested in looking for information about Sharia banks is an indicator which is a consequence of the intention to make decisions as a Sharia bank customer. This is in line with development Theory of Planned Behavior Ajzen (2005) where there is one factor that determines intention, namely perceived behavioral control. Perceived behavioral control is an individual's perception of the control they have regarding certain behavior to be carried out (Ajzen, 2005). This factor refers to an individual's perception of the ease or difficulty of producing certain behavior and is assumed to be a response to past experiences and anticipated obstacles. More, Ajzen. (2005) said that these three factors are attitudes, subjective norms, and perceived behavioral control (perceived behavioral control) can predict an individual's intention to carry out certain behavior (intention to become a Sharia bank customer).

4. RESEARCH IMPLICATIONS

4.1 Theoretical Implications

- a. The results of this research add to and enrich references about Theory of Planned Behavior with Theory of Reasoned Action. Namely the relationship between subjective norm variables, attitudes, behavioral control on intentions, the relationship between knowledge and awareness variables on attitudes, as well as the mediating role of belief variables on the relationship between awareness variables and attitudes.
- b. The results of this research provide an empirical contribution regarding the role of trust in mediating awareness of the attitudes of prospective Islamic bank customers.
- c. The results of this research strengthen the Theory of Planned Behavior that attitudes are influenced by awareness with the mediation of beliefs.
- d. The results of this research provide an empirical contribution to the development of an integrated research model on consciousness based on differences in bank systems, product features and benefits, instruments used in products, promotions, and attitude.

4.2 Practical Implications

It is hoped that the practical implications of the research findings can be implemented, improve performance, and position Islamic banks as one of the choices chosen by the community. Implementation Theory of Planned Behavior (TPB) correctly and appropriately will be beneficial for:

1. Sharia Bank, as input in the form of information about knowledge, awareness, trust, attitudes in assessing the intentions of prospective Sharia bank customers to behave in choosing a Sharia bank. More details of each factor are as follows:
 - a) Regarding the knowledge factor, the results of this research provide a reference regarding the most important indicator developed by Sharia banks, namely operational knowledge of Sharia banks, namely knowledge about the network of branch offices, sub-branch offices, ATM services, which are things that need to be

informed on a massive scale so that Sharia banks become better known and more accepted. Public.

- b) Regarding the awareness factor, the results of this research provide a reference for indicators that need to be developed, namely product features and benefits, namely regarding special functions or characteristics and product uses so that Islamic banking products can be accepted by the public.
- c) Regarding the subjective norm factor, the results of this research provide a reference indicator that Sharia banks must pay attention to, namely family influence, so that subjective norms can be formed, Sharia banks must carry out literacy in small communities, for example literacy of Sharia bank products at family social gatherings and so on.
- d) In terms of behavioral control factors, the results of this research provide a reference for indicators of full awareness of action, so actions are taken by individuals who already understand the concept of Sharia banking, so Sharia banks just need to provide easy facilities to become a Sharia bank customer starting from the initial requirements, what the customer must do at the start. Who have just become Sharia bank customers.
- e) Regarding the trust factor, the results of this research provide a reference indicator for caring for customers, where banks can carry out commitments in accordance with Sharia principles, giving priority to customers, where if customers experience failure in managing the capital provided by Sharia banks for products. Mudharabah for profit sharing or profit sharing (Muqasamah fi al-ribh) is not charged until the customer can be productive again.
- f) Regarding the attitude factor, the results of this research provide a reference indicator for its usefulness, namely the response from prospective customers that Islamic banks are beneficial for Muslims, so Islamic banks must broadcast the benefits as an added value so that Islamic banks are more accepted by the community.
- g) In the intention factor, this research provides a reference indicator for considering becoming a Sharia bank customer. With the condition that prospective customers are already considering becoming customers, it is hoped that Sharia banks will quickly be present in the community to accommodate the considerations that are realized into the action of becoming Sharia bank customers.

The internal development process takes the form of establishing strategic policies, focused on developing policies on the knowledge, awareness, trust, attitudes and intentions of prospective customers. So that the strategic policy is in accordance with field conditions, namely that knowledge is important to form, awareness in society about Sharia banks must be good, trust in Sharia banks must be high, subjective norms are formed by social pressure to become a Sharia bank customer, and perceptions about how easy it is to become a Sharia bank customer. Exists in society so that the intention becoming a Sharia bank customer is realized because of the high level of intention.

2. It is hoped that the Financial Services Authority (OJK) will be useful as a reference and consideration in making strategic decisions, policy regulations related to the development of Sharia banks as follows: a) Providing a special Sharia unit in each regional office to provide intense supervision so that Sharia banking policies can be implemented. Directly supervised so that strategic policies taken by Sharia bank management always prioritize the needs of prospective Sharia bank customers (products, services and operational networks). (b) (OJK) as operational supervisor of Sharia banks has the authority to assess and ensure that Sharia banks carry out operational activities based on Sharia principles through supervision on site with report analysis, as well as through supervision on site or the results of a direct OJK audit

5. RESEARCH LIMITATIONS

The limitations and weaknesses in this research, like other research, cause the results of this research to be imperfect so it is hoped that other researchers will improve it. Some limitations and weaknesses of this research are as follows:

- 1) Behavioral research or behavioral research is susceptible to bias effects, so it needs to be tested again in the future.
- 2) The results cannot be generalized because they were only carried out on the Muslim population in Bali, so they also need to be tested in other places because sampling has elements Cross Section.
- 3) This research only examines the relationship between the roles of the components of knowledge, awareness, beliefs, attitudes, behavioral control, subjective norms, and intentions, but does not relate them to decision making. (Behavior to decision). Therefore, further research is needed to find a concept that is more comprehensive, more relevant to certain industries, and specific to Islamic banks.

6. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis and discussion carried out in the previous section and about the research objectives, several conclusions were obtained as follows: High knowledge of Sharia banking product knowledge, knowledge of Sharia law and knowledge of Sharia bank operations can determine a good attitude. By prospective customers of Sharia banks in Bali Province. Awareness influences attitudes but is low, and next is that awareness in the community (potential Sharia bank customers) cannot influence attitudes in a causal relationship (cause and effect). High awareness can create higher trust, thereby increasing potential customers' awareness of the differences between Sharia banking systems and conventional banks, features and benefits of Sharia banking products, instruments used in Sharia banking products, and promotions about Sharia banking. Able to determine trust in Islamic banks. The higher the trust, the better the attitude towards Islamic banks. A good attitude can increase the intention of potential customers to become Sharia bank customers; thus, the attitude of potential customers about becoming a Sharia bank customer is a good idea, becoming a Sharia bank customer is an idea that is relevant, useful, beneficial, best assessment, self-actualization, and positive assessment of Islamic banks able to determine the high level of intention of prospective customers to become Sharia bank customers in Bali Province. High subjective norms' influence can determine potential customers' high interest in becoming Sharia bank customers, thus social pressure on

family influence, the influence of friends, the influence of important people, and the influence of public opinion about Sharia banks. Able to increase the intention of prospective customers to become Sharia bank customers in Bali Province. The better a person's behavioural control, the higher the prospective customer's intention to become a Sharia bank customer; thus, the prospective customer's perspective (point of view) regarding actions full of awareness, understanding decisions, and having the knowledge to act can create a high level of prospective customer's intention to become a Sharia bank customer in Bali province. Trust can fully mediate the influence of awareness on attitudes, meaning that to determine attitudes towards becoming a Sharia bank customer, it is necessary to strengthen trust because the awareness variable cannot explain the attitude variable in a causal relationship (cause and effect relationship). This means that trust becomes a trigger. Potential consumers need to make decisions with the awareness to determine an apparent attitude because it is based on trust, reflected in honesty, caring for customers, trustworthiness and predictability implemented by Sharia banks.

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