

Analysis of Community Intentions on Islamic Bank Products Using The Theory of Planned Behavior Approach

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Abstract

This study aims to determine the effect of attitudes on behavior, perceived behavioral control, and subjective norms or to know perceptions and understandings and then develop into the intentions of Bengkulu city panoramic market traders in behaving using Islamic bank products. The sampling technique used is the theory of Hair obtained a sample of 230 respondents with the sampling technique used is accidental sampling. The analysis technique used Structural Equation Modeling (SEM) with the SmartPLS 3 tool. The results of this study indicate that the variables of attitude towards behavior, perceived behavioral control and subjective norms have a significant effect on intentions and intentions have a significant effect on the behavior of a trader at the Bengkulu city panorama market in behaving in using Islamic bank products.

Keywords: Intentions, Attitudes to Behavior, Perceptual Behavior Control, Subjective Norms, Behavior

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh sikap terhadap perilaku, persepsi kontrol terhadap perilaku, dan norma subjektif atau untuk mengetahui persepsi dan pemahaman kemudian berkembang menjadi intensi pedagang pasar di kota Bengkulu dalam berperilaku menggunakan produk bank syariah. Metode yang digunakan adalah metode kuantitatif dengan teknik pengambilan sampel adalah teori Hair diperoleh sampel sebanyak 230 responden dengan teknik pengambilan sampel yang digunakan adalah Structural Equation Modeling (SEM) dengan tool SmartPLS 3. Hasil penelitian ini menunjukkan bahwa variabel sikap terhadap perilaku, kontrol perilaku yang dirasakan dan norma subjektif berpengaruh signifikan terhadap niat dan niat berpengaruh signifikan terhadap perilaku pedagang di pasar panorama kota Bengkulu dalam berperilaku dalam menggunakan produk bank syariah.

Kata kunci: Intensi, Sikap terhadap perilaku, Persepsi kontrol terhadap perilaku, Norma subjektif, Perilaku

Introduction

Sharia banking is getting stronger in terms of playing a role in national development and improving the welfare of the Indonesian people, this is after Law Number 10 of 1998 concerning banking in article 4 which states that the purpose of sharia banking is to support national development through economic growth, equity and national stability .¹

¹ "Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking," 2019.

Based on data from Global Religious Future, Indonesia is the country with the most Muslim population in the world.² Success or development from banking sharia is wrong one form from application of Islam or Islamic law in be honest. Will however, prospect development banking sharia in Indonesia faced with growth share market (*market share*) which is still very small. On early 2019 banking *market share* sharia only capable reached 5.94%³ which in year previously on June 2018 *market share* banking Indonesian sharia reached 5.70%⁴ of total assets banking national. Following is table 2 which shows development banking *market share* Indonesian sharia on 2015-2019 years.

Table 1. Market Share of Indonesian Sharia Banking 2015-2019

No	Year	Market Share
1	2015	4.87% ⁵
2	2016	5.33% ⁶
3	2017	5.44% ⁷
4	2018	5.70% ⁸
5	2019	5.94% ⁹

Source: Data processed, 2019

Table shows stagnation growth *market share* on banking sharia in Indonesia. This thing proves that development or success from banking sharia no in balance by increasing *market share* industry banking sharia.

Customer or candidate customer banking sharia in take decision for use product on banking sharia influenced by factors psychology and literacy. Based on national survey literacy and inclusion financial services conducted by OJK in 2016, index literacy finance sharia only 8,11 percent.¹⁰ Compared with total resident Muslim in Indonesia, then percentage from index literacy finance sharia very minimal. Effort understand behavior individual or effort predict behavior

²Katadata, "Databoks," <https://databoks.katadata.co.id/datapublish/2019/09/25/indonesia-negara-dengan-penresident-muslim-the-world's-largest>.

³ Paragraph, "Sharia Banking Market Share," <https://www.alinea.id/bisnis/market-share-perbankan-syariah-kuartal-i-2019-turun-b1XeF9j1v>, 2019.

⁴ Financial Services Authority, "Indonesian Sharia Banking Snapshot June 2018," 2018.

⁵ Financial Services Authority, "Indonesian Sharia Financial Development Roadmap 2017-2019," [https://www.ojk.go.id/id/kanal/syariah/berita-dan-activity/publikasi/Documents/Pages/Roadmap-Pengembangan-Kuangan-Sharia-Indonesia-2017-2019/Roadmap%202017-2019\(1\).pdf](https://www.ojk.go.id/id/kanal/syariah/berita-dan-activity/publikasi/Documents/Pages/Roadmap-Pengembangan-Kuangan-Sharia-Indonesia-2017-2019/Roadmap%202017-2019(1).pdf), 2019.

⁶ Finance.

⁷ Financial Services Authority, "Press Release Islamic Finance Market Share Reaches 8 Percent," <https://www.ojk.go.id/id/berita-dan-activity/siaran-pers/Documents/Pages/Siaran-Pers-Market-Share-Financial-Sharia-Reaches-8-Percent/Siaran%20Pers%20KSF%20Cibinong.pdf>, 2019.

⁸ Finance, "June 2018 Indonesian Sharia Banking Snapshot."

⁹ Paragraph, "Sharia Banking Market Share."

¹⁰ Financial Services Authority, "2016 National Survey of Financial Literacy and Inclusion," 2016, [https://www.ojk.go.id/id/berita-dan-activity/siaran-pers/Documents/Pages/Siaran-Pers-OJK-Index-Literacy-and-Financial-Inclusion-Increasing/17.01.23 Impressions Presscon nett.compressed.pdf](https://www.ojk.go.id/id/berita-dan-activity/siaran-pers/Documents/Pages/Siaran-Pers-OJK-Index-Literacy-and-Financial-Inclusion-Increasing/17.01.23%20Impressions%20Presscon%20nett.compressed.pdf).

individual by specific,¹¹ has many emerging research models about connection psychology with behavior human , however the most satisfactory *theory of planned behavior* for applied in learn behavior man and psychology .¹² Developed *Theory of Planned Behavior* (TPB) by Ajzen from *The Theory of Reasoned Action* (TRA) was developed for overcome weakness measurement that causes lower correlation among attitude and behavior.¹³

Panoramic Market of Bengkulu City has various type effort, good business small nor business medium.¹⁴ A panoramic market that has location strategic geography _ and surrounded by banking good it's a conventional bank and Islamic banks as well as traders who are the target market from Islamic banks. This study tries to re-examine the influence of attitudes on behavior, control of perceived behavior and subjective norms or to know perceptions and understandings and then develop into the intentions of traders in the Bengkulu city panorama market in behaving using Islamic bank products.

Methodology

Type study this use study associative with a quantitative approach. The population used in this study is the panoramic market traders of Bengkulu city in the classification of kiosk traders totaling 538 people. The sampling technique used is *Hair theory* which is a sampling technique that is often used if the sample is 100-200 samples. With a minimum sample size of 5 times more than the indicator and it will be more acceptable if the number of indicators is multiplied by 10. ¹⁵Therefore, the sample in this study amounted to 230 respondents who were sourced from the number of indicator questions $23 \times 10 = 230$. The sampling technique used in the study this is *accidental sampling*.

Table 2. Definition Operational Variable

Variable	Definition Operational
Attitude To Behavior	<ol style="list-style-type: none"> 1. Favorite to idea for using Islamic bank products 2. Response of using Islamic bank products 3. Interest to use Islamic bank products 4. View Among trader Bengkulu city panoramic market against Islamic bank products
Control Behavior	<ol style="list-style-type: none"> 1. Convenience use Islamic bank products

¹¹ Neila Ramdhani, "Shrinkage of Measuring Instruments Based on Theory of Planned Behavior," *Journal of Psychology* 19, no. 2 (2011): 56.

¹² Richard Cooke and Paschl Sheeran, "Moderating of Cognition Intention and Cognition-Behavior Relation: A Meta-Analysis of Properties of Vegetables Ftom Theory of Planned Bahavior," *British Journall of Social Psychologist* 43 (2004): 159–86.

¹³ Ramdhani, "Shrinkage of Measuring Instruments Based on Theory of Planned Behavior." , p . 55

¹⁴ Bengkulu Panorama Market Office, "Bengkulu Panorama Market Archives," 2018.

¹⁵ B Asri Pratita, Heri Pratikto, and Sutrisno, "Analysis of Factors Influencing Customer Purchase Decisions at Kober Bar Malang," *Jurnal Pendidikan* 3, no. 4 (2018): 497–503.

Perception	2. control in use Islamic bank products 3. Knowledge in use Islamic bank products 4. Ability for using Islamic bank products
Subjective Norms	1. Perception about pressure social from people who influence decision somebody 2. Perception about pressure social from important people in life somebody 3. Response to influence important people in use Islamic bank products 4. Response trader Bengkulu city panoramic market against behavior use Islamic bank products
Intention Use Sharia Bank Products	1. Intention for keep going use Islamic bank products 2. Plan for keep going use product Islamic bank 3. Try for keep going use Islamic bank products
Behavior Use Sharia Bank Products	1. Start using Islamic bank products 2. Action real for using Islamic bank products 3. Using product at Islamic bank more than one

Source: Rahmadanty (2015)¹⁶

Table 3. Types of Scale Measurement

Type of Scale	Information
Likert Scale	1. STS : Strongly disagree 2. TS : Disagree 3. N : Neutral 4. S: Agree 5. SS : Strongly Agree

Source: Simamora (2004)¹⁷

Technique analysis used *Structural Equation Modeling* (SEM) with tools *SmartPLS 3*, the analysis carried out is *the outer model* and *the inner model*.

Literature Review

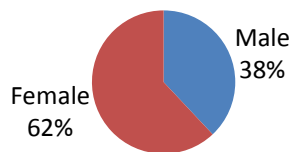
Description of Research Object

Respondents in this study have the following characteristics:

¹⁶ Cecia Rahmadanty and Masmira Kurniawati, "Analysis of Behavioral Intentions of Surabaya Hijabers Community Members in Using Sharia Savings: The Theory of Planned Behavior Perspective," *Journal of Theory and Applied Management* 8, no. 3 (2015): 177–94.

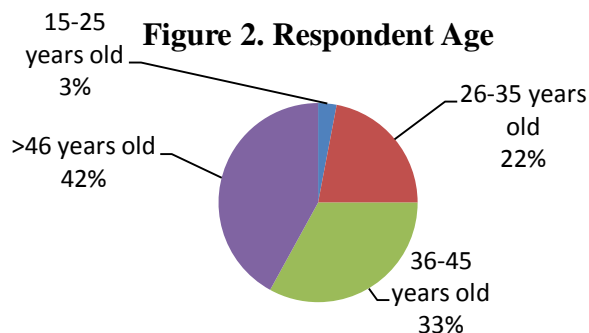
¹⁷ B. Simamora, *Consumer Behavior Research Guide* (Jakarta: Gramedia Pustaka Utama, 2004).

Figure 1. Gender of Respondents



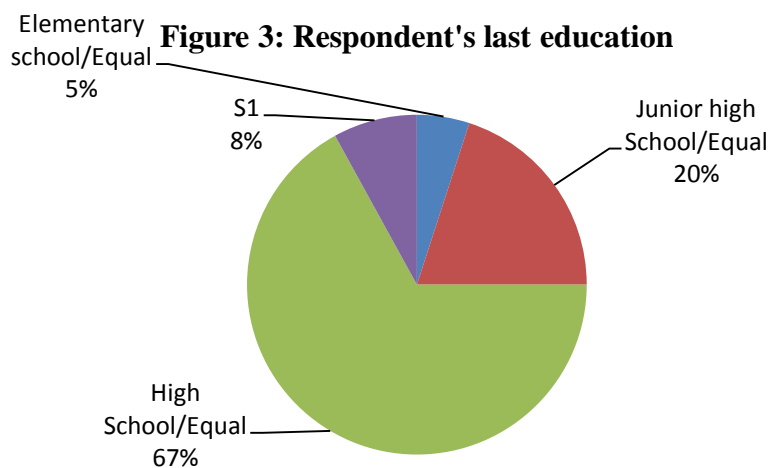
Source: Processed primary data, 2021

Based on gender, 88 people were male and 142 female. With description total respondent called on could concluded that trader Bengkulu city panorama market is dominated by female trader.



Source: Processed primary data, 2021

Based on age, 7 people are 15-25 years old , 26-35 years old as many as 50 people , aged 36-45 years as many as 76 people and age over 46 years old as many as 97 people . With thus could concluded that which becomes dominant trader Bengkulu city panoramic market >46 years old.



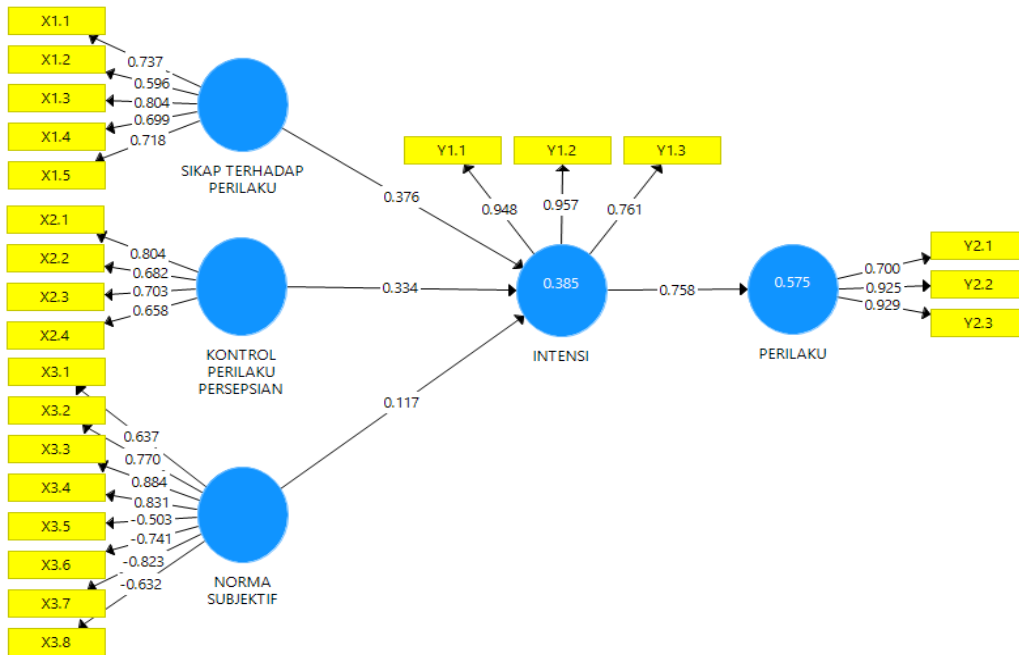
Source: Processed primary data, 2021

Based on last education, 12 people level education Last SD/ equivalent, SMP/ equivalent as many as 45 people, high school / equivalent as many as 154 people and S1 as many as 19 people. With thus could concluded that High school is education final respondent which is dominant.

1. Validity and Reliability Test

The following is a picture of the PLS SEM Model accompanied by the *loading factor value* :

Figure 4. Initial Structural Model

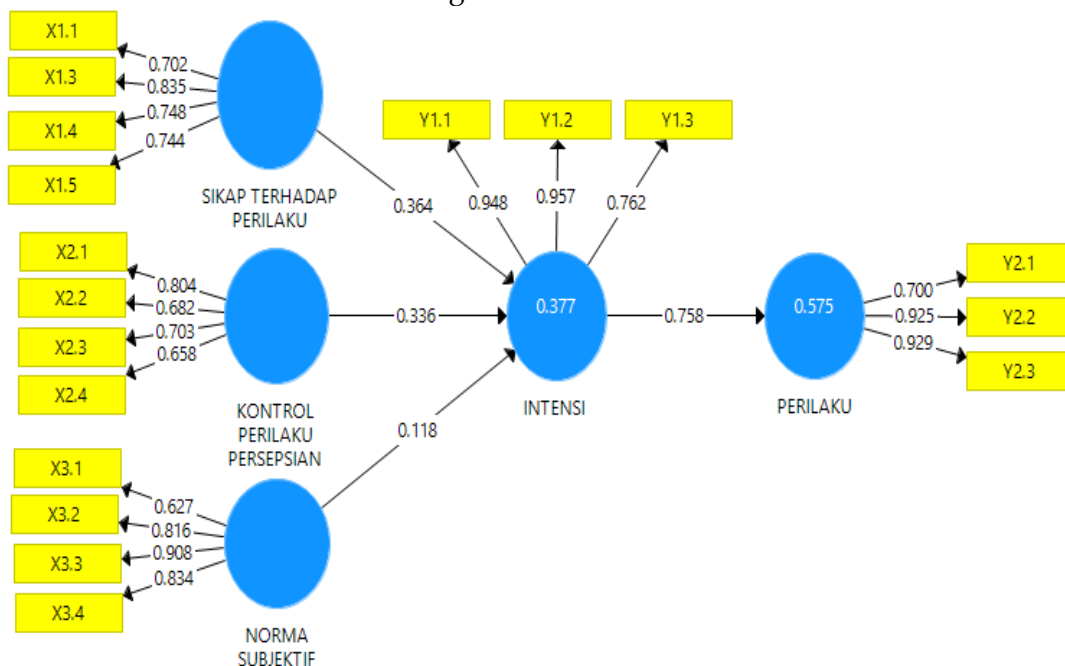


Source: SmartPLS 3, 2021

Based on the initial structural model above which is the result of the initial reliability test, by measuring the *outer loading*. A variable is said to be reliable if it has a *loading factor value* exceeding 0.7 or > 0.6 as a minimum limit.¹⁸ This study uses a minimum limit and found 5 indicators that are not reliable including X1.2, X3.5, X3.6, X3.7 and X3.8. Furthermore, to correct the model to increase the *outer loading value*, the 5 indicators were excluded and not included in the next test. The following is a PLS SEM model accompanied by the *loading factor value*

¹⁸ Suprpto, *Research Methodology in Education and Social Sciences* (Jakarta: Buku Seru, 2013).

Figure 5. Final Structural Model



Source: SmartPLS 3, 2021

Based on the final structural model above which is the result of reliability testing through *outer loading measurements*, it is stated that all indicators are said to be reliable.

2. Data analysis

R Square test (R^2) shows the level of determination of the variable with the higher the value, the greater the effect, based on the results of the R^2 test it can be seen that Intention has an effect of 37.7% and Behavior is 57.5%.

Table 4. Value of R Square

Intention	0.377
Behavior	0.575

Source: SmartPLS 3, 2021

The structural model is then evaluated by F^2 so that it can be seen the substantive effect of the independent latent variable on the dependent latent variable. Results test F^2 - show that connection attitude to behavior and behavior control perception own medium/ medium relationship to intention, next norm subjective own weak relationship to intense whereas intense has strong relationship to behavior. This thing showed by table 5 below:

Table 5. F^2 Value Square

Attitude Towards Behavior =>Intention	0.169
Perceptual Behavior Control=>Intention	0.137

Subjective Norm=>Intention	0.021
Intention=>Behavior	1.351

Source: SmartPLS 3, 202

Bootstrapping test results from the SmartPLS analysis, including the following:

Table 6. Bootstrapping Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation	T Statistics (O/STDEV)	P Values
STP=>I	0.364	0.363	0.062	5,875	0.000
KPP=>I	0.336	0.341	0.067	5.033	0.000
NS=>I	0.118	0.122	0.054	0.183	0.029
I=>P	0.758	0.758	0.028	27.206	0.000

Source: SmartPLS 3, 2021

Based on the test results above, it can be concluded that (1) Attitude towards behavior has a significant effect on Intention with p -values $0.000 < 0.05$; (2) Perceived behavioral control has a significant effect on intention with p -values $0.000 < 0.05$; (3) Subjective norms have a significant effect on intentions with p -values of $0.029 < 0.05$; (4) Intention has a significant effect on behavior with p -values $0.000 < 0.05$.

Result

The results of the above study indicate that attitudes toward behavior have a significant influence on the intentions of traders in the Bengkulu panoramic market to choose to use Islamic bank products, which means that the hypothesis is accepted with p -values of $0.000 < 0.05$. This is supported by research conducted by Art and Ratnadi, Rahmadanty, Christina and Kristanto stating that attitudes towards behavior affect a person's intention to behave.¹⁹ Thus, it shows that the higher a person's positive response to Islamic banks, the more people's intention to use Islamic bank products will result in an increase in market share.

¹⁹ Ni Nyoman Anggar Seni and Ni Made Dwi Ratnadi, "Theory of Planned Behavior to Predict Investment Intentions," *E-Journal of Economics and Business Udayana University* 6, no. 12 (2017): 4043–68; Leani Christina and Septian Bayu Kristanto, "Detecting Financial Statement Fraud Behavior Using Theory of Planned Behavior (Empirical Studies in the Banking Industry)," *Journal of Contemporary Accounting* 11, no. 1 (2019): 1–13; Rahmadanty and Kurniawati, "Analysis of Behavioral Intentions of Surabaya Hijabers Community Members in Using Sharia Savings: Perspective Theory of Planned Behavior"; Rizki Amelia, Didin Hafidhuddin, and Hendri Tanjung, "Analysis of Factors Influencing Television Journalists' Perceptions of the Development of Islamic Banks in Indonesia," *Journal of Al-Muzara'ah* 2, no. 2 (2014): 180–94; Taufikur Rahman, "Analysis of Determinants of Interest of Individual Lecturers and Students towards Islamic Banks," *Journal of Muqtasid* 5, no. 1 (2014): 53–74; Munandar, "The Influence of Subjective Attitudes and Norms on Intentions to Use Sharia Banking Products at Aceh Sharia Banks in Lhokseumawe City," *Visionary And Strategic Journal* 3, no. 2 (2014): 73–80.

Furthermore, the perceptual behavior control based on the results of the study has a significant effect on the intentions of traders in the Bengkulu city panoramic market in using Islamic bank products, this shows that the second hypothesis is accepted with p-values $0.000 < 0.05$. This is also supported by the results of research conducted by Art and Ratnadi, and Christina and Kristanto stated that perceived behavioral control affects a person's intention to behave.²⁰ Thus, the higher a person's perception of obstacles in choosing Islamic bank products, the stronger one's intention to use Islamic bank products.

Subjective norm has a significant effect on the intention of panoramic market traders to use Islamic bank products, this shows that the third hypothesis is accepted with p-values of $0.029 < 0.05$. This is also supported by the results of research conducted by Art and Ratnadi, and Christina and Kristanto stated that perceived behavioral control affects a person's intention to behave.²¹ Thus, the more confident people and norms in one's environment will be, the more one's intention to use Islamic banking will be.

Intention has a significant effect on the behavior of a panoramic market trader in choosing to use Islamic bank products, meaning that the hypothesis is accepted with p-values $0.000 < 0.05$.

Conclusion

Based on the results of the research and discussion above, it can be concluded that hypotheses 1, 2, 3 and 4 are accepted, which means that attitudes towards behavior have a significant effect on intentions; perceived behavioral control has a significant effect on intentions; subjective norms have a significant effect on the intentions of panoramic market traders in using Islamic bank products and the intention of having a significant effect on the behavior of panoramic market traders in using Islamic bank products.

This study has several limitations, thus the researcher faces the next researcher to add variables that are not only based on the Theory of Planned Behavior but can be added to the religiosity variable, while the object of research can be carried out on a wider object so that it can have a considerable influence. big.

²⁰ Christina and Kristanto, "Detecting Financial Statement Fraud Behavior Using Theory of Planned Behavior (Empirical Studies in the Banking Industry)"; Amelia, Hafidhuddin, and Tanjung, "Analysis of Factors Influencing Television Journalists' Perceptions on the Development of Islamic Banks in Indonesia"; Rahman, "Analysis of the Determinants of Interest of Individual Lecturers and Students towards Islamic Banks."

²¹ Seni and Ratnadi, "Theory of Planned Behavior to Predict Investment Intentions"; Christina and Kristanto, "Detecting Financial Statement Fraud Behavior Using Theory of Planned Behavior (Empirical Studies in the Banking Industry)"; Rahmadanty and Kurniawati, "Analysis of Behavioral Intentions of Surabaya Hijabers Community Members in Using Sharia Savings: Perspective Theory of Planned Behavior"; Amelia, Hafidhuddin, and Tanjung, "Analysis of Factors Influencing Television Journalists' Perceptions on the Development of Islamic Banks in Indonesia"; Munandar, "The Influence of Subjective Attitudes and Norms on Intentions to Use Sharia Banking Products at Aceh Sharia Banks in Lhokseumawe City."

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