The application of the theory of reasoned action on services of Islamic rural banks in Indonesia

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Abstract

Purpose – The Islamic rural banks have the potential to grow in Indonesia. It is important to learn and study the consumer behaviors toward the Islamic rural banks' services to plan for future strategies. The purpose of this paper is to test the applicability of the theory of reasoned action in predicting the customers' decision to use the Islamic rural banks' services.

Design/methodology/approach – The descriptive and structural equation model analyses were used to analyze the data. A random sampling technique is adopted with a sample size of 180 consumers of the Islamic rural banks. There are variables to be tested such as Sharia system compliance, product knowledge on Sharia, promotion, services, attitude, subjective norms, intention and customer decisions to use the Islamic rural banks' services.

Findings – The results found that the Sharia system compliance, promotion, services, attitude, subjective norms and intention variables have a significant effect on the use of services at Islamic rural banks. Only product knowledge on Sharia variable has been found to be insignificant.

Originality/value – The model can be used to prepare better strategies to attract more customers as well as increase public awareness toward Islamic rural banks' products and services. The results are useful as a benchmark for policymakers to improve the establishment of Islamic rural banks particularly in Indonesia.

Keywords Indonesia, Consumer behavior, Customer's decision, Islamic rural banks,
Theory of reasoned actions

Paper type Research paper

1. Introduction

The Islamic banking sector worldwide has witnessed a remarkable expansion over the past several years. Reports have shown that the total global Islamic banking assets from commercial banks had reached $1.72tn in 2013, which is expected to grow to $2.44tn by 2020 (IFDR, 2018). This is because of the factors such as an increase in the Muslim population, increase in the awareness of Islamic finance and increase in both the income and welfare of the Muslim society.

Meanwhile, the Indonesian Islamic banking sector has experienced an ongoing, double-digit growth over the past decade. However, its market share of national banking assets stands at only slightly over 5%. This is a contrast for a country with the majority of the Muslim population in the world (250 million). The common issues related to this low market

share are related to limited product range, with focus on the retail segment, lack of qualified employees and limited distribution networks and outreach. In fact, the reluctance of using services of the Islamic banks is questioned.

In the consumer decision's process, they may have different views and own mindsets toward the Islamic banking concept and its products/services. According to Mahdzan *et al.* (2017), the consumers perceive that the Islamic banking is only for Muslim, thus non-Muslims are reluctant to engage in Islamic banking services. Some of the consumers see that both conventional and Islamic banking products and services are similar; it is simply "Islamising" the concept to attract the Muslim market (Butt *et al.*, 2011; El-Gmal, 2001; Nasution and Rafiki, 2019). Meanwhile, the Islamic banks face a low level of awareness and understanding toward Islamic banking principles, hence influencing the consumers' choice.

In understanding Sharia-compliant institutions, consumer behavior is an important part being explored in many research studies. The banks must understand their consumer behavior to survive in the business competition. Even nowadays, the consumers can selectively choose or buy the products and services, but they must be well-informed about the products/services and its composition. The consumers' behavior in this study relates to their decision to use the services of Islamic banks. One theory that can explain the relationship of attitude, subjective norms and intention is the theory of reasoned action (TRA) which has been introduced by Ajzen and Fishbein (1975), and this is when the intention factor will be related to the behavior.

TRA is a popular and credible theory that has been used for many years in management research including banking and finance. Authors from various countries, developed and developing, adopt this TRA. However, based on the authors' knowledge, none of the studies has used this theory for consumers in rural banks, particularly the Islamic rural banks (IRBs), in which its role is quite significant to the society and country's economy these days. The consumer behaviors in rural areas may have different characteristics compared with the urban area, thus the way they influence the decisions will differ too. Another reason is that an analysis for the important aspects of consumer behaviors in IRBs needs an established theory like TRA.

In relation to the banks' services, Polat *et al.* (2014) revealed the importance of service quality which is used as one of the selection criteria in the bank. Siringoringo (2015) asserted that the customers will select the Islamic bank that delivers high-quality service; however, they mentioned it is not an easy task to have such services because of several issues related to Islamic banks such as psychographic, technology and social variables.

The study aims to develop a model that could be used by IRBs in their business operations which test several variables such as the Sharia system, product knowledge on Sharia, promotion, services, attitude, subjective norms and intention toward the use of services at IRBs, whether there is an effect or otherwise.

2. Review of literature

2.1 Islamic banks' services

The Islamic banks' services are in compliance with the Sharia law, which are the principles and rules based on Al-Qur'an and Hadith (prescriptive practices) of Prophet Muhammad (peace be upon him). Beside the mentioned sources (Al-qur'an and Hadith), Islam recognized other sources such as opinions, analogy, and personal reasoning which are collectively agreed by the sharia scholars (BNM, 2010). Mahdzan *et al.* (2017) explained that the operations of Islamic banking are based on the concept of mutual risk and profit sharing between parties, embedded with values of fairness, trustworthiness and justice in all transactions. The Islamic principles highlighted the prohibition of *riba* (usury/interest), *maisir* (gambling/betting) and *gharar*

(speculative trading/dubious ambiguity) concepts that make the Islamic banking system unique from the conventional banking. In general, activities of distributing funds in Islamic banks in Indonesia consist of several patterns, including:

- principles of profit sharing, which produce *Mudharabah* and *Musyarakah* financing products;
- the sale and purchase principle (Al-Bai'), which produces the *Murabahah* product, the *Salam* contract and the *Istishna* contract;
- rental principles known as *Ijarah* product; and
- the borrow–borrowing principles or known as Al-Qardh product.

These are products/services developed by Islamic banks in Indonesia.

The IRBs have several desirable objectives. The presence of this type of bank can be a source of capital for the development of community enterprises. By fostering the *ukhuwah Islamiyah* through economic activities, the income will be increased to gain an adequate quality of life and also to bring value of *ta'awun* (mutual assistance) between the owner of the capital and the job/work. With the value of *ta'awun*, the togetherness between banks and customers can be created (SalamahWahyuni and Arifin, 2013).

In Indonesia, the IRB is one of the types of Islamic microfinance beside another popular player called BaitulMaalWat-Tamweel. In 2017, it was estimated that the total amount of funding provided by all Islamic microfinance institutions reached Rp 37.34tn or US$2.76bn where the IRBs contributed to 20.79% from the stated amount. In terms of the number of units, as of December 2018, there were 167 IRBs throughout the country. The IRBs have positive improvements, significant impacts and great potentials to develop, especially in helping small and medium enterprises to grow (KNKS, 2018).

2.2 Theory of reasoned action
The discussion of decision or the actual behavior on having the intention is referred to the TRA. The TRA introduced by Ajzen and Fishbein (1980) comprises two factors related to the personal and social influences. The personal factor refers to an attitude that may result in the positive or negative evaluation of performing the behavior. Meanwhile, the social factor refers to subjective norms or specifically the person's perception of the social pressure put on him/her to perform or not to perform the behavior in question. Effendi (2015) mentioned that the TRA can be used to see various consumer behaviors over the products or services. With regard to intention, it is the cognitive representation of a person's readiness to perform a given behavior, and the best predictor of behavior is intention.

According to the TRA, the stronger the intention of an individual to perform a particular behavior, the greater the particular behavior will be performed (Ajzen, 1991). Meanwhile, Brown (2003) posited that consumers with the intention to buy a certain product will exhibit higher actual buying rates than those customers who demonstrate that they have no intention of buying.

TRA has been rigorously used in understanding consumer intention to choose a wide range of products and services, such as organic food, environmentally friendly products, online shopping attitude and the intention to choose halal products (Battacherjee, 2000; George, 2002; Jarvenpaa and Todd, 1997; Kalafatis *et al.*, 1999; Lada *et al.*, 2009; Sparks and Shepherd, 1992). While other researches applied the TRA in consumer decision-making related subjects (Chen *et al.*, 2002; Keen *et al.*, 2004; Shih, 2004).

2.2.1 Theory of reasoned action in Islamic banks. Echchabi and Olaniyi (2012), in their study on the application of Islamic banking in general, found that attitudes and subjective

norms have a significant influence on the intention to become a customer of Islamic banks. Furthermore, SalamahWahyuni and Arifin (2013) confirmed the validity of the TRA construct by looking at the relationship between knowledge and the intention to use Islamic banking products. This result is consistent with a study by Amin (2012) where the knowledge of Sharia banking, attitudes, subjective norms were found to have a positive relationship with the intention to adopt Islamic banking. Additionally, Amin (2013) revealed that attitude, subjective norm and perceived financial cost significantly influence the intention to choose Islamic credit card.

Amin (2013) mentioned that there are increased number of studies pertaining to the applicability of the TRA to an Islamic accounting (Amin *et al.*, 2009), Islamic personal financing (Amin *et al.*, 2010) and Islamic home financing (Abdul-Razak and Abduh, 2012). According to Amin (2013), the selection of using TRA is based on its parsimony and predictive power which makes it easy to apply in different contexts of study. There is no difference in terms of the topic from the current study except running it in a rural area, which is to examine whether the attitude, subjective norms and intention have a relationship with the customer decisions toward the Islamic banks' services. Authors have asserted that the two antecedents, namely, attitude and subjective norm influence the purchase behavior additively (Md-Taib *et al.*, 2008). Empirical works have reported that these measures have shown to have separate effects on the purchase behavior (Ha, 1998). Gumela *et al.* (2015) asserted that a study adopting TRA predicts customer's intention much better than the theory of planned behavior in Islamic banking.

The TRA is used in this study including the variable of customer decisions because of the fact that the intention helps to predict the likelihood of consumers to make a purchase within a given period and acts as a proxy for the actual behavior (Farris *et al.*, 2010) . This indicates a strong relation between intentions and actual behavior in this case is customer decision (Axelrod (1968). Many studies have shown that intentions account for a considerable proportion of variance in behavior (Hrubes *et al.*, 2001; Sheeran, 2002). Other studies that found a relationship between intention and behaviors include Armitage and Conner (2001), Notani (1998); Randall and Wolff (1994), Sheppard *et al.* (1988); Cheung and Chan (2000), Rivis and Sheeran (2003); Schulze and Wittmann (2003). Since actual behaviors are usually difficult to measure, it is quite common to measure the behavioral intention as a surrogate to some actual behaviors (Zhang *et al.*, 2014).

2.3 Study variables and hypothesis development

2.3.1 Factors affecting attitude. An attitude is a psychological state and results in a good or bad image of an entity (Eagly and Chaiken, 1995). It is a learned tendency to act in a certain favorable or unfavorable manner (Schiffman and Kanuk, 2010; Soon and Wallace, 2017). Ajzen (1991) mentioned that "the more favorable the attitude with respect to a behavior, the stronger the individual's intention to perform the behavior under consideration".

An attitude is an important factor that influences consumer behavior to buy a product (Blackwell *et al.*, 2006) by means of organizing processes of perception, cognition, emotion and the tendency to act. Ajzen (1991) asserted that it is determined by the total set of accessible behavioral beliefs linking the behavior to various outcomes and other attributes. There are variables that could create an attitude which will influence consumer decisions such as the Sharia system compliance, product knowledge, promotion and services.

Sharia system compliance: this relates to the ability to fulfill the Islamic law and operates under the principles of shari'ah which include any transactions that are free from *riba* and *gharar* (Ahmad *et al.*, 2008). When the customers know that the IRBs are Sharia-compliant, they will feel confident to do transactions, thereby influencing their attitude to use Islamic

bank services. Confidentiality is an important element for customers when making decisions for selecting financial services in Islamic banks (Naser *et al.*, 1999; Abbas *et al.*, 2003).

Previous studies on Islamic banking mentioned that sharia compliance as an important factor affecting customers' attitude in using Islamic banks' services (Kaakeh *et al.*, 2019). Lee and Ullah (2011) revealed that customers give their respect toward the Sharia-compliant feature, in which they tend to change to other Islamic banks if they found that the Sharia is violated frequently in the chosen bank. Meanwhile, Amin *et al.* (2014a) stated that the customers had accepted the Islamic home finance because of the name of the product that is Islamic, as it is one of the most important variables in determining the acceptance of such product in the Malaysian market. As Sharia compliance is related to the religious principles, Amin *et al.* (2014b) also found that religious satisfaction is one of the most important factors affecting customers' decision to choose Islamic home finance.

Sharia compliance in Islamic banks is the highly rated factor in the determination of employees or customers' perception of Islamic banking (Besar *et al.*, 2009; Muhamad, 2015). Moreover, Dusuki and Abdullah (2007) stated that the level of bank compliance with Sharia principles is one of the important factors for the customers of Islamic banks in Malaysia. Also, Saqib *et al.* (2016) found the moderating effect of Sharia compliance between service quality and customer satisfaction in Islamic banks. Thus, the hypothesis proposed herein is as follows:

H1a. Sharia system compliance positively influences the attitude of customers to use the IRBs' services.

Product knowledge on Sharia: the attitude is shaped when a person knows the Islamic economics systems in general, knows about the profit-sharing concept of the Islamic banks and about the Islamic banking system. There are several Islamic finance concepts (*riba*, Sharia*, ijarah, mudarabah, musyarakah* and *murabahah*) that need to be known by the customers. The attitude of consumers is based on their belief and knowledge regarding a certain commodity, which is a result of the information integration process and ultimately influences individual's aim to behave in a certain manner (Xiao *et al.*, 2011). Mahdzan *et al.* (2017) mentioned that the understanding of Islamic banking concepts influences the attitude of customers in the adoption of Islamic banking services.

Authors like Bang *et al.* (2000) and Shepherd and Towler (1992) stated that knowledge has an influence on the intention through attitude. Knowledge means the expertise and skills acquired by a person or a group of people through theoretical or practical understanding of a subject (CheAhmat *et al.*, 2011; Sinclair, 2010; Rafiki and Wahab, 2016). Past research has proven the relationship between knowledge and attitudes (Aertsens *et al.*, 2011; Gracia, 2007; Stobbelaar *et al.*, 2007). However, only a few studies (Abdul Aziz and Chok, 2013; Hamdan *et al.*, 2013) have investigated the effect of knowledge on the attitudes toward halal products which are assumed to be the Islamic banks' products. This shows an evidence on the influence of knowledge to the attitude. Thus, the hypothesis proposed herein is as follows:

H1b. Product knowledge positively influences the attitude of customers to use the IRBs' services.

Promotion: efforts are made to inform or offer products or services with the aim of attracting potential customers to buy or consume them. With this promotion, the customers may have an attitude to use Islamic banks' services. Kaakeh *et al.* (2019) mentioned that the reputation built by the promotion serves as an important factor on attitude in choosing a bank particularly an Islamic bank. Hence, promotion will be a key for selecting certain options

which are then associated with customers' attitude in Islamic banks (Erol and El-Bdour, 1989). Ahmad and Haron (2002) agreed on the importance of more marketing and promotion in creating attitude in choosing Islamic banks' services. Furthermore, Awan and Azhar (2014) mentioned that one of the main factors in patronizing Islamic banks is promotion including mass advertising that can be assumed to affect the attitude. Thus, the hypothesis proposed herein is as follows:

H1c. Promotion positively influences the attitude of customers to use the IRBs' services.

Services: the characteristics of public services are revealed from its tangibility, reliability, responsiveness, assurance and empathy. The attitude of customers has emerged when they see, for instance, the reliability or responsiveness of services by the IRBs. Thus, the customers come to the decision to use the services of the Islamic banks. Kaynak and Harcar (2005) agreed on the relationship between services and attitude whereby low service charges are vital for customer's selection of a particular bank. Also, the provision of quality services is a reason for making decision when it comes to selecting financial services in Islamic banks (Ahmad and Haron, 2002, Othman and Owen, 2002; Abbas *et al.*, 2003; Buchari *et al.*, 2014). Haron *et al.* (1994) emphasized the importance of quality service by bank personnel to attract customers to adopt Islamic banking. Thus, the hypothesis proposed herein is as follows:

H1d. Services positively influences the attitude of customers to use the Islamic rural banks' services.

2.3.2 Attitude and intention to use the service. Attitude construct has been broadly studied and considered to be a predictor of consumer intention to purchase. This asserted that attitude poses a strong impact on consumer intention. Studies have found a positive relationship between attitude and consumer intention (Choo *et al.*, 2004; Lada *et al.*, 2009; Tarkiainen and Sundqvist, 2005; Mukhtar and Butt, 2011; Bonne *et al.*, 2007; Ali *et al.*, 2017; Alam and Sayuti, 2011; Haque *et al.*, 2015; Mathew *et al.*, 2014; Awan *et al.*, 2015; Abd Rahman *et al.*, 2015; Suki and Salleh, 2016; Afendi *et al.*, 2014; Farah, 2017; Hasnah Hassan, 2014; Elseidi, 2018; Salehudin and Luthfi, 2011; Widodo, 2013; Jaafar *et al.*, 2012; Haro, 2016; Satsios and Hadjidakis, 2018). With the above arguments, the attitude can influence the consumers' decision to use the IRBs' services, thus the proposed hypothesis is as follows:

H2. Attitude positively influences the customers' intention to use the IRBs' services.

2.3.3 Subjective norms and intention. According to Ajzen (1991), the predictor of the social factor termed subjective norm is the perceived social pressure to comply with the expectations about engaging in the behavior which should influence the individual's intention whether to perform the behavior or not. If social expectations are that people should perform in the behavior, then the individual should be more likely to do so. Conversely, if social expectations are that people should not perform in the behavior, then the individual should be less likely to do so.

The subjective norm represents the fact that important referents (other individuals or groups) think that one should carry out the actions and the inspiration to adhere to these referents (Nilsson *et al.*, 2004). It is referred as a subjective standard of social demands on the individual to execute or not to execute particular actions (Rhodes and Courneya, 2003) which is altogether considered as an important forecaster for behavior intention (Lee and Green, 1991). Gumela *et al.* (2015) found that the subjective norm becomes the main component of TRA in Islamic banking. Subjective norm appears to be a predictor for choosing products

(Bonne *et al.*, 2007; Ali *et al.*, 2017; Mukhtar and Butt, 2011; Lada *et al.*, 2009; Ajzen, 1991; Pettinger *et al.*, 2004; Bonne *et al.*, 2007; Haque *et al.*, 2015; Awan *et al.*, 2015; Nilsson *et al.*, 2004; Rhodes and Courneya, 2003; Afendi *et al.*, 2014; Khalek and Ismail, 2015; Tifaoui, 2011, Elseidi, 2017; Omar *et al.*, 2011; Alam and Sayuti, 2011; Satsios and Hadjidakis, 2018). With the above arguments, the proposed hypothesis is as follows:

H3. Subjective norm is positively related to the customers' intention to use the IRBs' services.

2.3.4 Intention and consumer decision. Intention has been proven to be a valid predictor of the actual behavior (Venkatesh and Davis, 2000), or a behavior is a function of compatible intentions (Ajzen, 1991). Purchase intention is the most significant issue in each industry to induce a positive feeling among consumers and to improve brand standing in the market. Intention is a critical behavior that assists managers in their alignment strategies and decisions in the marketplace (Tsiotsou, 2006). It reveals consumer interest to purchase a specific brand (Gillani, 2012; Tariq *et al.*, 2013). The process of making a decision by consumers is complicated; it is related to consumer behavior, perception and attitude toward a brand, image or reputation. The customers' decision in this study is to use the services of the IRBs. Axelrod (1968) asserted that an intention along with other attitude measures is used for predicting the actual purchase behavior. Bianchi *et al.* (2019) stated that purchase intention is a key indicator for any behaviors. It helps them to predict the likelihood that a consumer makes a purchase within a given period and acts as a proxy for the actual behavior (Farris *et al.*, 2010), thus the proposed hypothesis is as follows:

H4. An intention is positively related to customer decision to use IRBs' services.

Below are the underpinning variables of the study which indicate that all variables have been used and tested by previous studies (Figure 1 and Table 1).

3. Methodology
A quantitative deductive research approach is chosen in this study. The deductive approach allows the research to establish the hypotheses by using theory (Creswell, 2002). Furthermore, this study uses the cross-sectional correlation survey design which requires using the statistical correlation tests to describe and measure the degree of association/relationship between or among variables or sets of data (Creswell, 2002). This study is
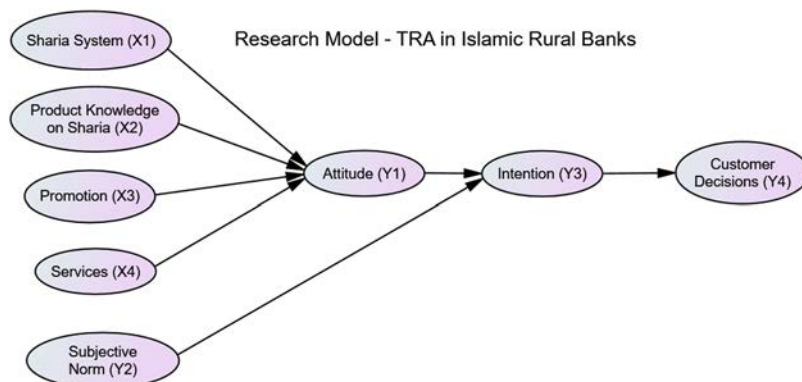

Figure 1.
Research model

Relationship of variables	Authors
Sharia system compliance to attitude	Besar *et al.* (2009), Muhamad (2015); Amin *et al.* (2014a); Amin *et al.* (2014b); Saqib *et al.* (2016), Dusuki and Abdullah (2007)
Product knowledge to attitude	Mahdzan *et al.* (2017), Bang *et al.* (2000); Shepherd and Towler (1992); Che Ahmat *et al.* (2011); Sinclair (2010), Rafiki and Wahab (2016); Aertsens *et al.* (2011), Gracia (2007); Stobbelaar *et al.* (2007), Abdul Aziz and Chok (2013); Hamdan *et al.* (2013)
Promotion to attitude	Eagly and Chaiken (1995); Ahmad and Haron (2002); Awan and Azhar (2014), Kaakeh *et al.* (2019)
Services to attitude	Kaynak and Harcar (2005); Ahmad and Haron (2002); Abbas *et al.* (2003), Haron *et al.* (1994)
Attitude to intention	Blackwell *et al.* (2006), Ajzen (1991); Choo *et al.*, (2004); Tarkiainen and Sundqvist, 2005; Haque *et al.* (2015), Mathew *et al.* (2014); Ali *et al.* (2017); Bonne *et al.* (2007), Awan *et al.* (2015); Mukhtar and Butt (2011); Lada *et al.* (2009), Syed and Nazura (2011); Abd Rahman *et al.* (2015); Suki and Salleh (2016), Afendi *et al.* (2014); Farah (2017), Hasnah Hassan (2014); Elseidi (2018), Salehudin and Luthfi (2011); Widodo (2013), Jaafar *et al.* (2012); Haro (2016), Satsios and Hadjidakis (2018)
Subjective norm to intention	Ajzen (1991), Pettinger *et al.* (2004); Karijin *et al.* (2007); Haque *et al.* (2015); Ali *et al.* (2017); Bonne *et al.* (2007), Awan *et al.* (2015); Mukhtar and Butt (2011); Nilsson *et al.* (2004), Rhodes and Courneya (2003); Lada *et al.* (2009), Afendi *et al.* (2014), Khalek and Ismail (2015); Tifaoui (2011); Elseidi (2017); Omar *et al.* (2012), Alam and Sayuti (2011); Satsios and Hadjidakis (2018)
Intention to behavior (Decision)	Ajzen (1991), Tsiotsou (2006); Gillani (2012), Tariq *et al.* (2013); Axelrod (1968), Armitage and Conner (2001); Notani (1998), Randall and Wolff (1994); Sheppard *et al.* (1988); Cheung and Chan (2000), Rivis and Sheeran (2003); Schulze and Wittmann (2003)

Table 1.
Underpinning variables of study

conducted in North Sumatra Province which focuses on the customers of IRBs who have received loan from the bank. The data collected for this research are retrieved from two main sources of primary and secondary data. Primary data is sourced from the questionnaire distributed to the IRBs' customers who have received loans, whereas secondary data will be obtained through Bank Indonesia and IRBs' offices in the North Sumatera Province.

3.1 Instruments development and justifications
The measurement of the variables is based on the conceptual and theoretical framework operationalized in the studies. The past studies have varied in determining a number of scales for each variable. Some of them have 5, 6 and 7 ranges of scales. However, according to Gwinner (2006), a forum has been conducted to understand market researchers' preferences of using between five-point and six-point Likert scales. Most of the questionnaire items were extracted and adapted from selected studies (Fishbein and Ajzen, 1975; Ajzen and Fishbein, 1980; Ajzen, 1985, 1988, 1991) and other authors as listed in the Table 2 below.

3.2 Population and sample
The population of this research is the customers of IRBs who have received loan from the bank, which is individual loan. The population data were collected by the random sampling method, where it is obtained from each of the IRBs. Several studies by Amin (2013); Azam (2016); Elseidi (2017); Kaakeh *et al.* (2019) adopted structural equation modeling (SEM) in analyzing the data which relate to TRA. For determining the

Variable	Statements	No. of item	Source
Sharia system compliance (X1)	(1) Believe that the sharia system at the IRBs is compliance with the Islamic Law (Sharia) (X11)	2[**]	Arshad *et al.* (2016); Lee and Ullah (2011), Kaakeh *et al.* (2019)
	(2) Believe that the loan process in IRBs comply with Islamic law (Sharia) (X12)		
Product knowledge (X2)	(1) Know about the Islamic economy (X21)	2[**]	Abdul Aziz and Chok (2013), Hamdan *et al.* (2013)
	(2) Know about profit–loss sharing system (X22)		
Promotion (X3)	(1) Have an interest in IRBs because of advertising (X31)	3	Arshad *et al.* (2016); Lee and Ullah (2011), Kaakeh *et al.* (2019)
	(2) Have an interest in IRBs because of sales promotion (X32)		
	(3) Have an interest in IRBs because of the offering from the salesperson (X33)		
Services (X4)	(1) Become the customers of IRBs because of the services, in general (X41)	3	Ahmad and Haron (2002); Othman and Owen (2002), Abbas *et al.* (2003)
	(2) Become the customers of IRBs because of the teller services (X42)		
	(3) Become the customers of IRBs because of the services from the marketing unit (X43)		
Attitude (Y1)	(1) Confidence in IRBs' products will provide best solution (Y11)	3	Gopi and Ramayah (2007) and Ramayah *et al.* (2009); Mukhtar and Butt (2011); Magnusson *et al.* (2001); Bissonnette and Monaco (2001); Robinson and Smith (2002); Widodo (2013); Al-Swidi *et al.* (2014); Armitage and Conner (1999); Haines *et al.* (2008); Kim and James (2016)
	(2) Confidence in IRBs' products will provide benefits for themselves (Y12)		
	(3) Trust to become the IRBs' customers is a wise act (Y3)		

(*continued*)

Table 2.
Instrument justifications

Variable	Statements	No. of item	Source
Subjective norms (Y2)	(1) Becoming IRB's customer because of influence of others (Y21) (2) Becoming IRB's customer to follow the lifestyle of other People (Y22) (3) Becoming IRB's customer because of the influence of religious' figures (Y23) (4) Becoming a customer because of advice from the Islamic religious communities (Y24)	4	Mukhtar and Butt (2011); Conner and Sparks (1996); Venkatesh and Davis (2000); Al-Swidi *et al.* (2014); Bonne *et al.* (2007); Armitage and Conner (1999); Haines *et al.* (2008); Garg and Joshi (2018); Kim and James (2016)
Purchase intention (Y3)	(1) Have intention to remain as IRBs' customer (Y31) (2) Have a plan to become IRB's customer to fulfill business needs (Y32)	2	Aziz and Vui (2012); Grewal *et al.* (1998); Jin and Suh (2005); Mukhtar and Butt (2011); Conner and Sparks (1996); Venkatesh and Davis (2000); Widodo (2013)
Customer decision (Actual behavior) (Y4)	(1) Already become IRB's regular customer (Y41) (2) Become IRB's regular customer in the future (Y42) (3) Becoming IRB's customer despite facing difficult conditions (Y43)	3	Axelrod (1968), Ajzen (1991); Farris *et al.* (2010)

Table 2.

Notes: *IRB: Islamic rural banks; **Deleted an item because of low reliability value

number of samples, this study adopts Slovin's formula using the error rate of 5%. By using this formula, there are 377 customers of IRBs as the population and 180 customers as the sample of the study (Table 3):

$$n = \frac{N}{1 + Ne^2}$$

According to Hair *et al.* (2012), the estimation method in the SEM analysis uses the maximum likelihood (ML), whereby ML will be effective on the number of samples between 150 and 400 data, and a total sample of 200 data can generally be accepted as the representative sample.

4. Findings

4.1 Descriptive analysis

Below is the demographic profile of the respondents (Table 4).

As depicted in Table 2, a majority of 38% of respondents are drawn from the IRB of *Al Wasliyah*, whereas only 17% of respondents are drawn from the IRB of *Amanah Bangsa*. It is good to find out that at least 15% of respondents become the IRBs' customers for more than 1 year, and there is 10% of the respondents with less than 5 years with the Islamic banks.

Meanwhile, 37% of respondents are in the age between 31 and 40 years old, and only 9% of respondents are between the age of 51 and 60 years. This shows that the customers are dominated by young age or executive level where they have the potential in supporting the IRBs in the future. Moreover, majority of 48% of respondents earn an income of Rp 2,500,000 to 4,999,999, and only 3% of respondents earn more than Rp 10,000,000. This indicates that the respondents are in the productive period where they may need some financial assistance from the Islamic banks. Finally, there are 39% of respondents who have finished their senior high school education/certificate, whereas 4% of respondents have obtained their PhD.

4.2 Reliability and validity

4.2.1 Reliability. Measuring of the reliability is done by evaluating or testing the suitability of the measurement model. This evaluation is performed on each construct or measurement model (the relationship between a latent variable and several variables observed separately through an evaluation of the validity).

Below is the elaboration of the figures in Table 5 on the results of the measurement and evaluation of the reliability of variables:

- In the Sharia system compliance variable (X1), there are two variables that have a good conclusion: variables X11 and X12; whereas variable X13 does not have a good reliability. Thus, variable X13 is not included in the model.
- In the product knowledge variable (X2), there are two variables that have good conclusion: X21 and X22; whereas variable X21 does not have a good reliability. Thus, variable X23 is not included in the model.
- In promotion variable (X3), there are three variables that have a good conclusion: X31, X32 and X33; thus, all variables are included in the model.
- In service variable (X4), there are three variables that have good conclusion: X41, X42 and X43; thus, all variables are included in the model.

No.	IRBs	No. of lending customers	Sample
1.	*Gebu Prima*	59	35
2.	*Amanala Insan Citra*	98	46
3.	*Al Wasliyah*	138	68
4.	*Amanah Bangsa*	82	31
5.	Total	377	180

Source: IRBs of *Gebu Prima, Amanala Insan Citra, Puduata Insani and Amanah Bangsa* (2016)

Table 3.
Total customers/
depositors of IRBs in
North Sumatra

Respondents profile	Frequency	(%)
Location of respondents		
IRBs of *Gebu Prima*	35	19
IRBs of *Amanala Insan Citra*	46	26
IRBs of *Al Wasliyah*	68	38
IRBs of *Amanah Bangsa*	31	17
Total	180	100
Duration becoming Islamic rural banks' customer		
< 1 years	27	15
1-2 years	57	32
2-3 years	40	22
3-4 years	16	9
4-5 years	22	12
> 5 years	18	10
Total	180	100
Age level of respondents		
20-30	44	24
31-40	66	37
41-50	54	30
51-60	16	9
> 61	0	0
Total	180	100
Income profile		
< IDR 2,500,000	32	18
IDR 2,500,000-4,999,999	86	48
IDR 5,000,000-7,499,999	48	27
IDR 7,500,000-9,999,999	8	4
IDR > 10,000,000	6	3
Total	180	100
Educational profile		
Elementary school	2	1
Primary school	32	18
Senior high school	69	39
D3	54	30
S1 (Bachelor)	17	9
S2 (Master/MBA)	2	1
S3 (PhD)	4	2
Total	180	100

Table 4.
Demographic data

Source: Primary data processed, 2016

- In attitude variable (Y1), there are three variables that have good conclusion: Y11, Y12 and Y13.
- In subjective norms variable (Y2), there are four variables that have good conclusion: Y21, Y22 and Y23 and Y24; thus, all variables are included in the model.
- In intention variable (Y3), there are two variables that have good conclusion: Y31 and Y32 variables; thus, all variables are included in the model.
- In consumer behavior (Y4), there are three variables that have good conclusion: Y41, Y42 and Y43; thus, all variables are included in the model.

Variables	SLF	X1, X2, X3, X4, Y1, Y2 Value t	Conclusion reliability
Sharia system (X1)			
X11	0.94	22.42	Good
X12	0.92	7.47	Good
Product knowledge (X2)			
X21	0.68	0.34	Good
X22	0.85	4.43	Good
Promotion (X3)			
X31	0.85	13.64	Good
X32	0.80	24.45	Good
X33	0.54	22.30	Good
Service (X4)			
X41	0.77	9.51	Good
X42	0.86	9.76	Good
X43	0.59	7.22	Good
Attitudes (Y1)			
Y11	0.88	4.14	Good
Y12	0.91	5.34	Good
Y13	0.87	3.96	Good
Subjective norm (Y2)			
Y21	0.49	13.84	Good
Y22	0.58	14.15	Good
Y23	0.91	18.62	Good
Y24	0.88	17.73	Good
Intention (Y3)			
Y31	0.92	4.03	Good
Y32	0.85	4.31	Good
Consumer decision (Y4)			
Y41	0.86	3.56	Good
Y42	0.94	5.88	Good
Y43	0.73	5.36	Good

Source: 2016 Prepared data

Table 5.
SLF of variables

4.2.2 Validity. The evaluation of the validity of the measurement model can be seen in the standard factor load (SLF). The construct or measurement model has good validity because the standard loading factor SLF > 0.5. To measure the reliability in SEM, the composite reliability and variable extracted measures are used:

$$\text{Construct Reliability} = \left(\sum \text{std. Loading}\right)^2 \left(\sum \text{std. Loading}\right)^2$$
$$+ \sum e^2 \text{Variance Extracted}$$
$$= \sum \text{std. Loading}^2 \sum \text{std. Loading}^2 + \sum e^2 j$$

Standard loading can be obtained directly from the output of Lisrel 8.5, and e_j is the measurement error for each indicator or variable observed. The variant extract reflects the total number of variants of the indicators described by the latent variables.

The results of the above reliability calculations can be summarized in Table 6. It can be seen that all values of construct reliability (CR) $\geq$ 0.70 and variance extracted (VE) $\geq$ 0.5, thus it can be concluded that all variables have good results as suggested by Hair *et al.* (2012).

4.3 Structural equation modeling

SEM is used as a confirmation technique of a model, where the model must be determined correctly based on the type of investigated analysis, whereby the researcher attempts to confirm the model. The standard solution for this model is as follows (Table 7 and Figure 2).

The next step is to analyze the structural part of the research model, and this analysis is related to the research hypotheses. The research hypothesis is accepted if the absolute value of $t > 1.96$ with the coefficient sign corresponds to the research hypothesis proposed (positive or negative) (Table 8 and Figure 3).

To see the model matching, the alignment tests were conducted by comparing the given model made by the researchers and the alternative model. The Goodness of Fit Index (GOFI) of the structural model is shown in the Table 9 below.

As depicted in the Table 9 above, the model is considered good because there is only one indicator of GOFI where relative fit index does not have a good fit, whereas root-mean square error of approximation (RMSEA), normed fit index, non normed fit index, comparative fit index (CFI), incremental fit index, (standardized) root mean square residual, and goodness of fit have a good fit. For the *p*-value, it is not mandatory for the *p*-value below 0.05 (FigueiredoFilho *et al.*, 2013). In fact, there are three indices to be used as the fit measures, namely, normed Chi-square, CFI and RMSEA that had been suggested by many researchers (Byrne, 2010; Hair *et al.*, 2012; Kline, 2005; Awang, 2012; Tabachnick and Fidell,

Variables	CR	VE	Conclusion reliability
Y1	0.91	0.78	Good
Y2	0.90	0.58	Good
Y3	0.86	0.64	Good
Y4	0.75	0.60	Good
X1	0.77	0.64	Good
X2	0.72	0.57	Good
X3	0.70	0.53	Good
X4	0.74	0.58	Good

Table 6.
CR, VE, reliability model stability alienation

Source: Primary data analysis (Lisrel 8.5)

No.	The influence of latent variables	Value of standard solution of the model
1	The effect of sharia system (X1) on attitude (Y1)	0.51
2	The effect of product knowledge (X2) on attitude (Y1)	−0.01
3	The effect of promotion (X3) on attitude (Y1)	−0.49
4	The effect of service (X4) on attitude (Y1)	0.27
5	The effect of subjective norm (Y2) on intention (Y3)	0.09
6	The effect of attitude (Y1) on intention (Y3)	0.82
7	The effect of intention (Y3) on consumer decision (Y4)	0.81

Table 7.
Standard solution

Source: Lisrel processed data 8.5 (2016)
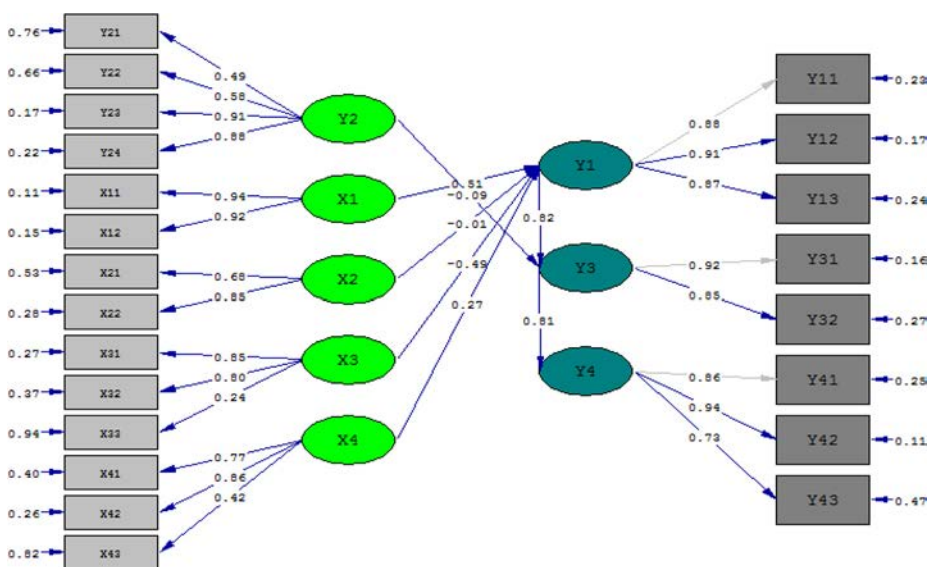
Hypothesis	The influence of latent variables	t Value	Test results significance
H1	The effect of sharia system (X1) on attitude (Y1)	6.37	H_0 rejected
H2	The effect of product knowledge (X2) on attitude (Y1)	−0.10	H_0 accepted
H3	The effect of promotion (X3) on attitude (Y1)	5.89	H_0 rejected
H4	The effect of service (X4) on attitude (Y1)	2.46	H_0 rejected
H5	The effect of subjective norm (Y2) on intention (Y3)	−2.12	H_0 rejected
H6	The effect of attitude (Y1) on intention (Y3)	18.76	H_0 rejected
H7	The effect of intention (Y3) on consumer decision (Y4)	14.59	H_0 rejected

Source: Lisrel processed data 8.5 (2013)

2007; Mulaik *et al.*, 1989; Crowley and Fan, 1997; Hu and Bentler, 1999; Diamantopoulos *et al.*, 2000; Blunch, 2015). Although there are others indices that have been used by other authors but because of the sensitivity to the sample size, these three indices are sufficient for the fit of the model test.

This exposure indicates that consumer behavior variables arise from a gradual process, beginning with the development of assumptions to the process and measurement results, the development of the measurement model which then generates the consumer behavior variables of the IRBs. From the equation of the measurement model, the equation of the structural model is obtained as follows:

$$Y1 = 0.51 \times X1 - 0.0093 \times X2 - 0.49 \times X3 + 0.27 \times X4 \qquad (1)$$

……………..

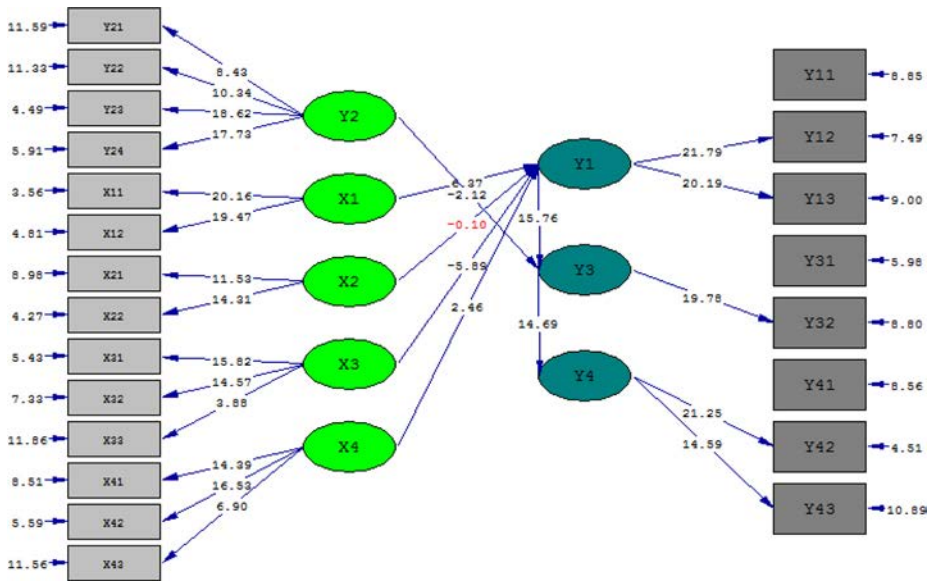$$Y3 = 0.82 \times Y1 - 0.091 \times Y2 \qquad (2)$$

……………..

GOFI	Value of result calculate	Standard value for good match	Conclusion
p-value	0.000	*p*-value ≥ 0.05	*Bad fit*
RMSEA	0.069	RMSEA ≤ 0.08	*Good fit*
NFI	0.86	NFI ≥ 0.90	*Marginal fit*
NNFI	0.84	NNFI ≥ 0.90	*Marginal fit*
CFI	0.83	CFI ≥ 0.90	*Marginal fit*
IFI	0.84	IFI ≥ 0.90	*Marginal fit*
RFI	0.69	RFI ≥ 0.90	*Bad fit*
Std. RMR	0.048	Std. RMR ≤ 0.05	*Good fit*
GFI	0.82	GFI ≥ 0.90	*Marginal fit*

Source: Primary data processed (2016)

Table 9.
GOFI structural model

$$Y4 = 0.81 \times Y3 \qquad (3)$$

……………..
From the above equation (3) (Y4), it is seen that the result of regression affects the intention (Y3) on the behavior to become a customer of IRBs (Y4). It is also seen that the positive effect of product (Y3) on consumer behavior (Y4) has high sufficient value of gamma that is equal to 0.81.

5. Discussions
The TRA is commonly used in the decision-making process, particularly in the marketing and consumer behavior related field. This study uses the TRA to assess whether the

variables, Sharia system compliance, product knowledge, promotion, service, attitude, subjective norms, intention, influence the consumers' decision to use the IRBs' services. The results reveal that the variable of Sharia system compliance has a significant positive effect on the attitude to use the IRBs' services. This is aligned with the findings of previous studies on both relationships by Besar *et al.* (2009), Muhamad (2015); Amin *et al.* (2014a); Amin *et al.* (2014b); Saqib *et al.* (2016) and Dusuki and Abdullah (2007).

Meanwhile, the effect of product knowledge on attitude is not significant. The consumers might not need product knowledge to use IRBs' services. As 58% of the respondents are not graduates, this assumes that their attitude is derived from other influences such as friends and family influences rather than the knowledge. In other words, sufficient knowledge is not required to understand the services in IRBs, or maybe the IRBs selectively have provided uncomplicated services to their customers since most of them are living in rural areas. This is contradictory with the results of the studies by Mahdzan *et al.* (2017), CheAhmat *et al.* (2011); Rafiki and Wahab (2016), Aertsens *et al.* (2011); Abdul Aziz and Chok (2013) and Hamdan *et al.* (2013), as they conducted the studies in urban areas.

The study found that promotion has a significant effect on consumers' attitudes. In fact, the IRBs have done a lot of promotional activities in the respective communities/areas. Although the IRB is not a prominent bank, the delivery of the message is quite meaningful to the consumers, and it contributes to the good image of the banks, thus influencing the attitude to use the IRBs' services. This is aligned with the studies by Eagly and Chaiken (1995); Ahmad and Haron (2002); Awan and Azhar (2014) and Kaakeh *et al.* (2019). As asserted by Awan and Azhar (2014), both customer knowledge and promotion need to be improved so that the Islamic banking industry grows rapidly. It also helps to improve the goodwill and reputation of Islamic banks. Additionally, the promotion is a part of activities that also discussed in Islamic marketing (Wilson and Grant, 2013) which means Islamic teachings also highlighted to have promotion in business operations. Wilson and Grant (2013) asserted that the Islamic marketing must be perceived a concept and lived experience, manifest in the competitive exchange of commoditized thoughts, feelings, actions and objects between engaged individuals and collectives. Moreover, Islamic branding or some called as halal brands which explained comprehensively by Wilson and Liu (2011) becomes a potential promotion platform for Islamic products.

As revealed in the results, the services have a significant effect to the attitude. This means that the attitudes are shaped because of the services perceived by the consumers. This is aligned with the studies by Kaynak and Harcar (2005); Ahmad and Haron (2002); Othman and Owen (2002), Abbas *et al.* (2003) and Haron *et al.* (1994). If the banks have good services, the consumers will deal with the banks greatly. The service offered is dedicated to meet the needs and desires of consumers to achieve their satisfaction. The quality of the services creates consumers' attention and positive attitude. Although the IRBs are relatively small banks, the service is the key to success in attaining and retaining the consumers.

Moreover, the three variables of attitude, subjective norms and intention have significant effects to the consumers' decisions to use the IRBs' services. The significance of attitude is aligned with the studies by Choo *et al.* (2004); Lada *et al.* (2009); Tarkiainen and Sundqvist (2005); Mukhtar and Butt (2011), Bonne *et al.* (2007); Ali *et al.* (2017); Alam and Sayuti (2011); Haque *et al.*(2015); Mathew *et al.*(2014); Awan *et al.*(2015); Abd Rahman *et al.* (2015); Suki and Salleh (2016), Afendi *et al.* (2014); Farah (2017), Hasnah Hassan (2014); Elseidi (2018), Salehudin and Luthfi (2011); Widodo (2013), Jaafar *et al.* (2012); Haro (2016) and Satsios and Hadjidakis (2018). Meanwhile, the significance of subjective norms is aligned with the studies by Bonne *et al.*(2007); Ali *et al.* (2017); Mukhtar and Butt (2011); Lada *et al.*(2009); Afendi *et al.* (2014), Khalek and Ismail (2015); Tifaoui (2011); Elseidi (2017); Omar *et al.* (2012),

Alam and Sayuti (2011) and Satsios and Hadjidakis (2018). Finally, the significance of the intention is aligned with the studies by Axelrod (1968), Tsiotsou (2006); Gillani (2012); Farris *et al.* (2010) and Tariq *et al.* (2013). Meanwhile, it is found that subjective norms ($t = -2.12$) have a negative effect on the formation of intention. This means that reference groups do not directly form the formation of intention.

6. Conclusions

The IRBs have many challenges to gain more consumers to use their services. It is initiated through the Sharia system compliance, product knowledge on Sharia, promotion and services which are the factors affecting the attitude of consumers to use the IRBs' services. The cooperation with the Islamic banks' regulators is importantly needed to synchronize or standardize its process in reporting, administrating and managing the banks' systems. Meanwhile, product knowledge can be created through socialization in education institutions or other government agencies; although in this study, it is not related to the use of the banks' services. Promotion should be continuously done through media channels including the social media, and the service quality of the banks is something that shapes customer's impression and attraction.

The IRBs' managers should initiate the acts of socializing and enriching the knowledge then increasing the prospects, thus consumers will experience the ease in making decisions to become customers. Generally, the Islamic banks' products have their own attractiveness on the principles of products that bring values of fairness, trustworthiness, honesty and justice – this is called the Sharia compliance. With the findings of this study, the determinants of using the IRBs' services are revealed where this can expectedly help to increase the public awareness toward the Islamic banks' services, then contribute to the development of public trust in the institutions.

This is the first study on the consumers' decisions in the IRBs, in which it can be used as a reference to plan strategies or actions toward the development of the Islamic banks in general. Both variables and respondents can be added to enrich the results of the study and make it more credible to be used by the policymakers and other stakeholders.

TRA of IRBs' services.

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