

## “The Theory of Reasoned Action of Islamic Banking Consumer Behavior”

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### Abstract

The research was aimed to verify the theory of reasoned action (TRA) on consumer behavior towards Islamic Banking (iB). In line with TRA, attitude, subjective norms, and intention were used as research variables. Considering the nature of variables as latent, questionnaire was deployed as research instrument. Questionnaire was developed in closed form of multiple choice in Likert scale. Questionnaire was distributed to 161 respondents and returned back with completely filled out. There were 28 respondent who have been iB customers and 131 respondents who have not yet been iB customers. For the sake of homogeneity, only 131 data proceeded to analysed. Data analyses was performed using Structural Equation Modelling (SEM). In conclusion there appears that there was no enough evidence to support the TRA in iB consumer behavior case. Chi-square (p value) and RMSEA values, which are the most frequently cited as more important indexes, show the validity did not support proposed model. However, all other indexes, such as GFI, AGFI, NFI, CFI, etc. showed strong support. Having revised the model, subjective norms showed strong influence on intention towards iB indirectly through attitude towards iB. Subjective norms influenced attitude towards iB significantly and positively. Subsequently attitude towards iB products did influence consumer intention towards iB.

**Key Words:** *Indonesia, Islamic Banking, iB, subjective norms, attitude, intention*

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### BACKGROUND

Theory of Reasoned Action (TRA) (Fishbein and Ajzen, 1975) has become the attention of researchers since decades ago. This theory has been tested on wide variety of cases, and support for TRA has been provided by studies involving various behavioral domains (such as Manstead, Proffitt & Smart, 1983; Pagel & Davidson, 1984; Budd, North, & Spencer, 1984; Hoogstraten, De Haan, & Ter Horst, 1985; Young & Kent, 1985; Budd, 1986; Fishbein, Middlestadt & Chung, 1986; Timko, 1987; Cable, Knudson, Udd & Stewart, 1987; McCaul, O'Neill, & Glasgow, 1988; Burnkrant & Page, 1988; Hennig & Knowles, 1990; Brubaker & Fowler, 1990; Netmeyer & Burton, 1990; Stasson & Fishbein, 1990; Vallerand, Pelletier, Deshaies and Currier, & Mongeau, 1992; Mykytyn, 1993; Felton, Dimnik & Northey, 1995; Gibson & Frakes, 1997). However few scholars proved that TRA is not valid for all behaviors (such as Thompson & Panayiotopoulos, 1999; Johnston & Lewin, 1996).

Among behaviors which confirmed support the TRA are mothers' infant feeding intentions (Manstead, Proffitt & Smart, 1983); contraceptive behavior (Pagel & Davidson, 1984); seat belt use (Budd, North, & Spencer, 1984; Stasson & Fishbein, 1990); recreation behavior (Young &

Kent, 1985); dental hygiene behavior (Hoogstraten, et al., 1985; McCaul, et al., 1988); smoking behavior (Budd, 1986); voter participation (Fishbein, Middlestadt & Chung, 1986); the effects of interpretive messages on behavior change (Cable, Knudson, Udd & Stewart, 1987); delay behavior in seeking medical care of breast cancer (Timko, 1987); moral behavior in sport (Vallerand, et al., 1992), etc. In contrary side, Thompson & Panayiotopoulos (1999) and Johnston & Lewin (1996) showed that TRA is not suitable to use in evaluating decisions in an organisational context because of the dynamic and intricate multiphase, multi-person, multi-departmental and multiobjective nature of the decision processes in organisation.

In an attempt to evaluate the rejection of TRA, regardless TRA is simply applied to behavior, researchers have turned their attention to possible modifications that could make the theory an even better predictor of behavior. To mention few of them are Theory of Planned Behavior (TPB) by Ajzen (1991) and Technology of Acceptance Model (TAM) by Davis (1989). Those above mentioned facts lead to openly review TRA on various behavior is yet interesting. TRA application on Islamic Banking (iB) products came up to surface from both TRA features and iB concept. TRA predicts the intention to perform behaviour based on an individual's attitudinal and normative beliefs. Choosing iB is not similar to choosing between private and public banking. It's more than that, it's related to religion. As known very well, iB implement Moslem dogma related to bank interest. As announced by Majelis Ulama Indonesia (MUI) in 2004, the biggest Moslem organization in Indonesia, bank interest is illegitimate. It leads to consumer behavior toward iB, where behavior is simply not under the attitudinal control of individuals; rather, the expectation of relevant others may be a major factor in ultimate behavioral performances (subjective norm). Subjective norm in this case intended to measure the social influences on a person's behavior (i.e., religion dogma).

iB has been established in Indonesia since 1991, where *Bank Muamalat* reported as iB milestone. Nevertheless it was established in 1991, but it was officially operated in 1992. Twenty-four years after the establishment, but iB growth is yet too slow. Although iB growth is quite good since 2011, but yet relatively small compare to conventional bank. As an example, iB assets per Oct 2013 was 235.1 trillions IDR while total asset of conventional bank was 4,897.92 trillions IDR at the same period. Thus iB market share is only 4.8% of conventional bank market share. In addition, from the point of view of population, as the biggest Moslem population in the world, it is supposed that iB in Indonesia ranks first among Moslem countries, but statistics shows Indonesia ranks fourth after Iran, Malaysia, and Saudi Arabia. Refer to above mentioned fact and considering that to this date there is no available reference of TRA application on iB consumer behavior, the study was intended to evaluate the applicability of TRA to iB consumer in Indonesia.

## **RESEARCH METHODS**

### **Research Model and Data**

Research model was adopted the TRA (Ajzen and Fishbein, 1980). Three variables of the TRA, i.e. subjective norms, attitude, and intention were used, as displayed by Fig. 2.

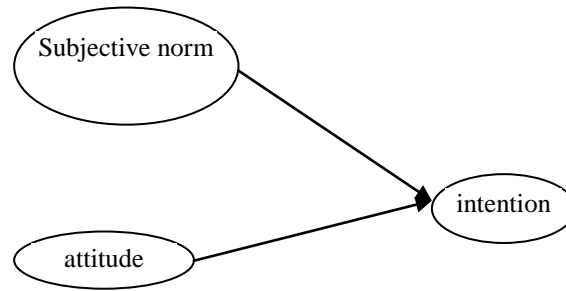


Figure1. Reserach model

Subjective norms in TRA is social pressure perceived as a Moslem in performing toward a behavior. Referent in this case is religion. Subjective norms in this case are a function of respondent's beliefs regarding religion dogma and the motivation to comply. Thus, measurement developed for subjective norms were as follow:

1. As a Moslem, I should save my money in iB.
2. A Moslem must support iB grows.
3. All Moslems must use iB services.

In an attempt to measure consumer attitude toward iB, we defined attitude as positive feeling toward iB, its product, and, profit sharing system. Three indicators were used to measure attitude in this case, as follow:

1. iB patronage in saving money is a good decision.
2. Choosing iB to save money is an appropriate decision
3. Profit sharing on iB is not an interest.

In an attempt to test the relation between subjective norms (and attitude) and specific intentions on the one hand and sets of intentions on the other hand, we asked respondent whether he/she will perform favourable/unfavourable behaviors. We developed 3 questions as indicator to intention for potential customer and 3 different questions for customer. Questions for potential customer are as follow:

1. I am interested to save money in one of iB.
2. I plan to be customer of one of iB.
3. I plan to open an account in one of iB close to my resident.

Indicators to measure intention of customer are as follow:

1. I will remain to use iB as my bank for saving.
2. I plan to close my account in iB
3. I plan to add more my saving in iB

Taken into consideration those variables play as latent variable and deploying questionnaire to collected data, research data is categorized as primary data. Data source was Moslem citizen who

is capable to decide the bank and its product, both who has been iB customer or potential customer.

### **Data Collection and Analyses**

Data was collected using questionnaire instrument. Prior to questionnaire distribution, validation and reliability tests were performed. Validity test was performed using correlation technique whereas reliability test performed using Alpha Cornbach technique. SPSS was used to calculate the correlation and Alpha Cornbach. Subsequently, valid and reliable questionnaire was distributed among Gunadarma University staffs and a production company in Jakarta which is operated in food canning.

Those three variables have latent nature so thus structural equation modelling was chosen as appropriate statistic technique to analyse data. Prior to data analyse, data adequacy test was performed. Adequacy data test was performed by deploying *Kaiser-Meyer-Olkin* (KMO) and Bartlet tests. SPSS was again used for this purpose. Finally to validate the model, Structural Equation Modelling (SEM) was deployed. And the test was done using Lisrel. Model validity was justify by comparing model and standard goodnes fit of statistics.

## **RESULT AND DISCUSSION**

### **Validity, Reliability, and Adequacy Data Tests**

Prior to formal survey, it was performed pilot survey to test the validity and reliability of subjective norms, attitude, and intention scales. For these tests purpose, questionnaires were distributed to 30 respondents. Validity test was performed at 5% significance value. Critical value of correlation ( $r$ ) for 5% significance value and 30 respondents is 0.349. Using SPSS,  $r$  value for intention indicators (intent1, intent2, and intent3) respectively 0.947, 0.956, and 0.966. Using similar output table,  $r$  value for attitude indicators (atti1, atti2, atti3) were 0.809, 0.861, and 0.882 respectively. Values of  $r$  for subjective norms indicators (SN1, SN2, SN3) respectively were 0.937, 0.957, and 0.955. All  $r$  values were bigger than critical value (0.349), thus statistically all indicators are strongly valid.

Further reliability test was performed using Alpha Cornbach method. Using SPSS, it was resulted that alpha Cornbach score for all indicators are above 0.8. Compare to 0.7 as minimum standard to verify reliability of questionnaire, we may state confidently that questionnaire was reliable. Additionally, the loading of each variable was higher than 0.5, which meant that each scale had high convergence validity. Each item belonged to one factor and there was no case where one item belonged to several factor.

Following the validity and reliable of research instrument, questionnaire was distributed to collect data. As much as 161 questionnaires were returned and valid to proceed to data analysis. Among 161, as much as 133 filled up by respondents who were not iB customers but they were Moslem, we call it as potential customer. It means only 28 had become iB customers. For the sake of homogeneity, data analysis was proceeded only to non customers. In this case, data proceeded to analysis was 133.

Data adequacy is critical for SEM. Theoretically, number of data required to perform analyses is 5 to 10 times of research parameter or ranging from 100-200 respondents assuming data is

distributed normally. Although data collected in this research has been exceeded 10 times research parameters, yet data adequacy test was performed using SPSS by clicking KMO and Bartlett tests. Data adequacy indicators are  $KMO > 0.5$  and Bartlett test significance is less than 0.05. It were resulted KMO greater than 0.5 and Bartlett test significance was 0.000. This evidence supported that data is enough to proceed to Confirmatory Factor Analysis (CFA) of SEM.

### Model Validity Test

Model validity was performed using Confirmatory Factor Analysis (CFA). LISREL software was deployed for this purpose. First, we tested the validity of TRA implementation on iB consumer behavior. Goodness of fit statistics of the test for this purpose is shown on Table 1.

Table 1. Goodness of fit statistics of the TRA test

Index	Value	Standard
Chi-square (p value)	26.852 (0.00004)	> 0.05
Root Mean Square Error of Approximation (RMSEA)	0.112	< 0.08
Goodness of Fit Index (GFI)	0.957	0 (not fit) – 1 (perfect fit)
Adjusted Goodness of Fit Index (AGFI)		
Comparative Fit Index (CFI)	0.994	0 (not fit) – 1 (perfect fit)
Incremental Fit Index (IFI)	0.994	0 (not fit) – 1 (perfect fit)
Root Mean Square Residual (RMR)	0.0345	Smaller is good. 0 is perfect fit.
Normed Fit Index (NFI)	0.983	0 (not fit) – 1 (perfect fit)

Chi-square (p value) is the most commonly reported index of fit (Ping Jr., 2004). Chi-square (p value) is a measure of exact fit (Browne & Cudeck, 1993). Based on Table 1, Chi-square (p value) showed the rejection of the model. Chi-square power prediction depends on the sample size. In large sample model might be rejected because of trivial misspecification, but in small sample, model with large misspecification might be accepted. To address this problem, it is needed indices that evaluate the degree of fit of a model. Another more attractive than other indexes is RMSEA, which is an estimate of fit of the model relative to a saturated model in the population. Small values of the RMSEA indicate that the model fits nearly as well as a saturated model;  $RMSEA \leq 0.08$  is generally taken as a good fit to the data as depicted on Table 1. Similarly with Chi-square (p value), RMSEA showed the rejection of the model proposed to the data.

However, It's not clear which indices are superior (Hox, 1995). Some of indices have been criticized because their value depends on sample size or because they appear to be sensitive only to large misspecification. These conclusions naturally led to a two-index strategy for model fit assessment (Corten et al., 2002; DiStefano, 2002; Glaser, 2002; Moulder & Algina, 2002; Pomplun & Omar, 2001; Hu & Bentler, 1998). SRMR is always needed because of its sensitivity to misspecification structural model components, and another fit index (TLI, BL89, RNI, CFI,

Gamma, Mc, or RMSEA) is also needed because of its sensitivity to misspecification measurement model components. Subsequently, some empirically based cutoff criteria for fit indexes were proposed (Hu & Bentler, 1999) in model fit assessment.

GFI and AGFI are another two indexes typically reported on the articles (Ping Jr., 2004). Based on above mentioned Table 1, GFI and AGFI indicated a good model fit. GFI measures how much better the model fits as compare to no model at all. However, GFI and AGFI decline as model complexity increases (more observed variables or more constructs variables). Thus, instead of deploying 1 or 2 indexes, we used more indexes to validate the model. As shown on Table 1, based on other indexes such as NFI, CFI, IFI, and RMR we can conclude a good fit of data to model proposed, particularly very close to perfect fit.

NFI is an independence model testing. It shows how much better the model fits as compare to the independence model. CFI is an index to independence model testing. It measures of the proportionate improvement in fit (defined in terms of noncentrality) as one moves from the baseline to the target model. Hu and Bentler (1999) recommend a cutoff value of .95. RMSEA depends on chi-square for the model whereas NFI, NNFI, CFI, IFI, and RFI depend on chi-square for independence model (Joreskog, 2004). Thus, finally we concluded that data collected was fit to the model proposed weakly.

Factor loading of manifest variables towards latent variables and regression coefficients between latent variables are shown on Fig. 2.

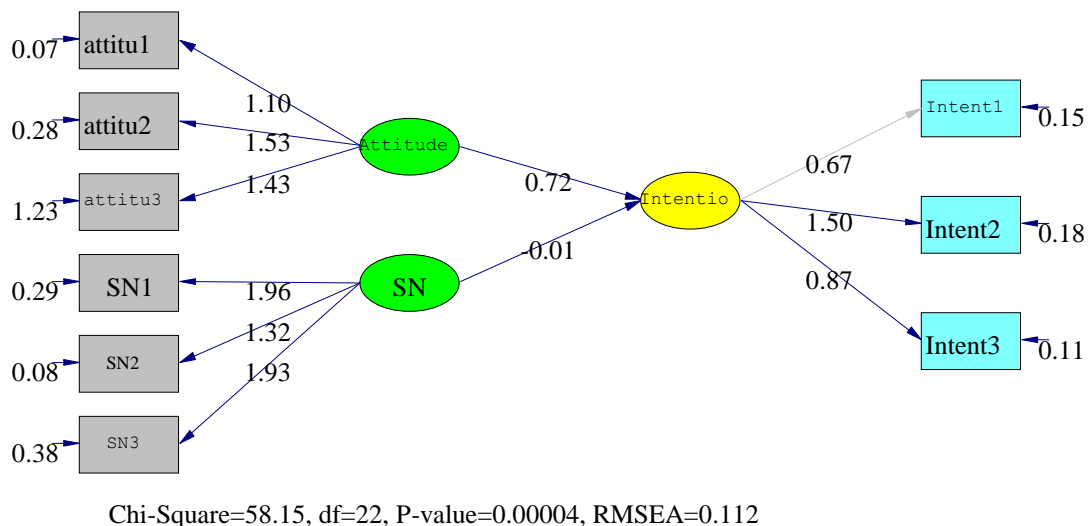


Figure 2. Basic structure of TRA model fit

In line with previous researches, consumer attitude towards iB influence consumer intention positively. Factor loading attitude and intention path was 0.72. This number shows the regression coefficient. It means any effort in enhancing consumer attitude towards iB will increase consumer intention towards iB 0.72 times. It implies when iB management planning to work on enhancing consumer intention towards iB, they should put effort in building consumer attitude towards iB. iB management should define marketing programs in order to convince potential consumer to



patronage iB as a bank to save money, to consider that choosing iB to save money is an appropriate decision, and profit sharing on iB is not an interest.

Surprisingly, subjective norms influences consumer intention negatively. Moreover, the factor loading is very small, i.e. -0.01. Subjective norm is a person’s belief that most of his or her important others think that she or he should or should not perform that behavior. Considering iB consumer behavior is a rational, volitional, and systematic behavior, it was supposed iB consumer behavior in line with the TRA. Because TRA has been provided is concerned with rational, volitional, and systematic behavior (Fishbein&Ajzen, 1975; Chang, 1998), i.e. behaviors over which the individual has control (Thompson, Haziris, & Alekos, 1994). Most probably this evidence was related to study of Liska (1984) and Sheppard, Hartwick, & Warsaw. (1988). They found that the TRA can not deal with behaviors that require resources, cooperation, and skills. iB consumer behavior require resources such as money and skill in understanding of bank interest and iB system.

To overcome the weakness support to TRA, we proposed of model revision. Instead of direct influence of subjective norms towards intention, we proposed the direct influence of subjective norms on attitude and subsequently the direct influence of attitude on intention. The influence of subjective norms on consumer intention in this case is indirectly through consumer attitude. Table 2 shows some indexes used in validating the revised model using Lisrel. It was obviously based on all indexes, that revised model was fit to data collected significantly.

Table 2. Goodness of fit statistics of revised model

Index	Value	Standard
Chi-square (p value)	26.852 (0.0818)	> 0.05
Root Mean Square Error of Approximation (RMSEA)	0.0596	< 0.08
Normed Fit Index (NFI)	0.983	0 (not fit) – 1 (perfect fit)
Comparative Fit Index (CFI)	0.994	0 (not fit) – 1 (perfect fit)
Incremental Fit Index (IFI)	0.994	0 (not fit) – 1 (perfect fit)
Root Mean Square Residual (RMR)	0.0345	Smaller is good. 0 is perfect fit.
Goodness of Fit Index (GFI)	0.957	0 (not fit) – 1 (perfect fit)

The factor loading between manifest and latent variables and also between latent and latent variables is shown on Fig. 3. Factor loading between subjective norms and attitude path was 0.62 and between attitude and intention path was 0.74. This evidence provides new insight on subjective norms role in consumer behavior. Any effort in enhancing subjective norms, will increase consumer attitude towards iB as much as 0.62 times, and indirectly will increase iB consumer intention as much as 0.163. Similarly, any effort in enhancing consumer attitude, will increase iB consumer intention as much as 0.74 times. The evidence showed the support to previous researches, but not to the TRA. The influence of subjective norms on intention on iB behavior was indirectly. The relative importance of the attitudinal and normative components in

determining intention is expected vary according to behavior, situation, and individual differences (Ajzen&Fishbein, 1980).

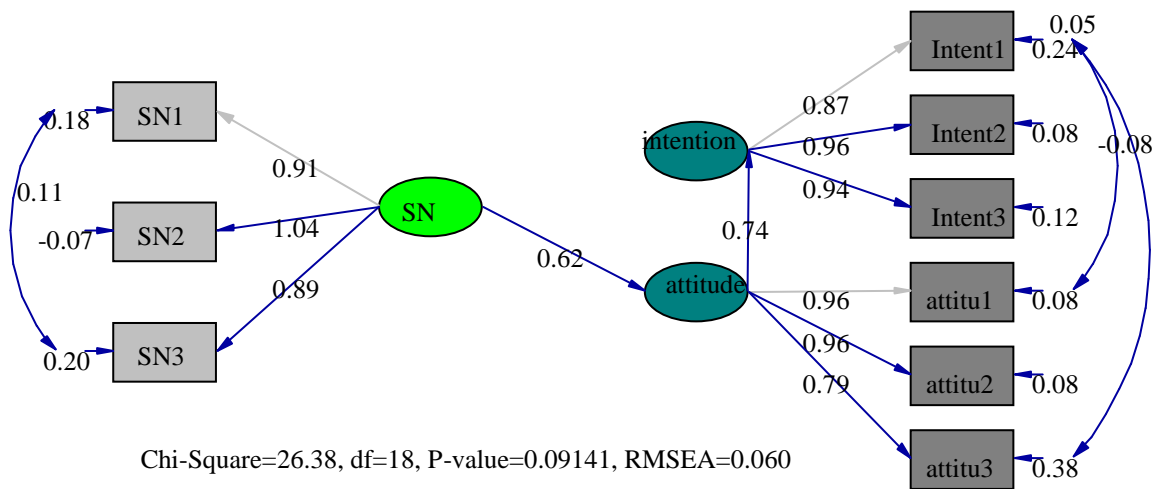


Figure 3. Basic structure of revised model

The usual assumption is that the more favourable someone’s attitude toward some object, the more he will intend to perform positive behaviors (and the less he intend to perform negative behaviors) with respect to that object. This is also inline with subjective norms and attitude relation. Human behavior is complex and, therefore, very difficult to explain and predict. In line with this reasoning, the degree of attitude–behavior consistency was assumed to be moderated by factors related to the person performing the behavior, the situation in which it is performed, or to characteristics of the attitude itself (Ajzen, 1988; Sherman & Fazio, 1983). Management of iB in an effort to attract customers as much as possible thus need to pay attention to strategy formation of positive subjective norms. Majelis Ulama Indonesia-MUI, the highest Muslims leader organization in Indonesia, should take an active part by disseminating fatwa (a kind of dogma) that bank interest is a sin. It can raise awareness of the importance of a Muslim to be iB customer. This effort is expected to build strong subjective norms. Management also needs to consider the establishment of a positive attitude towards iB. As a country with big population of Muslims in the world with the growth of middle class increasingly year by year, it is logically to expect that Indonesia will be the leader of iB.

The challenge facing of iB management is related to public awareness of the benefits to be iB customer is different from one to another. So thus it is necessary to promote iB intensely and continuously to build strong community awareness. iB management should be able to provide easier access for the middle to lower classes. Additionally iB management is expected to accommodate various banking services such as providing more complex financial products and services. iB management is also expected to develop banking network that can reach wide area by building a partnership with conventional banks in terms of fulfillment services. Equally important are the improvement of human resources quality and working capital.



Suggestion that could be deployed to support the growth of iB among others:

1. The Ministry of Religious Affairs should implement immediately previous plan to save pilgrimage funds in iB.
2. To accelerate the plan of the Ministry of Badan Usaha Milik Negara – BUMN(public corporation) to establish Islamic state bank
3. The Socialization of iBand promoting the movement of Islamic economics (GRES) nationally that providing impact on sectoral synergies and rising iB financial transactions.

## **CONCLUSION AND SUGGESTION**

There was no enough evidence to support the TRA in iB consumer behavior case. In another words there was no enough evidence that support the influence of subjective norms on consumer intention directly. However, subjective norms did influence consumer intention towards iB indirectly through consumer attitude towards iB products. Subjective norms influenced consumer attitude towards iB significantly and positively. Subsequently attitude towards iB products did influence consumer intention towards iB. In building positive behavior toward iB, management is expected to maintain positive subjective norms which is subsequently will build positive attitude towards iB and finally enhance the intention to use iB services.

Several issues for future research need to be addressed. First, future research should identify more antecedent variables in building positive iB behavior such as demography, geography, and psychographic variables. Secondly, research respondent is suggested to draw from different provinces proportionally. This can be done by deploying internet technology such as email, website, and social media.

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