APPLICATION OF THEORY PLANNED BEHAVIOR AND INFLUENCE ON CUSTOMER'S INTENTION ADOPTING ISLAMIC BANKING PRODUCT

PENGAPLIKASIAN DARI TEORI PERILAKU TERENCANA DAN PENGARUH TERHADAP NIAT NASABAH MENGADOPSI PRODUK BANK SYARIAH

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Abstract: People nowadays have diverse plan in the future and each plan certainly needs cost planning. Most of them having trouble to manage their finances consistently. Therefore, Bank Muamalat offer it's product *(Tabungan iB Hijrah)*, to help customers to effective achieve their future goals based on Islamic law. This study aims to analyzing the customer's intention to adopt Islamic Banking product in Bank Muamalat, Manado using the Theory Planned Behavior model (Attitude, Subjective Norms, Perceived Behavioral Control). This study uses quantitative method. Questionnaire is used to collect the data. This research derived and examined the model through multiple linear regression model in a sample of 90 respondents which are customer of Bank Muamalat, Manado. Finding of this research shows that Subjective Norm influences customer's intention to adopt islamic banking product in Bank Muamalat, Manado significantly. While, Attitude and Perceived Behavioral Control do not have influence on customer's intention to adopt the product. From the result, it is recommended for the policy makers related to manager and marketers to provide adequate information in campaigning the product, promote the customers about the differences and benefits of Islamic Banking Product.

Keywords: islamic banking, theory planned behavior, customer's intention to adopt

Abstrak: Orang-orang saat ini memiliki rencana yang beragam di masa depan dan setiap rencana tentu perlu perencanaan biaya. Kebanyakan dari mereka mengalami kesulitan untuk mengelola keuangan mereka secara konsisten. Oleh karena itu, Bank Muamalat menawarkan produk (Tabungan iB Hijrah), dalam rangka membantu nasabah agar efektif mencapai tujuan masa depan mereka berdasarkan hukum Islam. Penelitian ini bertujuan untuk menganalisa niat nasabah dalam mengadopsi produk bank Syariah di Bank Muamalat, Manado menggunakan Teori Perilaku Terencana (Sikap, Norma Subjektif, Persepsi Kontrol Perilaku). Studi ini menggunakan metode kuantitatif. Angket digunakan untuk mengumpulkan data. Penelitian ini diperoleh dan diuji melalui model regresi linier berganda dengan sampel 90 responden yang telah menjadi pelanggan Bank Muamalat, Manado. Hasil dari penelitian ini menunjukkan bahwa Norma Subjektif dapat mempengaruhi niat nasabah untuk mengadopsi produk bank Syariah di Bank Muamalat, Manado secara signifikan. Sementara, Sikap dan Persepsi Kontrol Perilaku tidak memiliki pengaruh yang signifikan pada niat pelanggan untuk mengadopsi produk. Dari hasil tersebut, direkomendasikan bagi para pengambil kebijakan yang terkait dengan manajer dan pemasar untuk memberikan informasi yang memadai dalam mengkampanyekan produk, mempromosikan kepada nasabah tentang perbedaan dan manfaat produk bank Syariah.

Kata kunci: bank syariah, teori perilaku terencana, niat nasabah untuk mengadopsi

INTRODUCTION

Research Background

The condition of the banking industry in Indonesia has experienced ups and downs over time to time. It is not only caused by internal factors, but also from the external factors, such as economy sector, politics, law, and social. Banking is one of the driving forces of the national economy. Regulation of the bank is governed in UU No. 7 of 1992 amended by UU No. 10 year 1998. According to the law, the sense of the bank is a business entity that raises funds from the community in the form of deposits and channel it to the community in order to improve the lives of many people. There are many bank names in Indonesia. In general, the banks in Indonesia are divided into several types such as state banks, government banks, regional banks, private banks, Islamic or sharia banks and foreign banks.

Islamic Banking is often referred to as Sharia Banking, which is a banking system based on Islamic law or Shari'a. Based on Islamic law means, Islamic banking does not recognize the existence of "loan interest" or an interest rate. Interest loans are considered 'riba' and sinful. Which is, known in Islamic banking is a "profit sharing system" or ratio where the process is both known and approved by the bank and the customer.

People nowadays have diverse plan in the future and each plan certainly needs cost planning. Most of them having trouble to manage their finances consistently. Therefore, Bank Muamalat offer the product (Tabungan iB Hijrah), in order to help customers to effectively achieve their future goals based on Islamic law. This study aims to analyzing the customer's intention to adopt Islamic Banking product in Bank Muamalat, Manado using the Theory Planned Behavior model (Attitude, Subjective Norms, Perceived Behavioral Control).

Research Objectives

To analyze:
1. The influence of Attitude, Subjective Norm, Perceived Behavioral Control on intention to Adopt Islamic Banking Product.
2. The influence of Attitude on intention to adopt Islamic banking product
3. The influence of Subjective Norm on intention to adopt Islamic banking product
4. The influence of Perceived Behavioral Control on intention to adopt Islamic banking product

THEORETICAL REVIEW

Marketing

Marketing is more than selling and advertising. It involves satisfying customer needs. The market needs to understand consumer needs, develop products and services that provide superior customer value, and price, distribute, and promote them effectively. Meanwhile Kotler (2006), stated that marketing is a social and managerial process whereby individuals and groups obtain what they need and want through creating and exchanging products and value with others.

Consumer Behavior

Schiffman and Kanuk (2010: 23) consumer behavior is defined as consumer behavior shown by consumers in searching for, buying use, evaluate, and spend the products and services they hope will satisfy their needs. Consumer behavior describes how consumers make purchasing decisions and how they use and manage the purchase of goods or services, as well as what influences the interests and things that attract consumers to buy a product.

Consumer Decision Making

Kotler (2009) there are 5 steps in a consumer decision making process a need or a want is recognized, search process, comparison, product or service selection, and evaluation of decision.

Theory Planned Behavior

The theory of planned behavior postulates three conceptually independent determinants of intention which are Attitude, Subjective Norms and Perceived Behavioral Control (Ajzen, 1991).

1. Attitude

Attitude is an act based on someone's belief that is learned to give a positive or negative response to an assessment of something given. According to Ajzen (1991), attitude refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question.

2. Subjective Norms

Subjective norms is the opinion of an individual that have an influence in one's decision making (Hee, 2000). According to Ajzen (1991) subjective norms refers to the perceived social pressure to perform or not to perform behavior. Ajzen also states that subjective norms are determined by the expectations of others that someone should follow the norms that apply in society.

3. Perceived Behavioral Control

Perceived behavioral control refers to an individual's perceived ease or difficulty in performing a particular behavior (Ajzen, 1991). According to the TPB model, developing perceived behavioral control prior to generating intention is essential. Li et al. (2002) proposed that the perceived affordances were perceptual cues that consumers possessed and used to evaluate products before purchasing.

Intention to Adopt

Intention to Adopt according to Rogers (2003) whose diffusion of innovation theory has primarily been used to extend the theoretical development in this field while adoption is a decision to make full use of a new idea as the best course of action available. On the other hand, rejection is a decision not to adopt an innovation‖ (p.177).

Product

Products according to Kotler and Armstrong (2001, p346) are anything that can be offered to the market to get attention, be bought, used, or consumed that can satisfy desires or needs. Products are seen as important by consumers and are used as the basis for purchasing decisions. Products are all that can be offered to the market to be noticed, owned, used or consumed that can satisfy the desires or needs of the wearer.

Previous Research

Echchabi and Abd. Aziz (2012) studied about be conducted on customers' perception and willingness to adopt Islamic banking services in Morocco. The study also extends the decomposed theory of planned behaviour to a different setting and also to a different area of study. The findings found that attitude, subjecyive norm as well as perceived behavioral control were found to have a positive significant influence on the intention to adopt Islamic banking services.

Nasri and Charfeddine (2018) studied about examines empirically the factors that affect the adoption of Internet banking by Tunisian bank customers. As base model, we use the technology acceptance model (TAM) and theory of planned behavior (TPB). A survey involving a total of 284 respondents is conducted and confirmatory factor analysis was used to determine the measurement efficacies.

Amin (2012) studie to explore factors influencing Malaysian bank customers to choose Islamic credit cards. The bank customers generally aware of Islamic credit card facilities in Islamic banks but factors leading them to choose it are particularly unexplored. Given the importance of Islamic credit cards to Islamic banks, the study is aimed at explaining the effects of attitude, subjective norm and perceived financial cost on the Malaysian bank customers' behavioral intention to choose Islamic credit cards. The results reveal that attitude, subjective norm and perceived financial cost significantly influence the intention to choose Islamic credit card. Of these, attitude is first ranked as an influential factor in explaining one's intention to choose Islamic credit cards.

Jinjiri (2012) studied about determine the level of perception of a Muslim account holder in a conventional bank toward Islamic banking products and to determine the relationship between the perception levels of Nigerian's account holder's and their decision to patronize Islamic banking. Personal perception factor is operationalized as opinion or observations, which are able to influence customer's decision to patronize Islamic banking products and services. In the measurement model, the convergent, discriminant validity and reliability/composite reliability of the perception construct were assessed favorably. The results revealed that perception was positively associated with a Muslim account holder's decision to patronize Islamic banking products.

Conceptual Framework
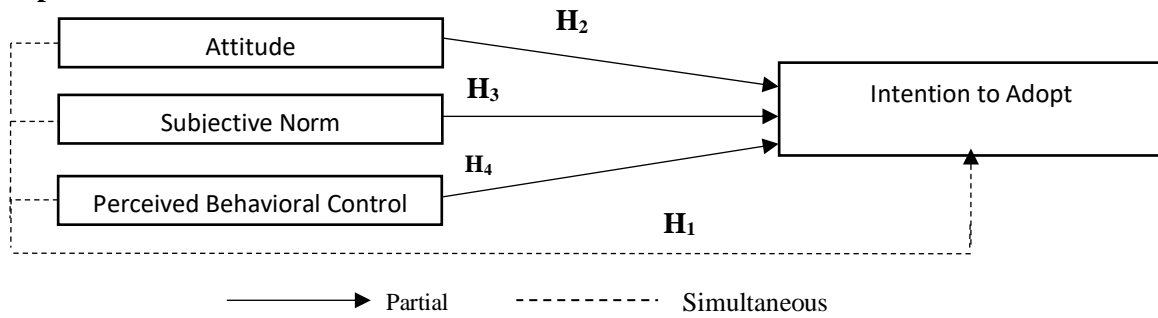
igure 1. Conceptual Framework
Source: Data Processed, 2019

Research Hypothesis

H1: Attitude, Subjective Norm and Perceived Behavioral Control simultaneously have significant influence on intention to Adopt Islamic Banking product.

H2: Attitude has partially significant influence on intention to Adopt Islamic Banking product.

H3: Subjective Norm has partially significant influence on intention to Adopt Islamic Banking product.

H4: Perceived Behavioral Control has partially significant influence on intention to

RESEARCH METHOD

Type of Research

This research is a causal and quantitative type of research. Quantitative research or quantitative method based on Sugiyono (2013) defined as research method based on positivism paradigm that used to investigate specific population or samples. This research in field of marketing management about The Influence of Attitude, Subjective Norms and Perceived Behavioral Control to Intention to adopt Islamic Banking services.

Population, Sample, and Sampling Technique

The population in this research are customers of Bank Muamalat, Kc. Manado. The sample method used in this research is purposive sampling method. Then the questionnaires will be distrubuted to 90 respondents which are customers of Bank Muamalat, Kc. Manado that have a regular savings account and have never used the product.

Operational Definition of Research Variables

Table 1. Operational Definitions and Indicators

Variables Name	Operational Definitions	Indicators
Attitude (X1)	Attitude is an action based on customer belief on the intention to adopt Islamic Banking services	1. Effective 2. Halal 3. Safe 4. Good idea 5. Interesting
Subjective Norm (X2)	Subjective Norm is the opinion of an individual that have an influence in the customer of Islamic Banking decision making.	1. Family 2. Close Friend 3. Most important people

Perceived Behavioral Control (X3)	Perceived behavioral control is the perception of ease or difficulty on customer's intention to adopt the services.	1. Enough information 2. Have Time 3. Encourage 4. Capable 5. Confident
Intention to Adopt (Y)	Intention to adopt is customer decision making in using services offered by Islamic banking	1. Available 2. Use 3. Recommend 4. Possibility

Source: Author's Note, 2019

Data Analysis Method
Validity and Reliability
Validity is related to measurement with the right concept (Sekaran and Bougie, 2009). Freeman (2006) then defined validity as "an index of validity shows the degree to which a test measures what it purports to measure, when compared with accepted criteria". Reliability test on the questionnaire needs to be done to ensure the answers in the questionnaire used in this research are consistent and accurate. To test the reliability of the data used Cronbach Alpha

Multiple Linear Regression Analysis
This analysis used when one dependent variable which is presumed to be a function of two or more independent variables. The objective of this analysis is to make a prediction about the dependent variables based on its covariance with all the concerned independent variables. The regression equation is as follows:

Whereas: $Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$

Y	=	Intention to adopt
a	=	Intercept
b1, b2, b3	=	The regression coefficient of each variable
X1	=	Attitude
X2	=	Subjective Norm
X3	=	Perceived Behavioral Control
e	=	Error

RESULT AND DISCUSSION

Result
Table 2. Validity Test

		Attitude	Subjective Norms	Perceived Behavioral Control	Intention to Adopt
Attitude	Pearson Correlation	1	.516**	.447**	.394**
	Sig. (2-tailed)		.000	.000	.000
	N	89	89	89	89
Subjective Norms	Pearson Correlation	.516**	1	.414**	.564**
	Sig. (2-tailed)	.000		.000	.000
	N	89	89	89	89
Perceived Behavioral Control	Pearson Correlation	.447**	.414**	1	.315**
	Sig. (2-tailed)	.000	.000		.003
	N	150	150	150	150
Purchase Intention	Pearson Correlation	.394**	.564**	.315**	1
	Sig. (2-tailed)	.000	.000	.003	
	N	89	89	89	89

Source: Author's calculation, 2019

Table 2 shows that the correlation index is higher than 0.3 and below the significance level of 5%. Therefore, the data is considered valid.

Table 3. Reliability Test Result

Cronbach's Alpha	N of Items
.770	5

Source: Data Processed, 2019

Table 3 shows that Alpha Cronbach is 0.770 which is above the acceptance limit of 0.6.Therefore, the research instrument is reliable.

Multiple Linear Regression Analysis
Table 4. Multiple Linear Regression Analysis Output

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	3.053	2.269	
Attitude	.150	.135	.120
Subjective Norms	.749	.168	.475
Percieved Behavioral Control	.030	.046	.065

Source: Author's calculation,2019

From the result in the table 4, the model define as:
Y = 3,053 + 0.150 x1 + 0.749 x2 + 0.30 x3 + e
Y = Customer's Intention to Adopt
X1 = Attitude
X2 = Subjective Norm
X3 = Perceived Behavioral Control
ε = Error

1. Constant value of 3,053 means that in this condition all the independent variables should not be equals to zero.
2. A's coefficient value of 3,053 means that in a condition of ceteris paribus, if all independent variables equal to zero, then the customer's intention to adopt (Y) as dependent variable will be 3,053.
3. SN's coefficient value of 0.749 means that if there is one unit increase Subjective Norm(X2) then the customer's intention to adopt (Y) will imrpove and increase by 0.749.
4. PBC's coefficient value of 0.30 means that if there is one unit increase perceived behavioral control (X3) then the customer's intention to adopt (Y) will decrease by 0.30.

Table 5. Table R and R2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.579[a]	.336	.312	2.426

Source: Data Processed, 2019

Table 5 shows Multiple Correlation Coefficient (R) generated in model 1 is equal to 0.579 which means it has a strong relationship. The value of the coefficient of determination (adj R2) is 0.336 which shows that the variation of all independent variable explains 33.6% of variation in customer's intention to adopt (Y), while the remaining 66.4% is explained by other factors outside the model or not discussed in this research.

Classical Assumptions Analysis
Normality
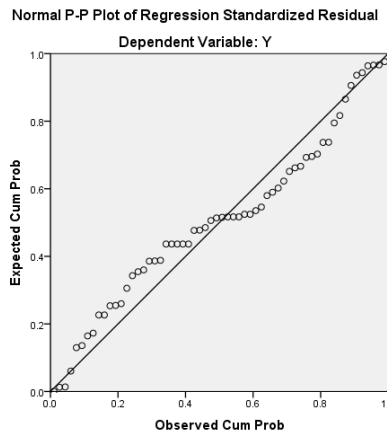
Figure 2. Normality Test Result
Source: IBM SPSS Statistic 22.0 output, 2019

Figure 2 shows that the dots are spreading near to the diagonal line and follw the direction of the diagonal line. Therefore, the normality test is accepted which means the data of this research is normality.

Multicollinearity

The tolerance value of attitude is 0.668, subjective norm is 0.692, and perceived behavioral control is 0.754, meaning that the tolerance value of each variable is more than 0.1. The VIF value of attitude is 1.498, subjective norm is 1.446, and perceived behavioral control is 1.326, meaning that the VIF value of each variable is less than 10. Since all the tolerance values are more than 0.1 and VIF value of each independent variable is less than 10, this research is free from multicollinearity.

Heteroscedasticity

The dots are spreading above and below the number zero (0) in the Y axis. This proves that there is no heteroscedasticity in this regression.

Hypothesis Test
Table 6. F and T Hypotheses Test

Model	Uji t		Uji F	
Constant	T	Sig	F	Sig
Attitude (A)	1.110	.270		
Subjective Norms (SN)	4.468	.000	14.318	.000[b]
Perceived Behavioral Control (PBC)	.641	.523		

Source: Data Processed, 2019

The value of t-count of X1 is 1.110 with the level significant of 0.270. Since the value of tcount = 1.110. < ttable = 1.663 meaning that H2 is rejected. Sig <0.05 means that the confidence of this prediction is above 95% and the probability of this prediction errors is below 5% which is 0.270. The result of this declares that X1 (attitude) partially doesn't have a significant influence on customer's intention to adopt (Y). The value of t-count of X2 is 4.468 with the level significant of 0.000. Since the value of tcount = 4.468 > ttable = 1.663 meaning that H3 is accepted. Sig <0.05 means that the confidence of this prediction is above 95% and the probability of this prediction errors is below 5% which is 0.000. The result of this declares that that X2 (subjective norm) partially have a significant influence on customer's intention to adopt (Y). The value of t-count of X3 is 0.641 with the level significant of 0.523. Since the value of tcount = 0.641 < ttable = 1.664 meaning that H3 is accepted. Sig <0.05 means that the confidence of this prediction is above 95% and the probability of this prediction errors is

below 5% which is 0.523. The result of this declares that that X3 (perceived behavioral control) partially doesn't have a significant influence on customer's intention to adopt (Y).

Discussion

From the data that has been calculated above and the results that already exist then will be discussed one by one about the influence of independent variables on dependent variables, that we know the independent variables are attitude, subjective norms, perceived behavioral control and the dependent variables is customer's intention to adopt:

1. Attitude and Intention to Adopt

The hypothesis about the effect of attitude and intention to adopt does have positive relationship but not significantly affect the customer's intention to adopt in Bank Muamalat, Kc. Manado, then hypothesis 2 is rejected. This result also against the previous researches AL-Majali, et al. (2010) that proves attitude have a positive relationship about intention to adopt. But in the other previous research by Gumel, Othman, Mohd. Yusof (2015) have results that attitude have a positive but does not significantly effect on customer's inention adoption. From the results, it can be concluded that attitude's indicators does not affect customers in Bank Muamalat, Kc. Manado. The indicator consists of effective, halal, safe, good idea, and interest.

2. Subjective Norm and Intention to Adopt

The hypothesis about the influence of subjective norm on customer's intention to adopt Islamic Banking product in Bank Muamalat, Kc. Manado is proven to be true, therefore hypothesis 3 is accepted. This result is supported by Echchabi and Olaniyi (2012) studied Islamic banking adoption in general among customers. Subjective norm as well as their corresponding beliefs structures were put to computational analysis. The results is consistent with the study of Amin (2012) in which knowledge of Islamic credit card, subjective norm was discovered to have positive relationship with intention to adopt Islamic banking among customers. The result in this research shows that all the indicators has significant effect on customer's intention such as the influence of their family, close friend, and most important people.

3. Perceived Behavioral Control and Intention to Adopt

The hypothesis about the influence perceived behavioral control has positive relationship but does not significantly affect the customer's intention to adopt, then hypothesis 4 is rejected. The previous research by Echchabi and Abd. Aziz (2012) studied stated that no significant relationship between perceived behavioral control and intention to adopt. While, previous researcher Nasri and Charfeddine (2018) proves that perceived behavioral control was found as the second variabel that have a significant impact on intention to use banking product in Tunisia. From the results, it can be concluded that perceived behavioral control's indicators does not greatly affect customers in Bank Muamalat, Kc. Manado. The indicator consists of enough information, have time, encourage, capable and confident.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

After examining the findings, the conclusions based on this research can be formulated as follows:

1. The independent variable which are attitude, subjective norm, perceived behavioral control influence simultaneously and significantly on customer's intention to adopt Islamic Banking product as the dependent variable.

2. Attitude as one of independent variables partially influence customer's intention to adopt Islamic Banking product as dependent variable positive but not significantly influence on customer's intention to adopt Islamic Banking product as dependent variable. It can be concluded that attitude's indicators does not greatly affect customers in Bank Muamalat, Kc. Manado.

3. Subjective norm as one of independent variables influence partially on customer's intention to adopt Islamic Banking product as dependent variable positively.

4. Perceived behavioral control as one of independent variables partially influence customer's intention to adopt Islamic Banking product as dependent variable positive but not significantly influence on customer's intention to adopt Islamic Banking product as dependent variable.

Recommendations

From the result, it is recommended for the policy makers related to manager and marketers to provide adequate information in campaigning the product, tell the customers about the differences and benefits of Islamic Banking Product. For the future research, the researcher suggest to add other variables that are not included in this study, and expand the object of research.

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