

SOCIETY ATTITUDES AND INTENTIONS TO USE PRODUCTS IN SHARIA BANK OF ACEH: THE ROLE OF RELIGIOSITY AND SOCIAL INFLUENCE

Purwanto^{1*}

Abstract

The conversion of Aceh Bank from a conventional bank to Sharia Aceh Bank is expected to form a positive attitude in the society, associated with the concept of the Theory of Planned Behavior. This change in attitude is also influenced by the relative importance of behavioral beliefs. Beliefs regarding the benefits of using Sharia banks can be influenced by religiosity and social influence. Religiosity is an integrated system of beliefs, lifestyles, ritual activities, and institutions, that give meaning to human life. Therefore, this study explores the influence of religiosity and social influence on the attitudes and intentions towards using Sharia Aceh Bank products. Data were randomly obtained from 240 respondents in Aceh Singkil Regency through an online questionnaire shared directly with respondents. The data were analyzed using Structural Equation Modeling (SEM) and SmartPLS. The analysis of the results showed that religiosity and social influence affect the attitudes and intentions to use Sharia Aceh Bank products. The contribution of the religiosity and social influence variables on attitude and intentions were 0.358 (35.58%) and 0.653 (65.3%) respectively.

Keywords: Sharia Banks, Intention, Religiosity, and Social Influence

^{1*} Mr. Purwanto has obtained a master's degree in Islamic Studies focusing on Islamic Economics from the Islamic University of Indonesia. Currently he is working as a lecturer in the Department of Islamic Economics Studies, Al Husain Islamic College, Indonesia. He is a reviewer of the *Cakrawala: Journal of Islamic Studies*; and also an active member of the editorial board at *Wahana Islamika: Journal of Islamic Studies*. He is a Ph.D. candidate of Islamic Studies with a focus on Islamic Economics, at Walisongo State Islamic University (UIN), Indonesia. Email: purwanto@staia-sw.ac.id

1. INTRODUCTION

Data published by the Pew Forum on Religion & Public Life reported that approximately 87.2 percent of Indonesians are Muslim, in comparison to the global figure of 13.1 percent (Indonesia’s Ministry of National Development Planning, 2018). However, due to this enormous number, there is a need to develop Sharia-based establishments in the finance and banking sector. Subsequently, this sector has been experiencing positive growth in

terms of assets, financing, and depositors’ funds since June 2018, as shown in Figure 1.

Data shows that the growth of Sharia banking experienced fluctuations from 2013 to June 2018, with a peak recorded from October 2016 to October 2017. This led to an increase in the market share of the banking and finance industry.

Figure 2 shows that there was a significant increase in market share from 2016 to 2017. This was due to the conversion of Aceh Bank to Sharia Aceh Bank.

Figure 1 The Growth of Indonesian Sharia Banking

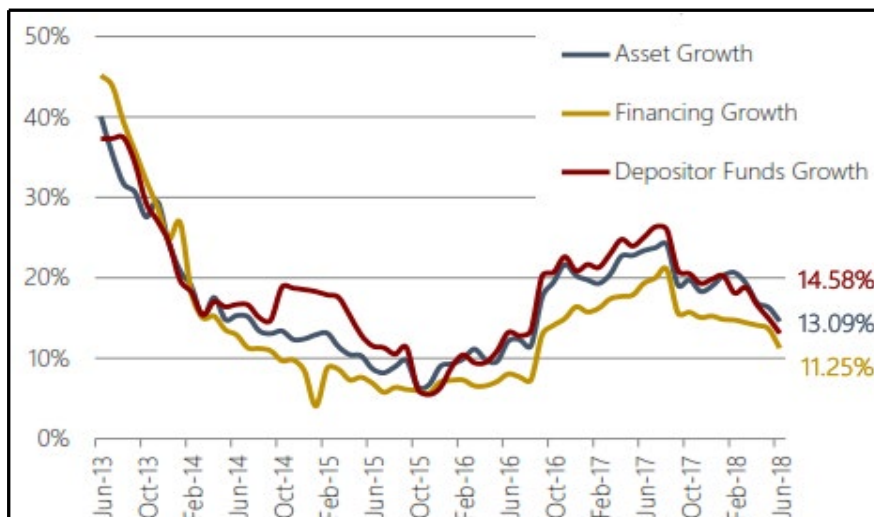
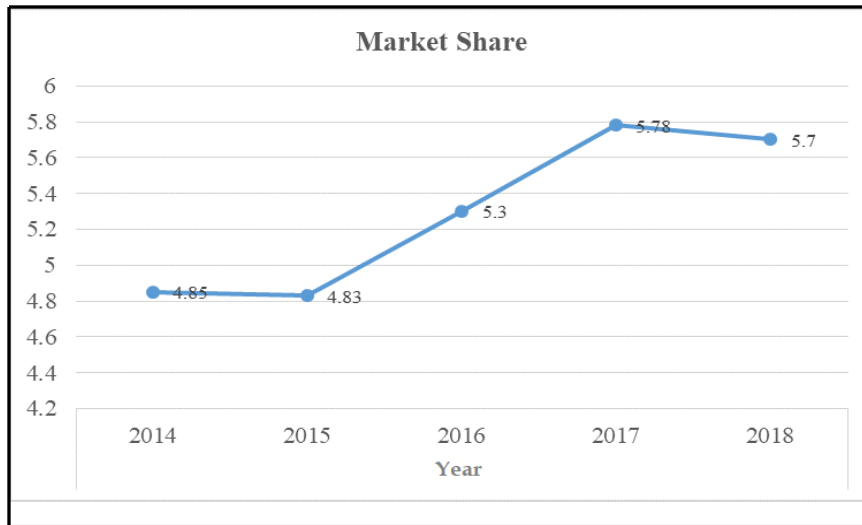


Figure 2 The Movement of Sharia Banking Market Share in Indonesia



Source: reprocessed from Financial Service Authority (2018)

This conversion is described as a change in the business activities from those of a conventional bank to those of a Sharia bank. In addition, this conversion mechanism is regulated by the *Financial Services Authority Regulation No. 64/POJK/03/2016 concerning Change in the Business Activities of Conventional Banks to Sharia Banks*. Immediately after such a conversion, the financial institution must operate based on Islamic principles, such as not applying interest, but rather adopting a principle of profit sharing. Sharia banks are regulated by two bodies, namely the central bank and the government, as well as the Sharia Supervisory Board. This board's duty is to enhance or boost the products of Sharia banks so as not to deviate from Islamic principles (Salman & Nawaz, 2018). The

conversion to Sharia Aceh Bank impacts the growth of the business in terms of assets, financing, and depositors' funds nationally.

As a regional bank, it plays an important role in the economic development of the Aceh Singkil Regency, becoming a major concern due to the existence of disadvantaged areas. Therefore Sharia Aceh Bank offers Financial Access to establish offices and ATM (Automatic Teller Machine) networks in Aceh Singkil Regency (Bank Aceh Syariah, 2018). The expansion of this access is expected to boost development in the society, including its products. Analysis concerning the use of Sharia bank products by the Aceh Singkil Regency is therefore relevant.

The growth of this financial institution has also been internally unstable since the conversion, particularly in terms of assets and

depositor funds. Subsequently, an increase was detected after its conversion in September 2017, which then tended to decelerate. Similarly, in January 2018, negative growth was experienced. On the contrary, financing was in a stable condition before and after the conversion. Therefore, its expansion, which was undertaken by Sharia Aceh Bank, was slightly inappropriate, and this is evident in the fact that there were no significant changes.

Its stable condition relates to the societal intention to utilize Sharia Aceh Bank financing. One of the factors which affect the Theory of Planned Behavior (TPB) is the intention towards a behavior, which is simply reported as attitude. It is described as either a favorable or unfavorable evaluation, or an individual's assessment, of a particular thing or action (Ajzen, 1991). Furthermore, the evaluation carried out by the society regarding Sharia Aceh Bank, in terms of its benefits, tends to boost intentions for utilizing its financing products. One of the factors that influence societal attitude is religiosity. The studies carried out by Souiden & Rani (2015), Ouafy & Chakir (2015), and Khan (2012), reported that religiosity is the most important factor affecting attitudes towards Sharia bank products. Religiosity plays an enormous role in influencing individual choices and behavior in a social environment. Islam is a religion that regulates human life., Aqidah determines the rules of Muslim beliefs, while Sharia

regulates the practice of rules and behavior. Therefore, the existence of financial institutions which adhere to Sharia standards affects Muslims' attitudes towards its products and services (Ouafy & Chakir, 2015).

Attitude is also affected by social influences. However, there are two forms of human life relationships, namely vertical and horizontal (Ramdhani, 2011). A vertical relationship is defined as when one member has a greater standing due to power and authority, or knowledge and wisdom, for instance, the connection between students and teachers. This type of relationship results in demands, and its fulfillment depends on motivation. On the contrary, a horizontal relationship is described as when members have equal standing; as the desire to imitate other people arises within oneself, it does not depend on the demands of others. The outcome of the research carried out by Khan (2012), reported that social influence has a significant effect on attitudes towards Sharia Aceh Bank.

The bank's conversion is expected to generate a positive attitude from society. However, this was highly expected because it tends to influence one's intention of utilizing Sharia bank products. Studies carried out by Asif, Xuhui, Nasiri, & Ayyub, (2017), Ibrahim, Fisol, & Haji-Othman, (2017), and Lajuni et al., (2017), and Sukato & Elsey (2009), stated that attitudes have a positive influence on intentions.

2. LITERATURE REVIEW

This research adopted the Theory of Planned Behavior (TPB) to formulate the models and hypotheses utilized.

2.1 Theory of Planned Behavior (TPB)

The *Theory of Planned Behavior* (TPB), developed by Ajzen (1985), was applied in this study. This theory is a modification of a previous theory, namely the *Theory of Reasoned Action* (TRA), developed by Fishbein and Ajzen in 1975. TRA was used to predict the behavior of a specific individual (Ramdhani, 2011).

In the TPB concept, three variables influence *intentions*. The first is the behavior, simply reported as attitude, which is influenced by beliefs regarding the outcome of the performance of a specific behavior (*behavioral beliefs*) (Ajzen, 2005). These beliefs are related to a subjective assessment concerning whether the attitude is favorable or unfavorable. Based on individual experiences, stronger attitudes lead to the realization of certain benefits (Ramdhani, 2011).

The second variable influencing intentions is subjective norms, referring to perceived social pressure (Ajzen, 1991). Attitudes and beliefs are also influenced by attitudes, which humans generally realize, although there are slight differences. The source of one's beliefs is derived from the opinions of others (Ramdhani, 2011).

The third variable influencing intentions is perceived behavioral control. This refers to the ease or difficulty perceived by an individual regarding carrying out certain activities (Ajzen, 1991). It is also influenced by an individual's confidence in the availability of resources. Conversely, the individual might have strong belief, and any person that exhibits high perceived behavioral control tends to display these attitudes. This is because these resources, opportunities, and obstacles, are also affected (Ramdhani, 2011).

2.2 Intention

Intension is described as the desire to adopt, use, or accept a behavioral action (Fishbein & Ajzen, 1975). It is also used to predict actual behavior. The intention of whether or not to do something, is a decisive factor of behavior (Abeka, 2016). Therefore, the intention to use Sharia Aceh Bank's products is conceptualized as a societal plan to be involved in several actions within a certain period with its possibility displayed through behavior (Qader & Zainuddin, 2010). In the *Theory of Planned Behavior* (TPB), attitude is one factor that influences intentions.

2.3 Attitude

Attitude is considered the most influential factor explaining a person's intention to use Sharia bank products. Attitude is an evaluative effect based on either the positive or negative

feelings of a person regarding a particular thing. In the Theory of Planned Behavior, a positive attitude causes a person to indulge in a certain activity (Ajzen, 1991). Simply put, this means that positive attitudes towards Sharia Aceh Bank's conversion determine intentions to use the Bank's products.

2.4 Religiosity

The decision that led to this conversion was based on the expectation that the conversion would foster a positive attitude in society. This was influenced by religiosity, an integrated system of beliefs, lifestyles, ritual activities, and institutions, that offer meaning to human life. It also guides people with sacred values (Pamungkas, 2014). Religion is expressed as the psychological association and emotional connection of a person towards a divine entity (Nadarajan, Selvanathan, & Zamri, 2018). Therefore, religiosity plays an enormous role in influencing individual choices and behavior in a social environment. Islam is a religion that regulates human life. In addition, Aqidah determines the rules of a Muslim's belief, while Sharia regulates their practices and individual behavior.

2.5 Social Influence

Social influence refers to the decisions of an individual which are based on the actions of the people around them (Wang & Chou, 2014). These actions or opinions tend to

affect an individual's behavior. It is also a means by which people determine the successful experiences of a social group in handling certain issues, before deciding to adopt the processes applied. The information from social groups is only an additional option as a person can either implement or abandon the suggestion. Therefore, a positive social influence has an impact on the conversion of Sharia Aceh Bank. Information from external sources triggers a conviction and confidence in utilizing the Bank's products (Lee, Shi, Cheung, Lim, & Sia, 2011).

Therefore, religiosity and social influence are the predictors in determining the societal attitudes towards converting Sharia Aceh Bank. However, when peoples' religiosity increases, their attitude also tends to rise when utilizing these products.

3. RESEARCH MODEL AND HYPOTHESES DEVELOPMENT

This section discusses the way and manner, in which the relationships between research variables were based on theory, as well as the results from previous studies.

3.1 The Relationship between Religiosity and Intentions

The concept of religiosity is the center of numerous studies on consumer behavior (Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny,

2011; Eid & El-gohary, 2015; Mokhlis, 2009; Mukhtar & Butt, 2012). Therefore, its study is relevant as it influences consumer behavior (Memon, Azhar, Haque, & Bhutto, 2019; Mokhlis, 2009). Moreover, Rehman & Shabbir (2010) reported that commitment to religious beliefs determines an individual's attitude. The stronger an individual's commitment to their religion, the stronger its influence on the person's behavior (Mokhlis, 2009).

Therefore, for Muslims that are strongly committed to their religion, the chances of using the products of Sharia Aceh Bank are greater. This is because the operational activities of these financial institutions are not contrary to their beliefs. Conversely, individuals that possess a high level of religiosity always have the intention to utilize these products because they believe that the services offered are not contrary to Islamic Sharia.

The results from the studies carried out by Alam, Janor, Zanariah, Wel, & Ahsan (2012), Ibrahim et al., (2017), and Obeid & Kaabachi (2016) stated that religiosity has positive and significant effects on intentions to use the products of Sharia banks. This led to the following hypothesis:

H1: Religiosity has a significant effect on intentions to use the products of Sharia Aceh Bank.

3.2 The Relationship between Social Influence and Intentions

Social factors tend to influence consumer behavior. In countries with societal characteristics that possess

strong family ties and close relationships, social influence is a major concern for consumer behavior (Tan & Chua, 1986). Based on the selection of these products, social influence is one of the considerations for using the services rendered by Sharia banks. It is empirically proven as one of the factors influencing a persons' intentions to adopt Sharia bank financing products (Taib & Ramayah, 2008).

In the context of product selection, it is a form of advice from society leaders, scholars, friends, and family (Lajuni et al., 2017). This condition is relevant in the conversion of conventional financial institutions into Sharia banks because people require information regarding its effect. Subsequently, when a closely related person provides this information, people have positive intentions and are encouraged to use these products.

The results from previous studies have shown that social influence has an effect on the intention to use the products and services rendered by Sharia banks (Lajuni et al., 2017; Wahyuni, 2012). Meanwhile, Amin, Rahman, Sondoh, & Hwa (2011), and Taib & Ramayah (2008), reported that social influence is an important factor that influences intentions to use these products. As a result, it is used to determine the level of public intentions to utilize Sharia Aceh Bank products. Therefore, the following hypothesis was proposed:

H2: Social influence has a significant effect on the intention to use the products of Sharia Aceh Bank.

3.3 The Relationship between Attitude and Intention

The conversion of Aceh Bank from a conventional to Sharia bank aids the development of a positive attitude in the society. This is due to the fact, that this institute conceptually implements a halal profit-sharing system. Furthermore, when a product or service is guaranteed as halal, people do not hesitate to use these items or services. This condition boosts societal beliefs, which finally triggers their intention to utilize Sharia Aceh Bank products.

The study which was carried out by Lajuni et al., (2017) and Wahyuni (2012) reported that attitude has a significant influence on intentions. In addition, it also influences people's intentions to use financing products (Amin, Rahman, & Abdul-Razak, 2013; Ibrahim et al., 2017; Taib & Ramayah, 2008). This led to the following hypothesis:

H3: Attitude has a significant effect on the intention to use the products of Sharia Aceh Bank.

3.4 The Relationship between Religiosity and Attitude

The conversion of Aceh Bank from an interest-based conventional financial institute to a profit-sharing Sharia bank is thought to cause the society to feel at ease when utilizing these products, particularly in Aceh Singkil Regency. For people that possess a high level of religiosity, this conversion causes them to develop a positive attitude towards Sharia

banks. This is because the products and services rendered do not contradict the Islamic Sharia.

The results of studies carried out by Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny (2015); Souiden & Rani (2015), Khan (2012), and Ouafy & Chakir (2015) reported that a positive influence exists between religiosity and attitudes towards Sharia banks. Therefore, the following hypothesis was proposed:

H4: Religiosity has a significant effect on the attitude towards Sharia Aceh Bank

3.5 The Relationship between Social Influence and Attitude

The attitude of the society towards the conversion is presumed to be positive, supposing that people are aware of Sharia Aceh Bank's advantages compared to the operation of the conventional interest-based system. These advantages are reported by friends, family, or society leaders that have benefitted from them. Furthermore, when society believes that Sharia Aceh Bank has certain advantages and that numerous people have benefitted from these products and services, it leads to the development of positive attitudes. Similarly, society tends to develop a positive attitude towards Sharia Aceh Islamic Bank products, supposing numerous people have benefitted from them (Amin et al., 2013). It is also believed that this bank offers certain benefits after its conversion.

The results from the studies carried out by Amin et al., (2013) and

Khan (2012) reported that social influence has a significant effect on the attitude to use Sharia bank financing products. Therefore, the following hypothesis was proposed:

H5: Social Influence has a significant effect on the attitude to use Sharia Aceh Bank products

Based on this theory and results of previous studies, the developed research model is shown in Figure 3.

4. METHODOLOGY

This study used a field-based, quantitative research approach, with respondents obtained from Aceh Singkil Regency. The study was carried out in this region as it was considered as a disadvantaged area from 2015 to 2019. The conversion of Sharia Aceh Bank was intended to improve the office network in Aceh Singkil Regency, as it makes it easier for people to utilize Sharia Aceh banks' services and products.

Moreover, the respondents were all residents of Aceh Singkil Regency who have worked or are in currently working. The Central Bureau of Statistics data shows that Aceh Singkil Regency has a population of 104,430, spread across 11 districts. The sample utilized in this research was determined using the Slovin formula, amounting to 398 respondents. However, due to the fact that the population encompasses 11 districts, a proportional stratified random sampling technique was adopted. In each sub-district, the people were offered similar opportunities to be included in the research sample, although in different amounts depending on the population. Subsequently, questionnaires were directly distributed to districts that were easily accessed, while they were shared online for those in remote areas.

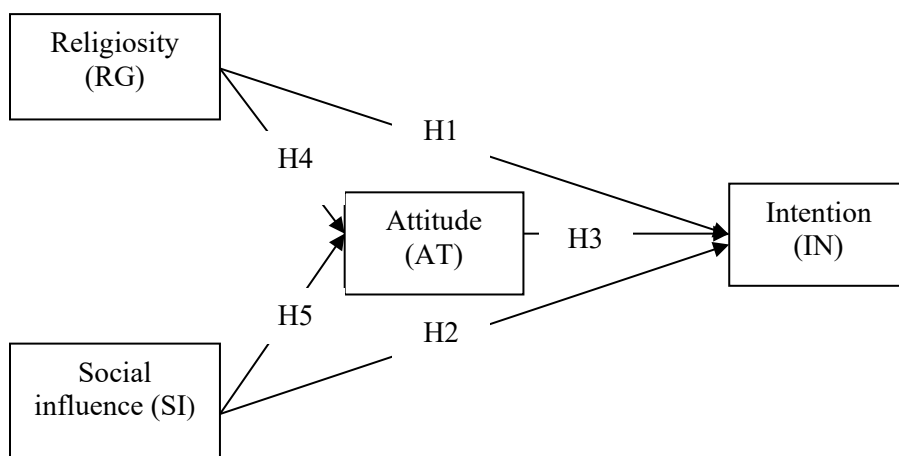


Figure 3 Research Framework

The method of data collection centered on the use of questionnaires. The statements were prepared by adopting the questionnaires used in previous studies. Each of the variables, namely intentions, attitude, and social influence, were formulated by Amin et al., (2011), while those of religiosity were compiled by Abou-Youssef et al., (2011). All the research variables adopted a Likert-type scale for the process of data collection. In this research, the Likert scale used a score of 1 to 6, as shown in Table 1.

This study's data analysis is based on evaluation of Structural Equation Modeling (SEM) using SmartPLS. This software is used in accordance with a few samples, and is applied to all data scales (Ghozali & Latan, 2012). SEM was used for the analysis as it can be used to measure the relationship between observed and latent variables. Moreover, it is also used to determine structural and measurement models.

Subsequently, before a hypothesis can be tested, there is a need to carry out validity and reliability testing. These were carried out by convergent and discriminant validity tests. Furthermore, the purpose of convergent validity is

evident in the value of composite reliability (CR). This is considered as valid when $CR > 0.7$, and the average variance extracted value (AVE) > 0.5 (Zhang, Cheung, & Lee, 2014). The criteria for discriminant validity were fulfilled, indicating that the cross-loading of each variable was higher than the other constructs (Chawla & Joshi, 2018). Discriminant validity can also be seen by the Fornell-Larcker criterion (Chawla & Joshi, 2018). Meanwhile, reliability is determined using Cronbach's α , in which values above 0.7 imply that the data shows a good level of reliability (Lin & Huang, 2008).

5. RESULT AND DISCUSSION

This study involved random selection of 240 respondents in the Aceh Singkil Regency. Data collection was carried out in two ways, namely online and by obtaining information directly from the respondents. In accordance with the results of the data collection, it was discovered that the majority (56.7%) of the respondents were female. Detailed information concerning the demographics of the respondents is shown in Table 2.

Table 1 Categories and Scoring

Statement	Abbreviated	Score
Strongly Disagree	SD	1
Disagree	D	2
Little Disagree	LD	3
Agree to Some extent	AS	4
Agree	A.	5
Strongly Agree	SA	6

Table 2 Demographics of Respondents

Description	Criteria	N	Presentation
Sex	Male	104	43.3
	Female	136	56.7
Age	< 20 years	44	18.3
	20-30 years old	136	56.7
	30-40 years old	33	13.8
	40-50 years old	18	7.5
	50-60 years old	4	1.7
	> 60 years	5	2.1
The last Education level	Primary-high school	187	77.9
	3-year diploma	12	5
	Bachelor	24	10
	Master	1	0.4
	Doctoral	0	0
Jobs	Other	16	6.7
	Farmer	21	8.8
	Teacher	31	12.9
	Private employees	68	28.3
	Entrepreneurs	44	18.3
	Public servant (not a teacher)	4	1.7
	Other	72	30
Income Range	<IDR 2,500,000	142	59.2
	IDR 2,500,000-IDR 5,000,000	76	31.7
	IDR 5,000,000 to IDR 10,000,000	19	7.9
	IDR 10,000,000-IDR 15,000,000	2	0.8
	> IDR 15,000,000	1	0.4

5.1 The Evaluation of the Outer Measurement Model

This was carried out to determine the validity and reliability of the observed variables. The test results in Table 3 show that intentions,

religiosity, social influence, and attitude have composite reliability (CR) values of 0.962, 0.948, 0.945, and 0.958, respectively. Therefore, all variables are reported to have CR values that are greater than 0.7.

Table 3 Convergent and Discriminant Validity

Variable	Cronbach's α	Composite reliability	AVE	IN	RG	SI	AT
				<i>Fornell and Larcke</i>			
Intention	0.951	0.962	0.837	0.991			
Religiosity	0.939	0.948	0.672	0.560	0.980		
Social Influence	0.927	0.945	0.775	0.747	0.521	0.987	
Attitude	0.948	0.958	0.793	0.616	0.485	0.550	0.988

Notes: Diagonal values are squared roots of AVE; off-diagonal values are the estimates of the inter-correlation between the latent constructs

Meanwhile, the validity test results also show that intentions, religiosity, social influence, and attitude, have AVE values of 0.837, 0.672, 0.775, and 0.793, respectively. Subsequently, all variables have AVE values that are greater than 0.5. It was thus concluded that the research variables fulfill the requirements of convergent validity. According to Table 4, the discriminant validity criterion shows that the cross-loading value for each latent variable was higher in comparison to the others. This fulfills the criteria for discriminant validity.

Based on table 3, all variables have Cronbach's α scores which are

greater than 0.7, implying that all variables are reliable. The test results show that all variables measured by the indicators are valid and reliable.

5.2 The Evaluation of the Inner Structural Model

The evaluation results of the outer measurement model indicate that all variables meet the validity and reliability test criteria. The subsequent stage involves evaluating the inner structural model, which encompasses the coefficient of determination (R^2), the path coefficient, and t-test statistics. The results are shown in Table 4.

Table 4 Measurement Model Cross Loading

Variable	Items	Intention	Religiosity	Social influence	Attitude
Intention	IN1	0.930	0.541	0.674	0.564
	IN2	0.942	0.606	0.681	0.572
	IN3	0.883	0.540	0.692	0.532
	IN4	0.889	0.491	0.656	0.550
	IN5	0.919	0.558	0.712	0.598
Religiosity	RG1	0.495	0.845	0.431	0.393
	RG2	0.433	0.788	0.347	0.319
	RG3	0.471	0.850	0.396	0.372
	RG4	0.437	0.745	0.308	0.319
	RG5	0.526	0.799	0.505	0.386
	RG6	0.482	0.876	0.419	0.411
	RG7	0.488	0.863	0.490	0.421
	RG8	0.501	0.868	0.465	0.440
	RG9	0.554	0.731	0.439	0.477
Social influence	SI1	0.682	0.448	0.873	0.506
	SI2	0.669	0.452	0.886	0.493
	SI3	0.606	0.452	0.881	0.464
	SI4	0.684	0.483	0.885	0.452
	SI5	0.643	0.456	0.877	0.506
Attitude	AT1	0.574	0.439	0.546	0.889
	AT2	0.606	0.479	0.608	0.887
	AT3	0.510	0.373	0.468	0.910
	AT4	0.537	0.373	0.405	0.832
	AT5	0.513	0.446	0.401	0.887
	AT6	0.538	0.470	0.479	0.907

Table 3 Path coefficient and T-statistics

Hypothesis	R ²	Original Sample (O)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics	Results
H1 Religiosity => Intention		0.226	0.093	0.093	2.431 **	not rejected
H2 Social influence => Intention	0.653	0.503	0.091	0.091	5.520 ***	not rejected
H3 Attitude => Intention		0.230	0.103	0.103	2.222 **	not rejected
H4 Religiosity => Attitude		0.273	0.132	0.132	2.070 **	not rejected
H5 Social influence => Attitude	0.358	0.409	0.107	0.107	3.813 ***	not rejected

Description: ***) significant level <99%; **) significant level <95%; *) significant level <90%

As shown in Table 5, no hypotheses were rejected at the 95% significance level. Hypothesis 1, 2, 3, 4 and 5 were found to be accepted, with significance at the level of 95%, 99%, 95%, 95% and 99% respectively.

The contributions of religiosity, social influence, and attitude, on intentions, was 0.653 or 65.3%. Meanwhile, the contribution of religiosity and social influence on attitudes was 0.358 or 35.8%. These results are evident in the R Square, as shown in Table 5.

5.3 Discussion

The Effect of Religiosity on Intention

The validation of hypothesis 1 showed that religiosity significantly influences the intention to use Sharia Aceh Bank products at a significance level of 95%. This proves that social relations influence this intention. The higher the level of religiosity, the higher the intention to use these products.

The results from this research are consistent with those of previous studies carried out by Alam et al., (2012), Ibrahim et al., (2017), and Obeid & Kaabachi (2016), which stated that the level of societal religiosity influences intentions to utilize certain products. The results of this research reinforce the idea that religiosity is an important driver in determining behavior (Essoo & Dibb, 2004). The stronger a persons' commitment to their religion, the stronger its influence on their

behavior (Mokhlis, 2009). Subsequently, Muslims that are strongly committed to their religion tend to exhibit greater intentions for utilizing Sharia Aceh Bank products.

Islamic teachings strongly oppose the use of products or services contradictory to Islamic beliefs. Therefore, products or services suspected to violate Sharia law are either ignored or avoided by society. Additionally, assuming they believe that Sharia Aceh Bank is operated based on Islamic principles, their intentions to use its services are expected to be enormous. This is because the use of Sharia bank products is included in the implementation of religious orders.

The Effect of Social Influence on Intentions

The validation of hypothesis 2 shows that social influence affects the intention to use Sharia Aceh Bank products at a significance level of 99%. This signifies that the intention to use these products is influenced by social influence. The higher the level of social influence in society, the higher the intention to utilize these products.

The results from this research are consistent with those of previous studies carried out by Amin, Rahman, Sondoh, & Hwa (2011), Lajuni et al., (2017), Taib & Ramayah (2008), and Wahyuni (2012), which reported that *social influence* is a relevant factor influencing the intention to use Sharia bank financing products.

It also plays an important role in consumer behavior. As stated in the TPB, social influence tends to affect societal intentions to use products. This is because decision-making is dependent on society (Salazar, Oerlemans, & van Stroe, 2013). This means that people tend to analyze the way and manner in which other individuals behave in their environment. In this context, it is reported that when society suggests the use of Sharia Aceh Bank products, a positive response is detected.

The Effect of Attitude on Intention

The verification results proved that hypothesis 3 was accepted at a significance level of 95%. This shows that attitude influences peoples' intentions to utilize Sharia Aceh Bank products. The results of this research are consistent with the studies carried out by Amin et al., (2013), Ibrahim et al., (2017), Lajuni et al., (2017), Taib & Ramayah (2008), and Wahyuni (2012). Therefore, the results of this research are extremely relevant to the TPB. The intention to use Sharia Aceh Bank products and services is strongly influenced by attitude. Therefore, an increase in positive attitudes in the society triggers intentions to use Sharia Aceh Bank products among the people.

The Effect of Religiosity on Attitudes

Results showed that hypothesis 4 was accepted at a significance level of 95%. This means that the level of

religiosity determines society's attitude towards Sharia bank products in Aceh. The results from this research are consistent with studies carried out by Abou-Youssef et al., (2015), Khan (2012), Ouafy & Chakir (2015), and Souiden & Rani (2015). A certain study reported that an individual's commitment to religion determines their attitudes and feelings towards the halal consumption of goods and services (Rehman & Shabbir, 2010).

Muslims believe that this ritual is a religious command. It is expected of the society, that any goods or services rendered which are supposed to be unlawful, are ignored. The conversion of Aceh Bank from a conventional finance institute to a Sharia Aceh bank indirectly creates an awareness that its activities are in accordance with Islamic Sharia principles. Therefore, people with a high level of religiosity tend to develop a positive mindset about its products. This is due to the fact that such persons try to realize religious values in all aspects of life, including the selection of products that are declared halal (Iranmanesh, Mirzaei, Hosseini, & Zailani, 2020).

The Effect of Social Influence on Attitudes

The results of the validation of hypothesis 5 proved that social influence has a significant effect on attitudes towards Sharia Aceh Bank at a significance level of 99 %. These results show that the higher the social influence, the more positive the attitude. These results are consistent

with studies carried out by Amin et al., (2013) and Khan (2012), which stated that social influence has a significant effect on attitude.

It also tends to affect people's attitudes toward Sharia Aceh Bank products, as behaviorally, people tend to pay attention to those around them (Tan & Chua, 1986). However, supposing those around them provide information about the advantages of this financial institution, it is likely that people are bound to display a positive attitude towards Sharia Aceh Bank. In this context, social influence aids the development of a positive attitude as the people around offer support by providing information concerning Sharia Aceh Bank products.

6. CONCLUSION

This study shows that religiosity, social influence, and attitudes, have a positive and significant influence on peoples' intentions to use Sharia Aceh Bank products. This implies that peoples' intentions to use these products are triggered by religiosity, social influence, and attitudes. The contribution of these three variables is 65.3%, and is included in the moderate category.

The conversion of Aceh Bank to Sharia Aceh Bank had a positive influence on the attitudes of people residing in Aceh Singkil Regency. This positivity ultimately has an impact on their intentions to utilize the Bank's products. Therefore, the results of this study are relevant to the

TPB, where attitudes influence behavioral intentions.

In the TPB, attitudes are influenced by external variables. This study indicated positive influences of religiosity and social influence, contributing 35.8%, which is in the moderate category. Simply put, this means that religiosity and the level of social influence determine peoples' attitudes towards Sharia bank products. Subsequently, Sharia Aceh Bank must carry out promotional activities highlighting the Sharia aspects in its operations. It is necessary to create awareness regarding the activities that do not contradict Islamic Sharia principles. In addition, people that possess good religiosity tend to be positive towards these products. A positive attitude is relevant for the development of societal intentions toward the use of these products.

7. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

This research has several limitations. Firstly, the conversion of Aceh Bank from a conventional to Sharia Bank is relatively new, therefore random sampling is less precise. Secondly, this study does not differentiate between financing and savings products. Subsequently, the results of this research are unable to determine whether attitudes and intentions are related to financing and savings products generally.

Future research can prove the influence of religiosity and social

influence on attitude and intentions to use Sharia Aceh Bank products, although this research was unable to discuss actual behavior. Therefore, for further analysis, there is a requirement to research the actual behavior related to the use of Sharia Aceh Bank products.

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