Understanding Riba, Product Knowledge, and Attitudes: Influences on Intentions to Become Sharia Bank Customers

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ABSTRACT

This study aims to examine the influence and understanding of the community about Islamic banks on the decision to become a customer of Islamic banks. The data collection technique in this research is using a questionnaire. The data collection technique used in this study. In comparison, the data analysis method uses quantitative description. The study results show that individual understanding of usury and product knowledge does not affect the intensity of being a Sharia bank customer. Attitudes towards Islamic banks affect the intensity of being a customer of Islamic banks. Meanwhile, understanding usury, product knowledge, and attitudes towards Islamic banks affect the intensity of becoming a customer.

1. Introduction

The banking sector in Indonesia grows and develops and dominates Indonesia’s economic activities. Banking is a whole related to banks and business activities. The efforts made come from sources from the community and then are channelled back to the community (Shandy Utama, 2018). The awareness of Muslims to carry out Shari’ah in the field of Ramallah is one of the drivers of the formation of Islamic banking. In the teachings of Islam, the prohibition of cheating and tyranny in economic and business activities. The interest system considered the same as usury, creates creativity from Muslim scholars and economists to improve these conditions by replacing concepts that follow Sharia through Sharia-based transaction contracts as a substitute instrument (Nurhasanah, 2015).

Indonesia’s growing Islamic banking industry seeks to gain market share in the national banking sector by competing with conventional banking. Still, expanding the market from Islamic banks until 2020 only contributed 6.18% to national banking. This phenomenon has become an evaluation material for Islamic banks, which after several years of development,
have not been able to dominate the Indonesian banking industry, which has a Muslim majority (Kariastanto, 2013).

The Financial Services Authorization (OJK) Financial Literacy and Inclusion Survey results in 2019 state that the Islamic financial literacy index reaches 38.03% and the Islamic financial inclusion index reaches 76.19%. This figure has increased compared to the results of the 2016 survey, namely the Islamic financial literacy index of 29.7% and the Islamic financial inclusion index of 67.8%. Thus, in the last three years, there has been an increase in public understanding of 8.33% and access to financial products and services by 8.39%. The survey results show that national literacy or public understanding of Islamic finance is lower than Islamic financial inclusion (Financial Services Authorization, 2019).

Several factors make a person choose Islamic banking: first, trust, such as the understanding of usury, which is one of the internal factors within a person. There are facts about public awareness of usury, such as anti-usury communities. Second, knowledge of Islamic bank products. People will choose a bank that they feel will provide benefits and convenience.

The West Java Provincial Government is committed to developing Islamic banking. However, the market share of Islamic banking in West Java is still small at 8.36% when compared to the total assets of West Java banking. This data is due to the lack of Islamic financial literacy, technology, products, and services that have not been able to meet the needs and desires of the community. Meanwhile, West Java is one of the regions with more commercial bank office networks and Sharia business units than other regions. This fact is very helpful for the people of West Java to use Islamic banking services.

Therefore, the purpose of this study is to find out whether public understanding of usury and public knowledge about Islamic bank products can affect the intention to become a Sharia bank customer, seeing the conditions of Islamic banking that require increasing market share in society, one of which is in West Java. This researcher sees the tendency of the people of West Java to be able to contribute to increasing the market share of Islamic banks in Indonesia.

2. Theoretical Framework

Sharia Enterprise Theory

The concept of Corporate Social Responsibility in Islam consists of the concept of zakat, the concept of justice, the concept of benefit, the concept of responsibility, and the concept of Falah. Then the concept was formed into the Sharia Enterprise Theory. The concept of responsibility brought by Sharia Enterprise Theory gives its main responsibility to Allah SWT., which is then described again as accountability to humans and nature. Sharia Enterprise Theory is a refinement of the three motivations of Corporate Social Responsibility: legitimacy theory, stakeholder theory, and agency theory (Triyuwono, 2006).

Islamic banks are one of financial institutions that are a place for people to manage their finances according to Islamic law. Islamic banks help people avoid usury, which is why usury is prohibited in Islam. So this theory explains that the assets owned must be managed properly and correctly following Islamic law to get prosperity in both the world and the hereafter.

Behaviour Accounting

Behavioural Accounting studies the behaviour of accountants and non-accountants as the accounting and reporting functions influence them. The term behavioural accounting appeared in 1976 in an article in the Journal of Accounting Research by Becker, who reviewed Cook’s (1967) writings. In more detail, the scope of behavioural accounting is as follows:
1. Studying the influence of humans on the design, construction, and use of accounting systems applied in a company, which means how management attitudes and leadership styles affect the nature of accounting controls and organisational design

2. Studying the influence of the accounting system on human behaviour, how the accounting system affects motivation, productivity, decision control, job satisfaction, and cooperation

3. Methods to predict human behaviour and strategies to change it include how the accounting system can influence a person’s behaviour (Siegel G. et al., 1989).

**Intention Theory**

Intentions, according to TPB, are what make people act a certain way. Intentional behaviour is the focus of this theory because it can be predicted after being given some thought and planning. According to this theory, the most important determinant is the intention to behave. The stronger the intention, the more successful a person will realise the behaviour. Intention is a factor that can motivate a person to behave. The higher a person’s intention, the greater the tendency to carry out the behaviour seriously. Several factors exist in this theory, namely:

![Diagram of Model Theory of Planned Behaviour (TPB)]

**Theory of Financial Behaviour**

Financial behaviour describes how individuals behave when faced with financial decisions that must be made. During the current global economic development, every individual must become a smart consumer to manage his finances by building finance that leads to healthy financial behaviour (Lubis, 2014).
Financial behaviour includes three financial dimensions, namely:

1. Consumption
   Consumption is expenditure on various goods and services. This issue can be seen in how a person carries out his consumption activities, such as what he buys and why he buys the goods.

2. Cashflow Management
   Cash flow is the main indicator of financial health, namely a measure of a person’s ability to pay all the costs he has. Good cash flow management is a balancing act between cash and expenses.

3. Savings and Investment
   Saving can be defined as the portion of income that has not been consumed. At the same time, investment is investing or allocating current resources to get future benefits (Dew & Xiao, 2011).

Financial Knowledge

Financial knowledge is the basis of a critical factor in making financial decisions. Practical approaches to achieving the goals in financial knowledge are recording and budgeting, banking and credit use, savings and loans, tax payments and credit use, insurance, investment, and retirement plans (Kholilah & Iramani, 2013). Financial knowledge has a close relationship with financial literacy. Financial knowledge can be channelled and can be understood well through financial literacy. According to (Mason, 2016), financial literacy is a ‘meaning-making process’ in which individuals use a combination of skills, resources, and contextual knowledge to process information and make decisions with knowledge of the financial consequences of that decision.

There are several financial aspects, namely:

1. Basic Personal Finance
   This understanding includes various basic understandings possessed by a person in a financial system, such as calculating compound interest, simple interest, inflation, time value, opportunity cost, asset liquidity, etc.

2. Money Management
   In this case, learn about how someone manages personal money.

3. Credit and Debt Management
   Credit management is a series of activities and components systematically related to one another in collecting and presenting a bank’s credit information. At the same time, debt management is a process of paying debts by involving third parties to help (Nababan & Darman, 2013).

Financial Literacy

According to the Financial Services Authorization (2016), financial literacy is a series of processes or activities to increase the wider community’s knowledge, confidence, and skills to manage finances better. According to (Rasuma Putri & Rahyuda, 2017) explaining that financial literacy is part of learning in financial management and investment planning to make it easier and more focused in making everyday decisions.

According to Mitchell et al., 2009 three things can affect financial literacy, namely:

1. Sociodemographic
   There are differences in understanding between men and women. Men are considered to have a higher understanding of literacy than women, as well as their cognitive abilities.
2. Family background
   A mother’s education in the family strongly influences financial literacy, especially
   mothers who graduate from college. They are 19% better than high school graduates.

3. Friendship group
   A group can influence a person’s financial literacy, consumption patterns, and
   knowledge of money.

Bank Syariah

Islamic banks are banks that carry out their business activities following Sharia principles.
There are two types of Islamic banks, namely Islamic Commercial Banks (BUS) with
operational activities, namely providing services in terms of payments and Financial Financing
Banks. Sharia principles are principles that follow Islamic law (Budiono, 2017). Islamic banks
are institutions whose business provides credit and other types to pay for their circulation by
Sharia principles. Operational activities and Sharia bank products are based on Sharia. This
financial institution has a function to facilitate economic mechanisms, especially in the real
sector (Yudiaya, 2014).

   The Sharia bank has a function: collecting public funds, depositing or investing, distributing funding for those needing loans, and providing banking services.
1. Functions of Islamic Banks to Collect Public Funds
   The first function is to collect funds from the community in the form of deposits using
   al-wadiah contracts and in the form of investments using al-mudharabah contracts.
2. Functions of Islamic Banks as Channeling Funds to the Community
   The second function is the distribution of funding for those in need. Communities
   needing funds can obtain funding if they meet the specified requirements.
3. Functions of Islamic Banks to Provide Bank Services
   The third function is to provide banking services to its customers. This issue is done to
   meet the community’s needs (Andrianto & Firmansyah, 2019).

Understanding

Understanding is the process of someone explaining his understanding to give meaning to
his surroundings through learning or understanding from the knowledge he has ever obtained
(Firda Utami, 2019). It is said to understand if someone can explain in their own words.

Riba

Riba exaggerates or adds to the benefits of other parties or uniforms. Add in the sense here
is the addition of the principal loan, both large and small. In English, usury is defined as ‘usury’,
which means borrowing money with high interest. Meanwhile, according to fiqh scholars,
usury is an excess of wealth in muamalah (Hardiwinoto, 2018). According to ‘Law Number 21
of 2008’ regarding Islamic banking, usury in banks is an increase in income or profits in
transactions carried out, such as the exchange of similar goods but different in quantity,
quality, and estimation; there are conditions if there must be a return with an additional
journal. Nominal in it.

Product Knowledge

Product knowledge is someone’s knowledge about the consumed product or service. Product
knowledge is a collection of product information such as type, brand, price, product
features, and beliefs about the product (Ujang Sumarwan, 2011). Product knowledge is the
result of searching for information about products provided by an entity that can be used
following the wishes and needs of users. The more knowledge consumers have about a product
or service, the more quickly consumers will determine the purchase decision of a product.
Attitude to Islamic Banks

Attitude is a tool to convince people of an object and make an assessment response according to beliefs. The basic understanding of attitude is a person's attitude towards a certain object, namely feelings of liking or disliking, happy or not happy, and others (Setiadi, 2019). Attitude is a term that can express one's feelings towards something, such as liking, disliking, or neutral.

Intensi Menjadi Nasabah Bank Syariah

According to (Ajzen, 2005) mentions, the intention is a subjective possibility of individuals to be able to display behaviour. The intention is a good predictor in predicting the behaviour that individuals will carry out.

Intentions, according to TPB, are the driving force behind actions. Because behaviour can be deliberated and planned, this theory attempts to foretell the actions of deliberate actors. There are three factors of a person's intention to behave, namely:

1. Attitude toward behaviour
   Attitude is the first thing in behaviour. Attitude is what is believed to be good or vice versa can show an attitude. A person will intend to realise a behaviour if he judges it positively.

2. Subjective Norm
   Subjective norms are a function of beliefs that will result in a decision to agree or disagree in realising a behaviour. A person intends to behave if he understands that the people around him think he must perform the behaviour.

3. Behavioural control based on Perceived Behavioural Control (PBC)
   This control shows a person's perception of the ease and difficulty of displaying behaviour.

Muslim Consumer Behaviour

According to Freddy (2016) in (Pratiwi, 2019), consumer behaviour is a study of a person's behaviour to search for, buy, use and evaluate, and spend goods or services purchased to meet their needs and desires. According to (Balawera, 2013), consumer behaviour is a description of how individuals take something from what is ordered, the use of which is the source of various aspects used to buy something needed.

Framework of Thought and Hypotheses

Consumers can think logically and emotionally When deciding whether to use a bank's services. An aspect that is well received is the rational one because valid arguments support it. In the same way, some people favour Islamic banks over conventional ones because of trust or financial motives. The subjective nature of a person's beliefs and emotions make up the emotional factor. A person's religious convictions influence his decision to work with a Sharia bank.
Based on the above framework, the following hypothesis can be formulated:

3. Research Method

This research method uses descriptive statistical analysis. The type of research is quantitative research. The number of research respondents consisted of 100 people. Respondents are all people living in West Java and over 17 years old. This study uses primary data obtained by distributing questionnaires. The questionnaire contains respondent data and statements related to the variables to be studied. Respondents filled out the questionnaire using a Likert scale of 1 to 5. Figure 1 indicates strongly agree, two agree, three undecideds, four disagree, and five strongly disagree.

The data in the study were analysed using SPSS through two stages. The first stage is the classical assumption test, and the second is the multiple linear regression test. The classical assumption test consists of normality, multicollinearity, and heteroscedasticity tests. Multiple linear regression union consists of measurements of the F test, t-test, and adjusted R2. The operational variables in this study are as follows:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Operasional Variabel</th>
<th>Indicator</th>
<th>Instrument</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding Riba</td>
<td>Understanding is a person’s ability to explain, interpret, or state something in his way and language. (Ritena Yurita, 2019)</td>
<td>- Understand the meaning of usury</td>
<td>Likert 1-5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Knowing that usury is an unlawful act</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Law prohibiting usury</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- The law involved in muamalah usury</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- There is a belief that interest is usury</td>
<td></td>
</tr>
<tr>
<td>Product Knowledge</td>
<td>Knowledge is a collection of</td>
<td>- Attributes of the product</td>
<td>Likert 1-5</td>
</tr>
</tbody>
</table>
information about products consumers obtain, including product types, brands, prices, features and beliefs about products. (Ujang Sumarwan, 2011) - Benefits of the product
- Likert satisfaction

| Attitude to Islamic Banks | Attitude is an assessment of good or bad, something that is felt to be pleasant or unpleasant, feelings of likes or dislikes felt by certain objects. (Setiadi, 2019) | - Affective (Feelings)
- Cognitive (Thought)
- Conative (Action) | Likert 1-5

| Intention to Become a Customer of a Sharia Bank | The intention is a subjective possibility of an individual to be able to display behaviour. The intention is a good predictor in predicting individuals' behaviour (Ajzen, 2005). | - Lead to becoming a customer.
- Have a plan to become a customer
- Committed to becoming a customer | Likert 1-5

4. Result and Discussion

Classic Assumption Test

Normality Test

Since it is well known that the T-test and the F-test assume that the residual value follows a normal distribution, the normality test determines whether the residual variable in the regression model has a normal distribution. Kolmogorov-Smirnov (K-S) is a non-parametric statistical test used to test for normality.

Table 2. Normality Test Result

<table>
<thead>
<tr>
<th>One-Sample Kolmogorov-Smirnov Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
</tr>
<tr>
<td>Unstandardised Residual</td>
</tr>
<tr>
<td>Normal Parameters$^{ab}$ Mean</td>
</tr>
<tr>
<td>Std. Deviation</td>
</tr>
<tr>
<td>Absolute</td>
</tr>
</tbody>
</table>
Most Extreme Differences

<table>
<thead>
<tr>
<th></th>
<th>Positive</th>
<th>Negative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Test Statistic</td>
<td>.091</td>
<td>.058</td>
</tr>
<tr>
<td>Asymp. Sig. (2-tailed)</td>
<td>.063c</td>
<td></td>
</tr>
</tbody>
</table>

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Data Primer Diolah, 2021

The test results show the number 0.063, which is greater than 0.05 (0.065>0.05); it can be said that the data in this study is normally distributed.

**Multicollinearity Test**

The multicollinearity test tests whether the regression model correlates with independent variables. A good correlation should not occur correlation between independent variables if there is a relationship between independent variables (Imam Ghozali, 2016). Multicollinearity can be seen from the tolerance and Variance Inflation Factor (VIF) value.

<table>
<thead>
<tr>
<th></th>
<th>Unstandardised Coefficients</th>
<th>Standardised Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>4.392</td>
<td>2.513</td>
<td>1.748</td>
<td>.084</td>
</tr>
<tr>
<td>Pemahaman Riba</td>
<td>.049</td>
<td>.072</td>
<td>.064</td>
<td>.688</td>
</tr>
<tr>
<td>Pengetahuan Produk</td>
<td>.174</td>
<td>.118</td>
<td>.222</td>
<td>1.481</td>
</tr>
<tr>
<td>Sikap Kepada Bank Syariah</td>
<td>.546</td>
<td>.194</td>
<td>.424</td>
<td>2.817</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Intensi Menjadi Nasabah Bank Syariah

Sumber: Data Primer Diolah, 2021

The results of the calculation of the tolerance value both from the variable understanding of usury, product knowledge, and attitude to Islamic banks have a value of more than 0.1, which means that there is no correlation between the independent variables.

**Heteroscedasticity Test**

This test aims to determine whether variance inequality exists from the residuals of one observation to another in the regression model (Imam Ghozali, 2016). This study uses the Glesjer Test.
Table 4. Heteroscedasticity Test Result

<table>
<thead>
<tr>
<th>Coefficients</th>
<th>Unstandardised Coefficients</th>
<th>Standardised Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.970</td>
<td>1.570</td>
<td>.618</td>
<td>.538</td>
</tr>
<tr>
<td>Pemahaman Riba</td>
<td>-.020</td>
<td>.045</td>
<td>-.054</td>
<td>-.449</td>
</tr>
<tr>
<td>Pengetahuan Produk</td>
<td>.033</td>
<td>.073</td>
<td>.087</td>
<td>.446</td>
</tr>
<tr>
<td>Sikap Kepada Bank Syariah</td>
<td>.071</td>
<td>.121</td>
<td>.114</td>
<td>.585</td>
</tr>
</tbody>
</table>

a. Dependent Variable: ABS_RES
Source: Data Primer Diolah, 2021

The results of the test indicate that there is no independent variable that is significant to the residual value, namely, the absolute residual value is greater than 0.05, where the results of this test show a number greater than 0.05 (0.654 > 0.05; 0.657 > 0.05 and 0.560 > 0.05) then there is no heteroscedasticity in this study.

Model Accuracy Test

Multiple Linear Regression Analysis

Table 5. Multiple Linear Regression Analysis Result

<table>
<thead>
<tr>
<th>Variable</th>
<th>B</th>
<th>Std. Error</th>
<th>Std. Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Sig. 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>4,392</td>
<td>2,513</td>
<td>1,748</td>
<td>0,084</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pemahaman Riba</td>
<td>0,049</td>
<td>0,075</td>
<td>0,064</td>
<td>0,688</td>
<td>0,494</td>
<td>Tidak Signifikan</td>
</tr>
<tr>
<td>Pengetahuan Produk</td>
<td>0,174</td>
<td>0,118</td>
<td>0,222</td>
<td>1,481</td>
<td>0,142</td>
<td>Tidak Signifikan</td>
</tr>
<tr>
<td>Sikap kepada bank syariah</td>
<td>0,546</td>
<td>0,194</td>
<td>0,424</td>
<td>2,817</td>
<td>0,006</td>
<td>Tidak Signifikan</td>
</tr>
</tbody>
</table>

Variabel dependent: Intensi menjadi nasabah bank syariah
Adjusted R Square = 0,405
F hitung = 20,987
Sig. F = 0,000

\[ Y = 4.392 + 0.049X_1 + 0.174X_2 + 0.546X_3 \]

Information:
1. Constant
   This data means that if the understanding of usury, product knowledge, and attitude towards Islamic banks does not change or is constant, then the intention to become a customer of Islamic banks is 4.392.
2. Regression Coefficient X1
   The regression coefficient for understanding usury is obtained at 0.049, which means that understanding usury does not affect the intention to become a customer of a Sharia bank.
3. Regression Coefficient X2
The product knowledge regression coefficient is 0.174, which means that product knowledge does not affect the intention to become a customer of a Sharia bank.

4. Regression Coefficient X3

The regression coefficient of attitude to Islamic banks is 0.546, which positively affects the intention to become a customer of Islamic banks.

F Test

H4: Together, the higher the understanding of usury, product knowledge, and positive attitude towards Islamic banks, the intention to become a customer of Islamic banks will increase.

From the results of the F test in Table 15 obtained a probability (p) of 0.000 (significant) because the probability value is 0.000 < 0.05, then H0 is rejected, and H1 is accepted, or it is concluded that there is a simultaneous (simultaneous) influence on the variable understanding of usury, product knowledge, and attitude to Islamic banks towards the intention of becoming a customer of Islamic banks.

T Test

The Influence of the Variable Understanding of Riba on Intentions to Become a Sharia Bank Customer. H1: The higher the understanding of usury, the intention to become a customer of a Sharia bank will increase. Based on the table above, the regression coefficient value is 0.049, and the probability (p) is 0.494. Because the probability obtained is greater than 0.05 (0.494 > 0.05), it can be concluded that there is no significant effect on the intention to become a customer of an Islamic bank.

The Effect of Product Knowledge on Intentions to Become a Sharia Bank Customer. H2: The higher the product knowledge, the intention to become a customer of a Sharia bank will increase. Based on the calculation table above, the regression coefficient value is 0.174, and the probability (p) is 0.142. Because the probability obtained is more than 0.05 (0.142 > 0.05), it can be concluded that there is no significant effect on the intention to become a customer of a Sharia bank.

The Influence of Attitude to Islamic Banks on Intentions to Become a Customer of a Sharia Bank. H3: The higher the community’s attitude towards Islamic banks, the more the intention to become customers of Islamic banks will increase. Based on the calculation table above, the regression coefficient value is 0.546, and the probability (p) is 0.006. Because the probability obtained is less than 0.05 (0.006 < 0.05), it can be concluded that the attitude variable toward Islamic banks positively affects the intention to become a customer of Islamic banks.

Coefficient of Determination (R Square)

Based on the table above, it can be seen that the coefficient of determination is 0.405, which means that there is an influence of 40.5% from the independent variables, namely the understanding of usury, product knowledge, attitude towards Islamic banks towards the dependent variable, namely the intention to become a customer of Islamic banks, the rest is 59.5% is influenced by other variables outside of the variables studied.

5. Discussion

The higher the understanding of usury, the intention to become a customer of a Sharia bank will increase. The results showed that understanding usury did not significantly affect the intention to become a customer of a Sharia bank. This finding means that if one’s understanding of usury increases, then one’s intention or intention to want to become a customer of Islamic banks does not increase.
There is no influence between the understanding of usury and one’s intention to become a customer of Islamic banks, which can be related to the results of research conducted (Khoirul, 2019) regarding the understanding of usury and profit sharing on decisions to save in Islamic banks, namely the fact that even though people have usury understanding, it is not something that can be the basis for deciding to save in Islamic banks.

The fact from this study is that almost all respondents know and understand that usury is prohibited in Islam, or it can be said that the public’s understanding of usury is high, but this is not something that underlies people to use Islamic banks. Based on field data, there are several opinions people are still confused about whether the interest in conventional banks is usury or not.

The higher the product knowledge, the intention to become a customer of a Sharia bank will increase. The results showed that product knowledge did not significantly affect the intention to become a customer of a Sharia bank. This data means that if product knowledge increases, a person’s intention to become a Sharia bank’s customer does not increase. This finding can be related to research (Arifin & Khotimah, 2014) regarding the influence of product understanding on people’s decisions to choose Islamic banks, namely that product knowledge does not affect people’s decisions to choose Islamic banks. This finding is because people’s thinking is increasingly rational, prioritising service quality and other advantages conventional banks offer compared to relying solely on an emotional approach. This study shows that almost all respondents know that all Islamic bank products follow Sharia principles. However, this fact is not something that underlies people to want to become customers of Islamic banks. Based on field data, there are several opinions that many people do not know and understand about Islamic bank products.

The higher the community’s attitude towards Islamic banks, the more the intention to become customers will increase. The results of the study indicate that attitudes towards Islamic banks have a positive influence on intentions to become customers of Islamic banks. This finding means that if the community’s attitude towards Islamic banks improves, a person’s intention to become a customer of a Sharia bank will increase. If the community’s attitude towards a Sharia bank worsens, the intention to become a customer of a Sharia bank will decrease. The existence of a positive and significant influence between attitudes towards Islamic banks and the intention to become customers of Islamic banks can be related to the results of research conducted (Handayani et al., 2019), which is about the influence of knowledge and attitudes on the behaviour of choosing Islamic banks. The results of the study indicate that attitudes have a positive effect on a person’s decision to choose an Islamic bank.

The community’s attitude is an important factor influencing a person’s decision because attitude expresses feelings about something, whether liked or disliked. Based on field data, the community considers that the existence of Islamic banks can help the community in terms of economic activities; the community considers Islamic banks to be safer and can minimise losses and the existence of Islamic banks to help people who want to save or borrow money following Islamic law.

The higher the understanding of usury, product knowledge, and positive attitude towards Islamic banks, the more the intention to become a customer of Islamic banks will increase. The study results show that understanding usury, product knowledge, and attitudes towards Islamic banks have a simultaneous (simultaneous) effect on the intention to become customers of Islamic banks. This data means that if the understanding of usury, product knowledge, and attitudes towards Islamic banks increases, the intention to become a customer of Islamic banks will increase. In obtaining the intention and making a decision, the public will relate the information obtained about what products are available in Islamic banks, what the law is, what the benefits are and people’s views about the bank.
6. Conclusion

A person’s desire to become a customer of a Sharia bank is unaffected by their knowledge of usury. This result demonstrates that people do not choose to bank with Islamic financial institutions based on their knowledge of usury. One’s intent to open an account at a Sharia bank is unaffected by familiarity with the bank’s products. This result demonstrates that consumers do not decide to become Sharia bank customers based on their familiarity with the bank’s products. The way people feel about Islamic banks affects their likelihood of using them. This result demonstrates that community sentiment toward Islamic banks is a factor in deciding whether or not to become customers. The more positive the community is about Islamic banks, the more likely its members will use them. Customers’ intent to use Sharia banks increases with their familiarity with usury, product details, and general outlook on Islamic financial institutions. This evidence suggests that people’s intentions to start banking with a Sharia bank are influenced by their familiarity with Islamic banking practices and their evaluation of the merits and drawbacks of such institutions.

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