

DETERMINANTS OF COMMUNITY INTEREST IN TRANSITING IN SHARIA BANKING

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ABSTRACT

The financial industry has an important role in a country's economy, the industry referred to in this case is the Islamic banking industry. This study aims to determine the determinants of interest in transactions in Islamic banking through aspects of attitude, subjective norms, perceived behavioral control, and religiosity. This study uses a quantitative method with a sample of 115 respondents in BRI Syariah Purwodadi customers. The independent variables in this study include Attitude (X1), Subjective Norms (X2), Perceived Behavior Control (X3), and Religiosity (X4), while the dependent variable is the Interest in Transactions in Islamic Banking (Y). Data analysis techniques in this study were processed using statistical data processing with SPSS Version 18 software, including Research Instrument Test, Classical Assumption Test, and Multiple Linear Regression Test. The results of this study indicate that the variables that show a significant positive influence on interest are the variables of attitude, subjective norms, and religiosity. While the variables that do not have a significant influence are perceived behavior control variables.

Keywords: attitudes; subjective norms; perceived behavioral control; religiosity; determinants of interest.

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INTRODUCTION

Indonesia is one of the countries with the largest Muslim/Muslim population in the world, this provides an opportunity as a target for the development of the Islamic financial industry (Yulianti, 2015). One of them is Islamic banking.

Bank financial institutions have a comprehensive role for all parties, both the public and the business industry. This is due to the need to strengthen the capital or deposit funds by the public. To provide a sense of security, comfort in banking transactions, the presence of Islamic banks is one solution to increase public confidence in banking activities, especially in Indonesia (Marimin, et al., 2015). The Islamic banking industry is trying to divert the usury system from the conventional financial system known as the interest system because it is prohibited in the view of Islam (Ismail, 2011).

Islamic banks operate according to Islamic sharia principles and their operating procedures refer to the provisions of the Koran and Hadith. Islamic banking uses the procedure of bermuamalat without containing usury, in which investment activities are based on profit sharing and trade financing (Iffah, et al., 2018). Transactions in Islamic banks must be free from elements prohibited by Islam, namely usury, ghoror, maysir, and haram.

The development of Islamic banking in Indonesia continues to struggle to maintain its existence in the financial industry along with the development of the conventional banking industry (Alhamid, 2019). There are data recorded in the Financial Services Authority (OJK) regarding the development of Islamic banking institutions in Indonesia over the past 4 years or so.

**Table 1. Development of Islamic Banking Institutions in Indonesia
Period 2016 – 2019**

Indicator	Period			
	2016	2017	2018	2019 (Jun)
BUS (Bank Umum Syariah)	1.869	1.825	1.875	1.894
UUS (Unit Usaha Syariah)	332	344	354	372
BPRS	453	441	495	506
Total Asset (Miliar Rp)	356.504	424.181	477.327	486.892
Dana Pihak Ketiga (Miliar Rp)	279.333	334.888	371.828	386.624

Source: Sharia Banking Statistics, June 2019 (OJK 2019)

The development which is seen based on the number of Islamic banking institutions, total assets, and DPK which continue to increase from year to year, shows that the attractiveness of Islamic banking in Indonesia is quite high (Rahman, 2014). From the existence of this phenomenon, it is interesting to conduct research that aims to determine the determinants of interest in transactions in Islamic banking. The public interest can be determined by several factors, one of which can be seen from the perspective of consumer behavior. The aspect of consumer behavior is an important thing to consider because consumers are a big concern for a business institution, including Islamic banking (Juliandi & Andriani, 2019). In the banking world, consumers are referred to as customers.

Several previous studies discuss the scope of Islamic banking which is used as a reference about the variables in this study. In the research of Roni Andespa in 2018, it examined the aspects of (psychological) attitudes of customers towards Islamic banking through the attributes of administrative costs, services, diversity of services, and location (Andespa, 2018). In Gicella Fanny Andriani and Halmawati's research examines the effect of profit-sharing variables, reference groups (social), beliefs, and culture on interest in becoming customers of Islamic banks (Andriani & Halmawati, 2019). Then in research Ch. Asta Nugraha et al investigated the effect of perception (psychology) and customer value on the level of bank trust (Nugraha, et al., 2017) and Inayatillah's research is to examine the influence of religiosity (culture) and economic rationality on the selection of Islamic banks (Inayatillah, 2018).

From the several descriptions above, this research is to examine the determinants of interest in transactions in Islamic banking. The distinction in this study lies in the combination of variables consisting of attitudes (psychological), subjective norms (social),

perceived behavioral control (psychological), and religiosity (culture), where the variable is adjusted to several variables in the Theory Planned Behavior that are thought to influence of public interest in conducting financial transactions in Islamic banking, with research subjects being BRI Syariah Purwodadi customers.

LITERATURE REVIEW

Theory of Reasoned Action is a theory that predicts a person's will behavior to help in understanding the determinants in a person. This theory states that a person performs a behavior because it is determined by his intention, where the intention is a direct determinant in the action itself (Ajzen, 1985). In 1980, this theory was used to study human behavior, and assumed behavior was determined by the desire of individuals to do or not do a certain behavior or vice versa (Mahyarni, 2013). This theory is motivated by a person's factors and social factors (Hamid & Isbanah, 2019). Interest (intention) in this theory itself is influenced by two basic determinants, namely relating to attitudes and the second is related to social influences namely subjective norms (Rahman, 2014). Explained in the Theory of Reasoned Action which is thought to affect increasing people's interest, namely attitudes and subjective norms.

Theory of Planned Behavior is an extension of Theory Reaction Action which is extended to deal with limitations in behavior where the individual has control over the will (Ajzen, 1991). The difference between the Theory of Planned Behavior and Theory of Reasoned Action is the addition of perceived behavioral control variables. Theory of Planned Behavior seeks to overcome dependence on interest in predicting behavior by providing the concept of perceived behavioral control (Shah, et al., 2018). Perceived behavioral control refers to the ease or difficulty that is felt in performing the behavior, such as the presence of obstacles and obstacles that can be anticipated (Ajzen, 1985). Theory of Planned Behavior is widely used in research on consumer behavior to predict interests and behavior.

Consumer behavior is a study of consumers relating to obtaining, consuming, and consuming products or services, including the decision process that precedes and follows this action (Engel & Blacwell, 1994). Understanding consumer behavior and consumption processes will produce several benefits, including the ability to make decisions, and if further studying consumer behavior will deepen understanding of psychological, socialization, and economic factors that affect all consumer behavior (Juliandi & Andriani, 2019).

Interest is a component that is in an individual that refers to the desire to perform a behavior or behavior in particular (Rahman, 2014). A transaction is an activity carried out by a person that causes changes to the assets or finances owned by either increasing or

decreasing. For example, selling assets, paying debts, and paying various kinds of costs to make ends meet (Amiruddin & Abdullah, 2018).

Banking transactions are economic events that involve at least two parties who exchange with one another in the banking sector (Puriad, 2017). From the several descriptions above, what is meant by people's interest in conducting transactions in Islamic banking in this study is the tendency of the community to use Islamic banking services in their financial transaction activities. With the type of transaction that includes all types of transactions in business activities/products that are in Islamic banks, both fund raising or saving transactions, financing, and Islamic bank services.

The formation of interests in individuals is influenced by attitudes. So that attitudes will certainly affect the interests of these individuals (Amrullah & Kaluge, 2016). The attitude in behavior is a positive or negative response due to a certain behavior. Someone who believes that behavior can provide positive results then the individual has a positive attitude towards the behavior and vice versa (Algadri, et al., 2019).

According to research by Azisah and Nurjannatul in 2018 showed that attitudes had a significant positive effect on intention (Khaerani & Hasanah, 2018). The same results were also obtained in the study of Fadhli Suko, et al in 2018 (Suko, et al., 2018).

Subjective norms relate to one's view of social pressure that will affect one's interest in doing or not doing behavior (Taufiqoh, et al., 2019). In this case, the behavior is related to the interest in doing transactions in Islamic banks.

In Taufikur Rahman's research in 2014, it was stated that subjective norms had a statistically significant positive effect on interest in dealing with Islamic banks (Rahman, 2014). Furthermore, the research of Achmad Fauzi, in 2017 also showed the same results. This shows that the higher the impulse of subjective norms felt by the community, the higher their interest in behavior (Aryadhe, et al., 2018).

Perceived Behavior Control is how far someone believes or feels able to do something. A person who perceives himself is capable of greater interest in someone to do something (Huda, et al., 2018).

Dhian Wahyuni, et al in their 2017 study, concluded that perceived behavioral control has a positive effect on people's behavioral interest (Wahyuni, et al., 2017). The research of Azisah and Nurjannatul in 2018 also had the same conclusion that behavioral control had a significant positive effect on intention, in this case, the interest in buying products (Khaerani & Hasanah, 2018).

Religiosity can be realized in various aspects of human life. Religious activity does not occur only when a person performs ritual behavior (worship maghdah) alone. But it is appreciated in social life (worship ghairu maghdah), including banking practices as part of economic muamalah (Iskamto & Yulihardi, 2017).

In Abdul Haris and Dita's research in 2018, it was concluded that religiosity influenced increasing interest in using sharia financial institution savings transactions (Romdhoni & Ratnasari, 2018). Sukardi's research in 2019 also stated that religiosity has a significant effect on the interest in conducting savings transactions in Islamic banks (Sukardi, 2016).

Based on the explanation that has been explained in the previous section, the conceptual framework that shows the direction of a positive relationship is as follows:

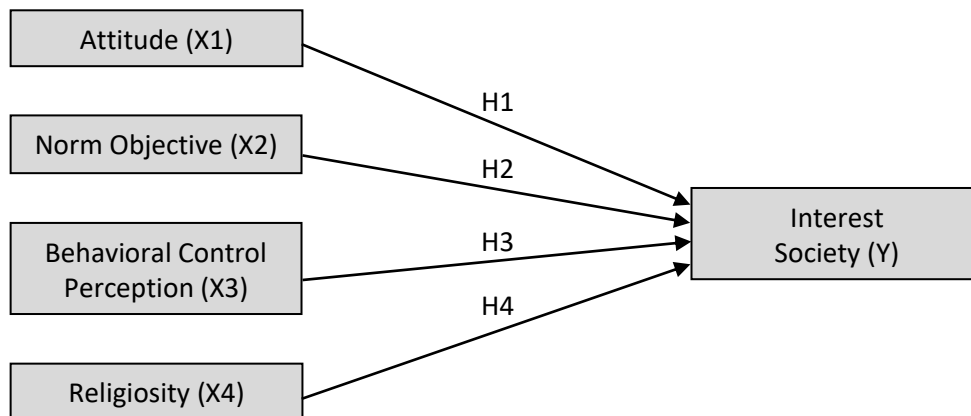


Figure 1. Conceptual Framework

METHODS

Based on the approach used, this study uses a quantitative method with a sample of 115 respondents in BRI Syariah Purwodadi customers. The independent variables in this study include Attitude (X1), Subjective Norms (X2), Perceived Behavior Control (X3), and Religiosity (X4), while the dependent variable is the Interest in Transactions in Islamic Banking (Y). Data collection techniques were used in the form of a questionnaire/questionnaire with a Likert scale. Data analysis techniques in this study were processed using statistical data processing with SPSS Version 18 software, including Research Instrument Test, Classical Assumption Test, and Multiple Linear Regression Test.

RESULTS

Before carrying out the process of gathering data to research subjects. Pre-testing of research instrument requirements is needed in the form of validity and reliability tests using a sample of 30 respondents. The validity test aims to determine the validity of the measuring device, while the reliability test aims to determine the consistency of the measuring device (Hartono, 2013). According to the instrument test that has been done, it shows that the research instrument in the questionnaire in this study is said to be valid and reliable.

The classic assumption test is used to find out the regression model with unbiased estimates and reliable testing. The linear regression model can be called a good model if the model fulfills some classical assumptions. The assumption test in this study consisted of a normality test, a multicollinearity test, and heteroscedasticity (Priyatno, 2014). The results of testing classic assumptions in this study include:

Table 2. Classical Assumption Test Results

Classic assumption Test result test		Information
Normality test		Normal distribution
Asymp. Sig.	0.754	
Multicollinearity Test		No Multicollinearity Occurred
<i>Tolerance</i>	Attitude (X1) 0.567 Subjective Norms (X2) .648 Behavioral Control (X3) 0.609 Religiosity (X4) 0.497	
<i>VIF</i>	Attitude (X1) 1,764 Subjective Norms (X2) 1,542 Behavioral Control (X3) 1,643 Religiosity (X4) 2,011	
Heteroscedasticity Test (Glacier Test)		Not occur Heteroscedasticity
Sig.	Attitude (X1) 0.472 Subjective Norms (X2) .209 Behavioral Control (X3) 0.492 Religiosity (X4) 0.790	

Based on the table above, the purpose of the data processing results is as follows:

According to the normality test using the Kolmogorov Smirnov One-Sample Test, a significance value of 0.754 was obtained which indicates that the significance value (0.754) > 0.05. So it can be concluded that the residual value is normally distributed.

According to the multicollinearity test, it can be seen that the Tolerance value of each variable > 0.10, while the VIF value of each variable < 10.00. So it can be concluded that the regression model of this study did not occur multicollinearity or free from multicollinearity problems.

According to the heteroscedasticity test using the Glacier Test, it can be seen that the significance value of each variable is > 0.05 . This shows that the regression model in this study is said to not occur heteroscedasticity.

Multiple linear regression analysis aims to determine the effect of independent variables on the dependent variable that uses more than 2 independent variables (Ghazali, 2018). From processing multiple linear regression test data, then the following table will present the regression test results, namely:

Table 3. Results of Multiple Linear Regression Tests

Linear Regression	Test result			Information
Multiple Coefficient Test				
<i>R Square</i>	0.714			
<i>Adjust R Square</i>	.693			
Statistical Test F				
F count	56,529			Significantly Positive Influence
Sig.	0,000			
Statistical Test T				
	T_{table}	T_{count it}	Sig.	
Attitude (X1)	1,661	2,103	0.038	Significantly Positive Influence
Subjective Norms (X2)	1,661	2,923	0.004	Significantly Positive Influence
Behavioral Control (X3)	1,661	0.601	0.549	Not Positively Significant
Religiosity (X4)	1,661	7,342	0,000	Significantly Positive Influence

According to the multiple linear regression test that has been done, then below will be presented the purpose of the data processing results, namely:

Based on the test of the coefficient of determination in Adjusted R Square is 0.693, this means that the ability of the regression model of this study in explaining the variation of the dependent variable is 69.3%. While the remaining 30.7% is explained by other variables not included in the research regression model.

Based on the F statistical test, it can be seen that there is a joint effect of all the independent variables on the dependent variable. So it can be concluded that the regression model in this study is appropriate to be used to predict people's interest in transactions in Islamic banking.

Based on the T statistical test, it can be seen that the variables that have a significant positive influence on interest in conducting transactions in Islamic Banking are the variables of attitude, subjective norms, and religiosity. While the variables that have no significant effect are on the perception of behavioral control variables.

DISCUSSION

T-test results on attitude variables show that attitude has a significant positive effect on community interest, so the research hypothesis (H1) is accepted.

The attitude in this study was measured through confidence in the banking objects and an evaluation of the confidence held. Where according to the results of statistical calculations show that confidence and evaluation of confidence in Islamic banking lead to a positive attitude, this makes the tendency of interest in financial transactions in Islamic banking to increase. Thus, the more positive attitude of the community towards Islamic banking, will increase public interest in transactions in Islamic banking.

The results of this study support the Theory of Planned Behavior, which states that one of the determinants of a person's interest depends on the attitude he has (Arwani, 2015). In Taufikur Rahman's research in 2014 (Rahman, 2014) and Agus Arwani in 2015 (Arwani, 2015) also obtained the same results that the attitude variable has a positive direction and has a significant effect in using Islamic banks.

T-test results from the Subjective Norms variable show that subjective norms have a significant positive effect on people's interest in conducting transactions in Islamic banking, so the research hypothesis (H2) is accepted.

This subjective norm is measured through the influence of the social environment of the community that drives it to use Islamic banking, as well as motivation to follow the advice of the social environment. The results showed that the encouragement and motivation to follow the advice is quite large, this will influence in increasing interest in making transactions in Islamic banking. Thus, the greater the subjective norms felt by the public, the greater the community's interest in conducting transactions in Islamic banking.

The results of this study also support the Theory of Planned Behavior which states that subjective norms affect a person's interests. Subjective norms originate in the social environment that surrounds individuals. Someone has an interest in behavior if the people around him want him to behave in a certain manner (Arwani, 2015). The same research results were also obtained in Taufikur Rahman's research in 2014 (Rahman, 2014) as well as in Achmad Fauzi's research in 2017 (Fauzi, 2017).

According to the T-test of the perceived Behavioral Control, the variable shows that perceived behavioral control has no significant positive effect on people's interest in transacting in Islamic banking, so the research hypothesis (H3) is rejected.

Perceived behavior control is a perception of the ease of doing things. If behavior is considered an easy thing to do, then it can encourage someone to carry out the behavior (Suko, et al., 2018). Behavioral control is measured using the factors of ease and obstacles perceived by the public in transactions in Islamic banking. According to the results of the study, the behavioral control for perceived ease is quite large, but the community also agrees with the factors that hinder it in making transactions in Islamic banks. Thus, the

ease of control that encourages people to use Islamic banking has not been able to overcome the perceived obstacles. This is what makes people less interested in Islamic banking transactions. Therefore, The results of this study show different results from the Theory of Planned Behavior which states that perceived behavioral control is one of the determinants of individual interest. The research of Nurul Huda et al in 2014 (Huda, et al., 2014) and the research of Faozan and Dedi in 2018 (Amar & Setiawan, 2018) obtained the same results. This research, where perceived behavioral control has a positive effect but does not significantly influence the interest in using Islamic financial institutions.

According to the T-test on the variable Religiosity shows that religiosity has a significant positive effect on community interest, so the research hypothesis (H4) is accepted.

Religiosity has a role in shaping consumer interest. Because religion is closely related to beliefs, and this can be reflected in actions and commitments in carrying out daily life. Religiosity illustrates the many aspects of religious activities, not only in the ritual aspect (Sukardi, 2016). The aspect of religiosity in this study is realized in the economic aspect. Banking institutions are included in the aspects of the Islamic law that relate to muamalah activities. So that what should be considered in these financial transactions is that all activities can be carried out except forbidden, namely rib (Zahri & Hafasnuddin 2016).

Sharia values relating to banking institutions are related to the prohibition of usury. This means that people who have a high level of religiosity will tend to use banking institutions by paying attention to the banking operational system that does not contain usury, therefore the community will be more interested in conducting economic transactions in Islamic banking. Thus, the higher the level of community religiosity, will further increase the interest of the community in making transactions in Islamic banking.

The research shows that one of the factors influencing the public is interested in using Islamic banking because it is influenced by religious aspects. The same research results regarding the influence of the variable of religiosity are also found in the study of Dian Mariana Lestari in 2019 (Lestari, 2019) and the Sukardi research in 2016 (Sukardi, 2016).

CONCLUSION

Based on the results of the research described in the previous chapters, this chapter will contain conclusions from the research: The attitude variable has a significant positive effect on people's interest in conducting transactions in Islamic banking. This means, with the response to the object of Islamic banking which leads to a positive attitude, there will be a tendency for interest to conduct transactions in Islamic banking to increase. The Subjective Norm Variable has a significant positive effect on people's interest in

conducting transactions in Islamic banking. This means, with a lot of support from the social environment to use Islamic banking, it will encourage an increase in interest in using Islamic banking. The perceived behavioral control variable has an insignificant positive effect on people's interest in conducting transactions in Islamic banking. This is because the perceived ease of use of the community in using sharia banking has not been able to overcome the perceived obstacles, where such obstacles tend to be still considered by the community in addition to their supporting factors. So that the perceived level of perceived behavioral control has not been able to increase interest in conducting transactions in Islamic banking. The variable of religiosity has a significant positive effect on people's interest in conducting transactions in Islamic banking. This means, someone who has a high degree of religiosity will tend to consider banking institutions that implement operational systems by sharia rules, this will make someone more interested in using Islamic banking.

There are several limitations and suggestions based on the process and research results, namely: The government needs to provide Islamic insights to the public including the prohibition of usury because this will make the tendency to use Islamic banking institutions to increase. And for banking institutions, it is necessary to provide socialization and information to the public regarding operational systems in Islamic banks. The next researcher can use a larger number of samples or research objects and use other variables that have not been included in this study.

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