

Attitude Approach to Behavior in Interest to Use Sharia Banking Services

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ABSTRACT

The purpose of the research conducted was to test the Theory of Planned Behavior on the interest in using Islamic banking services in Indonesia. Sampling using purposive sampling method, amounting to 93 respondents. Multiple linear regression analysis techniques is used to analyze the data obtained from the sample. Research shows that attitudes towards behaviour and perceptions of behavioural control have no effect on the intention to use Islamic banking services, where people feel the benefits of Islamic banks do not significantly affect their activities in conducting transactions in the banking world. Meanwhile, subjective norms affect the intention to use Islamic banking services. That he circumstances of the surrounding environment and the greater encouragement from the closest people will increase one's interest in using Islamic banks.

Keywords: Interest in Islamic Banks, Theory of Planned Behavior, Islamic Banks

ABSTRAK

Tujuan penelitian yang dilakukan adalah untuk menguji *Theory of Planned Behavior* terhadap minat menggunakan layanan perbankan syariah di Indonesia. Pengambilan sampel menggunakan metode purposive sampling yang berjumlah 93 responden. Teknik analisis regresi linier berganda digunakan untuk menganalisis data yang diperoleh dari sampel. Hasil penelitian menunjukkan bahwa sikap terhadap perilaku dan persepsi kontrol perilaku tidak berpengaruh terhadap niat menggunakan jasa perbankan syariah, dimana masyarakat merasakan manfaat bank syariah tidak berpengaruh secara signifikan terhadap aktivitas mereka dalam bertransaksi di dunia perbankan. Sedangkan norma subyektif mempengaruhi niat menggunakan layanan perbankan syariah. Bahwa keadaan lingkungan sekitar dan semakin besar dorongan dari orang-orang terdekat akan meningkatkan minat seseorang dalam menggunakan bank syariah.

Kata kunci: Minat Bank Syariah, *Theory of Planned Behavior*, Bank Syariah

Introduction

Based on law No. 7 of 1992 concerning banking where sharia banking first operated on May 1, 1992, banks could also operate at that time based on sharia principles that could make sharia banks wider. Efforts to develop sharia banking in Indonesia are actually not only a juridical consequence of the Banking Law and the BI Law, but is an integral part of efforts to improve the national banking system which aims to increase the resilience of the national economy. Indonesia is also a country with a large majority of Muslims, this is a considerable opportunity for sharia banking in Indonesia to develop and grow, but in reality at this time the development of sharia banks in Indonesia has not been maximized (Desiana et al., 2018). This is supported in the Pasi (2019) research where people already know about sharia banking but as a large extent they do not know the types of products offered to sharia banks, including those that can affect interest in the use of sharia banks because they think that the supporting facilities provided are still inferior to the facilities offered by conventional banks, This is one of the things that hinders the development of sharia banks in Indonesia

When viewed from the function and strategic presence of sharia banking has a very important role as a means for Muslims to conduct economic transactions, especially for those who believe and believe in bank interest as usury whose law is haram. This condition certainly raises the belief that the aspect of religion is an important thing and also one of the determinants for the success of the sharia banking industry. Handayani et al., (2019) states that Religion in the life of each individual has a function, namely as a value system that contains and contains certain norms and in general becomes a reference and frame of reference in behaving and behaving so that it is in line with the religious beliefs it adheres to. Pasi (2019) Research in it also examines the attitude towards Islamic products and financial services or business companies that Islamic financial methods tend to be classified by the criteria taken in choosing conventional banks.

The theory of attitudes towards behaviour, namely the Theory of Planned Behavior (TPB) or the Theory of Planned Behavior, is an extension of the Theory of Reasoned Action (TRA) or the Theory of Reasoned Action that was originally discovered by (Ajzen, 1991). TPB is one of the most useful frameworks in explaining human behavior. TPB has three components, namely attitude toward behavior, subjective norms and perceived behavior control. According to the Theory of Planned Behavior (TPB) that attitude towards behavior is formed from a collection of one's beliefs about a behavior (Ajzen, 2011). Attitude is the main predictor of behavior or action. Attitude is a form of reaction to the situation at hand. Kaukab & Setiyanti (2022) said that attitude is an evaluation of the feelings and tendencies of someone who consistently likes or dislikes an object or idea. The embodiment of one's own attitude cannot be known directly, but bias is interpreted in advance from closed behavior. Readiness in a certain situation or situation is a form of appreciation of the existence of attitude. Attitudes are closely related to the judgments of a person's subjective norms towards the surrounding world, understanding of oneself and the surrounding environment (Nasrullah et al., 2020).

Sumaryo and Putra (2021) states that attitude, is the basis for the formation of intentions. In attitudes towards behavior there are two main aspects, namely the individual's belief that displaying or not displaying certain behaviors can produce some consequences or certain results, and is an aspect of individual knowledge about the object of attitude and can also be in the form of individual opinions characteristics that are not necessarily in accordance with reality.. The more positive the individual's belief in the result of an object of attitude, the more positive the individual's attitude towards the object of the attitude, and vice versa.

Furthermore, looking at the previous research with current research, there is a similar conclusion, namely behavior control, there is an influence on the interest in saving in Islamic banks, meaning that a person's trust will cause behavior and an indicator of the strength of taste is an individual's perception of how strong the control affects themselves, affects the interest in saving in sharia banks (Ayu et al., 2021). However, in reality not all customers have an interest in the service. In fact, there are still many customers who do banking transactions at conventional banks. Hasibuan & Wahyuni (2020) mentioned that one of the inhibiting factors is the lack of interest and doubts from a group of people in the application of Islamic values in sharia banking products.. Some people think that the application of Islamic values in sharia banking is only as theories in the book, but the practice is not much different from conventional banking, of course it is closely related to attitudes towards behavior that affect customer decisions in decision making. None other than paradigm of thinking like that has a bad effect on the development of sharia banking in Indonesia. This research was once carried out by Irawan et al., (2020) where in this study used or through a moderating variable, namely intensity which will later affect the independent variable whether intensity affects the dependent variable. So that this differentiates and is updated in this study, namely not using a

moderating variable because one of the independent variables tested has produced results by showing an effect on the dependent variable.

Likewise, the understanding and socialization of the public about sharia banking products and systems in Indonesia is still very limited. This is supported by data published by OJK, that the number of sharia bank customers is currently at 15 million customers, meanwhile the number of conventional bank customers reaches 80 million customers. Compared to conventional banks, the total number of customers of Islamic banks have only reached 18.75 percent. However, so far customer growth in the sharia bank industry has averaged around 15 to 20 percent (Aulia *et al.*, 2020). Judging from the data presented, the purpose of the research conducted was to test the theory of Planned Behavior on the interest in using Islamic banking services in Indonesia.

Hypothesis Development

Theory of Reasoned Action was further developed, namely the Theory of Planned Behavior, it aims to explain certain determinants of behavior Theory of Planned Behavior is a conceptual frame of mind. Ajzen (1991) explains that the central control of individual behavior comes from behavior that is influenced by behavioral intention towards certain behaviors. The next three components are attitude towards behavior, subjective norms, and perceived behavior control where of the three affect a person's behavior interest.

Attitude Toward Behavior is a person's response or assessment to a behavioral question (agree - disagree, or like - dislike) (Irawan, et al. 2020). According to Ajzen (1991) attitude towards behavior and refers to the extent to which a person has a favorable or unfavorable evaluation or assessment of the behavior in question. In the case of an attitude towards a behavior, each belief connects that behavior with a certain result, or with other attributes such as the cost incurred to perform the behavior. Because traits related to behavior have been judged positively or negatively, we automatically and simultaneously obtain an attitude towards that behavior. Based on research conducted by Irawan, et al. (2020) attitude towards behavior has a significant positive influence on the intention to use sharia savings. The results of this study are reinforced by research that have been carried out by Handayani et al. (2019) a positive and significant influential attitude with the behavior of choosing Islamic banks. So the hypothesis in this study is:

H1 : Attitude towards behavior has a positive and significant effect on the interest in using Sharia Bank services

Kaukab and Setiyanti (2022) defines that subjective norms are control from outside the individual about the opinions of others or referents and groups of people who have influence on that individual. Subjective norms are also defined as a person's perception of the control pressures encountered to show or not a behavior. According to Ajzen (1991) the subjective norm is directly proportional to the number of products produced from prominent referencesl. Research has been conducted by Irawan, et al. (2020) in which it produces that subjective norms have a significant effect on the interest in using sharia bank services. The same thing was also conveyed in Akib dan Santoso (2019) research the results of the study showed that subjective norms had a positive and significant influence on the intention to use products of

Sharia banks. Subjective norms have an impact on sharia banking services, in that case the higher the encouragement of subjective norms that consumers feel, the higher the interest in using sharia bank services. The results of this study are in line with the theory conveyed by Apriani *et al.*, (2017) that subjective norms are factors from outside individuals that have the influence of people's perceptions or views on the behavior to be carried out. Based on this, hypotheticals can be attracted:

H2 : Subjective Norms has a positive effect on the interest in using Sharia Bank services

Perceive Behavior Control

Perceive Behavior Control is a very different concept that each has an important place in social and behavioral research. In addition, a large number of studies on reasoned action theory and planned behavior theory have clearly established the usefulness of differences by showing that different constructions stand in predictable relationships with intention and behavior (Ajzen, 1991). From the results of research that has been done by Irawan, et al. (2020) shows that perceived behavioral control has a significant effect on the intention to use sharia savings. The same thing was also conveyed in Akib (2019) research that Perceive Behavior Control has a positive influence on the interest in using Islamic banks. So the hypothesis in this study is:

H3 : Perceive Behavior Control has a positive effect on the interest in using Syari`ah Bank

Research Framework

Based on the research hypothesis that has been previously mentioned, the following research framework is obtained:

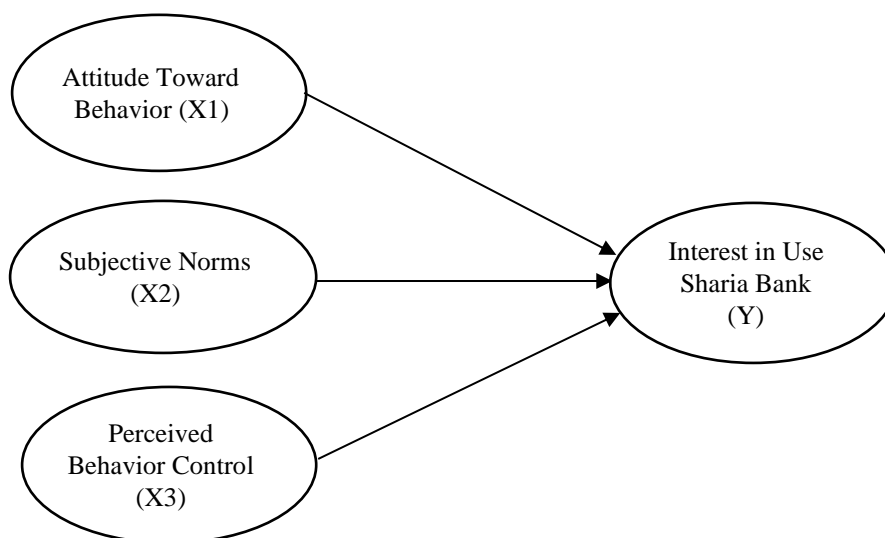


Figure 1. Research Framework

Materials and Methods

In this study, the type of research used is quantitative research, defined by Ahyar et al. (2020) that quantitative research is research that focuses on measuring and analyzing cause-and-effect relationships between various variables, not the process, research is considered to be in a value-free framework. This type of research is to test hypotheses and expectations that justify or strengthen conjecture and can support theory. The multiple regression was used to analyze data in this study.

The population used in this study is Sharia Bank users or customers, this is because the majority of people in Indonesia are Muslim and to find out the extent of customers who use Sharia Bank products. The sampling technique used is purposive sampling with multiple regression tests. The specified considerations or criteria are customers who use Sharia Bank and who know about sharia banking in Wonosobo Regency. The sample size must be 100 or larger. For each parameter or indicator that will be analyzed, the minimum sample count is around 5-10 kali indicator for the sample size to be accepted, it has become a common address (Hair et al., 2010). In this study, a sample of 130 respondents was found. However, 37 data were removed from the analysis because the data was incomplete and invalid, so the final sample was 93.

Result and Discussion

The results of Descriptive Statistics analysis in this research show quite good scores in terms of interest in using Islamic banks (Table 1).

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Attitude Toward Behavior	93	16	54	41.85	6.562
Subjective Norms	93	11	35	25.81	4.478
Preceived Behavior Control	93	17	50	37.89	6.239
Interest in Using Islamic Banks	93	7	20	14.67	3.122

Sources: primary data, 2023

Table 1 presents descriptive statistics from 93 respondents. This research uses Interest in Using Sharia Banks as dependent variables. attitude toward behavior, subjective norms, and preceived behavior control as independent variables. The average result of the variable questionnaire Interest in Using Sharia Bank was obtained at 14.67 where the minimum value of Interest in Using Sharia Bank was 7.00 and the maximum value was 20.00 where it was categorized as included in a fairly good value. Therefore, it can be said that the Interest in Using Sharia Banks which includes individual desires and individual plans is quite good.

Meanwhile, the average attitude towards behavior is 41.85 where the minimum attitude towards behavior value is 16.00 and the maximum value is 54.00 so it can be said that attitude towards behavior is quite good in measuring interest. Furthermore, the subjective norms variable has an average value of 25.81 with the lowest value of 11.00 and the highest of 35.00, thus it can be said that subjective norms in measuring interest in good categories. Then the last one is that the preceived behavior control variable has an average value of 37.89 with a minimum value of 17.00 and a maximum value of 50.00, so this variable has a fairly good

level in measuring interest. In general, all variables have an average value (mean) greater than the standard deviation value, this shows that these variables have a small distribution, so that data deviations are not widespread.

The analysis regression result show that the attitude toward behavior variable has a regression coefficient value of 0.071 with a significance level of 0.184 (Table 2). Because it has a significance level above 5% (0.05), H1 which states that there is a positive influence between perceptions of interest in using Sharia Bank services is rejected. That is, attitudes towards behavior cannot affect people's interest in the use of sharia banking services. Assuming other variables are considered constant.

Table 2. Regression Analysis Results

Variable	Unstandardized	Standardized	Beta	t	Sig.
	Coefficients	Coefficients			
	B	Std.Error			
(Constant)	-1.495	1.184		-1.263	.210
Attitude Toward Behavior	.071	.053	.150	1.338	.184
Subjective Norms	.426	.081	.611	5.243	.000
Preceived Behavior Control	.058	.062	.116	.928	.356

Source: primary data, 2023

The subjective norms variable has a regression coefficient value of 0.426 with a significance level of 0,000. Because it has a significance level below 5% (0.05), H2 which states that there is a positive influence between subjective norms (subjective norms) on interest in using sharia banking services is accepted. That is, the greater the influence of the surrounding situation from the environment and the influence of the closest people, the greater the encouragement of one's interest in the use of sharia banking services. Assuming other variables are considered constant.

The perceived behavioral control variable has a regression coefficient value of 0.058 with a significant level of 0.356. Because it has a significant level above 5% (0,05) then H3 which states that there is a positive influence between perceived behavioral control (perception of behavior control) on interest in using sharia banking services is rejected. That is, the higher the perception of a person's behavior control, the lower the interest in using sharia banking services. Assuming other variables are considered constant.

Discussion

The discussion in this study is seen from the data that has been calculated above and the results that already exist, it will be discussed one by one about the effect of the independent variables on the dependent variable, what we know is that independent variables are attitudes, subjective norms, perceived behavior control, and dependent variables are interesting in using sharia banking services.

Judging from the analysis of the data in Table 2 in this study, results were obtained that showed that attitude towards behavior did not have a significant influence on the interest in using sharia banking. From these results, if drawn in outline from the indicators per each

variable where ease of access, system security, user privacy, and credibility of banking service companies cannot provide a positive perspective to their customers and prospective customers. If it is concluded that every society considers that these factors can also be obtained in other banks, especially conventional banks which are a benchmark for them. So that there is no special privilege of these factors so that it affects individual desires and plans that cause a sense of interest in using sharia banking. The results of this research support previous research conducted by Halid and Tumewu (2019), Aziz and Tarmizi (2023) which stated that attitude toward behavior does not have a significant influence on customers' intentions to adopt Sharia Banking products as the dependent variable.

Subjective norms have a positive influence on the interest in using sharia banking. The results of this study are in line with the theory conveyed by Apriani *et al.*, (2017) that subjective norms are factors from outside the individual that have the influence of people's perceptions or views on the behavior to be carried out. Factors outside the individual are the closest people and the surrounding environment. The current environmental situation, which is still in the midst of the majority Muslim community who are starting to apply elements of syar'ah in every activity, one of which is starting to apply the use of sharia banking for their financial activities. In addition, many of the surrounding people suggest using sharia bank services for fellow Muslims to avoid usury. By utilizing technological advances in the banking world, people can carry out banking transactions without having to violate religious rules for a better life. The results of this research support previous research conducted by Akib (2019), Anhar *et al.*, (2021), Ngali *et al.*, (2022), Rawi *et al.*, (2023), which stated that subjective norms influence interest in using Islamic Bank.

About the influence of perceived behavioral control does not have a significant influence on interest in using Islamic banks. This is because in the Perceived Behavior Control variable has several indicators including convenience, confidence, and safety influenced by each individual, individuals will judge that it usually compares with the facilities of other bank products that they have felt better so that the indicator does not affect individual sharia bank users (wahyuni dan Hasibuan, 2020). The results of this research support previous research conducted by Echchabi and Abd. Aziz (2012), Aziz and Tarmizi (2023) stated that there is no significant relationship between Perceived Behavior Control and intention to use sharia banking services.

Conclusions

Based on the results of data analysis and testing regarding the theory of planned behavior approach to the interest of sharia banking services, it was concluded that attitude towards behavior and perceived behavior control did not have a significant effect on the interest in using sharia banking services, meaning that the attitude shown by the community is an attitude that tends to be perspective. Subjective has a positive and significant effect on the interest in using sharia banking services, meaning that the surrounding environmental situation and the greater the encouragement of the closest people will increase one's interest in the use of sharia banking services. Perceived behavior control does not have a significant effect on the interest in using sharia banking services, meaning that the high understanding and ability of the

community towards technology does not necessarily make the people who use sharia banks feel satisfied and comfortable with the facilities provided by sharia banking.

It is hoped that sharia banking will increase the positive value of Islamic banks and better facility services to increase the interest of sharia bank users at this time. In this study, it is inseparable from the limitations. Many respondents pay less attention to existing statements and answer less optimally. Because the scope of the sample in this study is still narrow, namely only in Wonosobo Regency, it is recommended that in the next study, it is better to use a wider research sample.

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