The Influence of Attitude, Subjective Norms, and Behavioral Control on the Intention to Choose Islamic Banks with Islamic Religiosity as a Moderating Variable (Case Study on BRI Syariah Customers in Purwokerto)

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Abstract

This study aims to analyze the influence of attitudes on the intention to choose Islamic banks, the effect of subjective norms on the intention to choose Islamic banks, the effect of behavioral control on the intention to choose Islamic banks, and the moderating role of religiosity in the relationship between attitudes, subjective norms, behavioral control, and the intention to choose Islamic banks. The method used was a survey with purposive sampling of 100 respondents. The data analysis tool used was multiple regression analysis with SPSS 16.0 software. The results of this study conclude that attitudes do not influence the intention to choose Bank BRISyariah. Subjective norms have a positive effect on the intention to choose Bank BRISyariah. Behavioral control does not influence the intention to choose Bank BRISyariah. The relationship between attitudes, subjective norms, and behavioral control with the intention to choose Bank BRISyariah is not moderated by religiosity. Based on these conclusions, Bank BRISyariah is advised to improve understanding related to subjective norms to increase the number of customers using Islamic banking services. Further research is recommended to develop this study by exploring both independent and dependent variables before and after behavioral intention or specific action intentions.

Keywords:

attitudes; subjective norms; behavioral control; intention; Islamic religiosity

INTRODUCTION

Religion is one of the most important social factors influencing the life of a faithful human being (McCullough & Willoughby, 2009). Religiosity today has also become a focus of attention for scholars and marketing practitioners as an aspect that influences consumer behavior (Muhamad & Mizerski, 2010). Religious commitment (religiosity) also plays a very important role in shaping people's knowledge, beliefs, and attitudes, all of which are embedded in every individual and cannot be ignored when analyzing society (Fam et al., 2002). Religious commitment and beliefs also affect a person's feelings and attitudes toward consumption (Jamal, 2003).

In general, religion can influence a person's behavior and life (Ebaugh, 2002; Poloma & Pendleton, 1990; Sloan et al., 1999; Woods et al., 1999). In the context of consumer behavior, there are two aspects that link consumer behavior with religion: religious affiliation and religious commitment (Sun et al., 2011). Religious commitment plays a vital role in forming attitudes, beliefs, and knowledge in social life. These aspects then become motivational factors

that determine a consumer's intention to purchase or choose a product (Rehman & Shabbir, 2010). Furthermore, religion is believed not merely as a trend but as a permanent existence, and therefore, cannot be underestimated by marketers. Hence, religion is considered a valuable concept for understanding consumers (Kim et al., 2004).

The Muslim population worldwide, across 222 countries, is estimated at 1.65 billion, with the largest population in Asia (69%), followed by Africa (27%). The global growth rate of Muslims is estimated at 1.705% per year (Kettani, 2010). This number leads to greater demand and consumption of halal products, including food, non-food items, and services. This phenomenon has become a lifestyle and culture for Muslims, where every Muslim consumer requires the legality of sharia-compliant products they consume, such as meat, poultry, raw foods, cosmetics, medicine, hospitals, insurance, financial institutions, banking, tourism, and others.

Today, Muslims are the largest consumer group globally, with a population of about 1.6 billion and a market potential for halal products—both food and non-food—amounting to USD 2.1 trillion annually (Abdul Aziz et al., 2010; New Straits Times, May 13, 2008). This makes the global halal market a crucial area to pay attention to (Alam & Sayuti, 2011). This Muslim consumer market is considered the fastest-growing commercial market in the world, for two reasons. First, due to the spirit of religiosity and belief that halal is cleaner, healthier, and tastier (Burgmann, 2007). Second, because of the global acceptance of halal products through assimilation (Alam & Sayuti, 2011).

With this spirit, the intention to buy or choose halal products is predicted to increase, prompting researchers to identify and measure the extent of such purchase intentions and their influencing factors. In various studies related to the intention to purchase halal products, most researchers have employed the Theory of Planned Behavior (TPB) as the basis for measuring behavioral intentions and examining the effects of attitude, subjective norms, and behavioral control—along with the addition of religiosity as a variable.

TPB is a development of the Theory of Reasoned Action (TRA), which discusses the impact of cognitive components such as attitude, social norms, and intention on behavior (Guo et al., 2007). The central factor in TPB is an individual's intention to perform a behavior. In this theory, intention is assumed to be an instrument for explaining the influencing factors of behavior—indicating how hard a person is willing to try, and how much effort they plan to put in to perform a specific behavior. The stronger the intention to perform a behavior, the more likely the behavior will occur (Ajzen, 1991). This intention is influenced by three main factors: attitude, subjective norms, and perceived behavioral control. These three influence an individual's intentions, which in turn determines actual behavior (Ajzen, 1991).

Several past studies show differing results. For instance, Bonne et al. (2007), in their research on the intention to consume halal meat in France, found that subjective norms did not affect the intention to buy halal meat. Similarly, Omar et al. (2012) found no significant influence of subjective norms on the intention to purchase halal food. However, Alam & Sayuti (2011) and Mukhtar & Butt (2012) found that subjective norms significantly affected the intention to purchase halal food.

Although these studies had varied findings regarding subjective norms, they were consistent in showing that attitude and behavioral control significantly influenced the intention to purchase halal food/products. Mukhtar & Butt (2012) also introduced religiosity as a variable, but the influence of religiosity was not clearly evident—mainly due to differences in internal and external religiosity across individuals.

Given this background, the current study investigates the influence of attitude, subjective norms, and behavioral control on the intention to choose halal products, using religiosity as a moderating variable (Bonne et al., 2007), but in a different context. As Mukhtar & Butt (2012) suggested, further research should not be limited to food products but should include other categories. Therefore, this study focuses on the intention to choose "halal" services, specifically the intention to choose Islamic banks.

This study is intended to examine the influence of attitudes, subjective norms, and behavioral control on the intention to choose Islamic banks, as well as the role of religiosity as a moderating variable. The reason for choosing Islamic religiosity as a moderating variable is because the behavior being studied is closely related to Islamic values, as suggested by Bonne et al. (2007).

This study specifically investigates BRI Syariah customers and how their attitudes, subjective norms, and behavioral control influence their intention to choose BRI Syariah, with religiosity as a moderating variable. This is because the founding history of BRI Syariah differs from other Islamic banks like Bank Muamalat Indonesia (BMI), which from the beginning was established to fully implement sharia principles.

BRI Syariah, on the other hand, originated from the acquisition of PT. Bank Jasa Arta by Bank Rakyat Indonesia (Persero), Tbk. on December 19, 2007. After obtaining permission from Bank Indonesia on October 16, 2008, through letter No.10/67/KEP.GBI/DpG/2008, PT. Bank BRI Syariah officially began operations on November 17, 2008. BRI Syariah then converted its operations from conventional banking to sharia-compliant banking based on Islamic principles.

In 2014, BRI Syariah received several awards as noted on its official website (www.brisyariah.co.id/awards), such as: Gold Champion of Indonesia WOW Brand 2014, category: Saving Account, Islamic Bank, from MarkPlus on September 11, 2014; and 1st Champion of Indonesia Original Brand – Sharia Bank Product category from SWA Magazine on July 21, 2014

This study aims to address several key research questions concerning the factors that influence an individual's intention to choose an Islamic bank. The research questions proposed in this study are: Does attitude influence the intention to choose an Islamic bank? Do subjective norms influence the intention to choose an Islamic bank? Does behavioral control influence the intention to choose an Islamic bank? Does religiosity moderate the relationship between attitude and intention to choose an Islamic bank? Does religiosity moderate the relationship between subjective norms and intention to choose an Islamic bank? Does religiosity moderate the relationship between behavioral control and intention to choose an Islamic bank?

In line with these questions, the objectives of the study are to analyze the effect of each of the main variables—attitude, subjective norms, and behavioral control—on the intention to choose an Islamic bank. Furthermore, the study seeks to examine the moderating role of religiosity in the relationship between these variables and the intention. Specifically, it aims to analyze the moderating effect of religiosity on the relationship between attitude and intention, between subjective norms and intention, and between behavioral control and the intention to choose an Islamic bank. Through this framework, the research endeavors to provide a comprehensive understanding of the psychological and religious factors that shape consumer behavior in the context of Islamic banking.

RESEARCH MODEL AND HYPOTHESES

1. Formulation of the Research Model

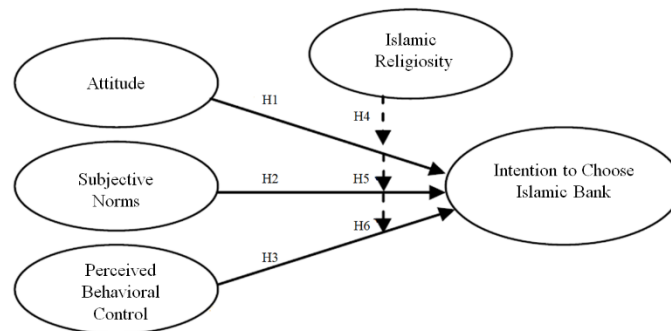The research model is visually described as follows:

Figure 1
Research Model

2. Hypotheses

- H1: Attitude influences the intention to choose an Islamic bank.
- H2: Subjective norms influence the intention to choose an Islamic bank.
- H3: Behavioral control influences the intention to choose an Islamic bank.
- H4: Religiosity moderates the relationship between attitude and the intention to choose an Islamic bank.
- H5: Religiosity moderates the relationship between subjective norms and the intention to choose an Islamic bank.
- H6: Religiosity moderates the relationship between behavioral control and the intention to choose an Islamic bank.

RESEARCH METHOD

This study is survey-based research employing questionnaires distributed to customers of Islamic banks. The research was conducted at BRI Syariah in Purwokerto over a two-month period, specifically in August and September 2014. The study focuses on several key variables: attitude toward Islamic banks, subjective norms, perceived behavioral control, religiosity, and the intention to choose an Islamic bank. The subjects of the research are Muslim individuals who are customers of Islamic banks.

The population targeted in this study consists of Islamic bank customers residing in Purwokerto. Since the exact size of this population is unknown, the researcher employed a proportion estimation method to determine the appropriate sample size, following the guidelines outlined by Wibisono (2005). A confidence coefficient (Z) of 1.96 was used, corresponding to a 95% confidence level, with a 10% margin of error to ensure statistical

validity. Using the standard formula, the minimum required sample size was calculated to be 96 people. The study collected responses from 100 respondents.

RESEARCH MODEL AND HYPOTHESES

The research model in this study illustrates the relationship between three independent variables—attitude, subjective norms, and behavioral control—and a dependent variable, namely the intention to choose an Islamic bank. This relationship is also examined under the influence of a moderating variable, which is Islamic religiosity. The conceptual framework is designed to test whether religiosity strengthens or weakens the relationship between the independent variables and the behavioral intention being studied. Based on this model, the researcher formulates several hypotheses to be tested, which focus on both the direct effects of the three main variables on behavioral intention and the moderating effect of religiosity in those relationships.

This study employs a survey approach using a questionnaire distributed to customers of Islamic banks. The research was conducted at BRI Syariah in Purwokerto, with the data collection process taking place during August and September 2014. The focus of the study lies in examining the attitudes of customers toward Islamic banks, their perceived social pressures (subjective norms), their sense of control over their behavior (behavioral control), and their level of religiosity. The main objective is to determine how these variables influence the customers' intention to choose Islamic banking services.

The subjects of this study are Muslim individuals who are customers of BRI Syariah in Purwokerto. Since the actual size of the population is unknown, the researcher used a proportion estimation technique to determine an appropriate sample size, following the method proposed by Wibisono (2005). Using a confidence level of 95%, which corresponds to a Z-value of 1.96, and an error margin of 10%, the minimum required sample size was calculated to be 96. To ensure adequacy, a total of 100 respondents were selected for the final sample.

Conceptual and Operational Definitions of Variables

The intention to choose Islamic banking services is the central dependent variable in this study. Conceptually, intention refers to an individual's readiness to perform a specific behavior, which in this context means the decision to use Islamic banking products. According to Ajzen (1991), intention is the most immediate predictor of behavior. Operationally, behavioral intention is measured through indicators such as certainty in choosing, planning to choose, and having the intention to choose Islamic banking services.

Attitude toward the behavior is defined as the degree to which a person evaluates a particular behavior as favorable or unfavorable. In this study, it refers to the customer's positive or negative evaluation of choosing Islamic banking services. The operational indicators for attitude, adapted from Francis et al. (2004) and Ajzen (2006), include behavioral beliefs and outcome evaluations.

Subjective norms are understood as the perceived social pressure to perform or not to perform a particular behavior. This variable captures the influence of people considered important by the individual in making decisions. Operationally, subjective norms are measured through normative beliefs and the motivation to comply with those social expectations, as proposed by Ajzen (2006).

Behavioral control refers to a person's perception of the ease or difficulty in performing the behavior, which is linked to past experiences and anticipated obstacles. It reflects the customer's belief in their ability to choose Islamic banking services. The operational indicators for this variable are control belief strength and control belief power, both derived from Ajzen's theoretical framework.

Religiosity, in the Islamic context, is built upon three foundational pillars: Islam (submission), Iman (faith), and Ihsan (spiritual excellence). Being a Muslim means total submission to God, and religiosity encompasses beliefs, rituals, experiences, consequences, and intellectual understanding of religion. Operationally, religiosity is measured through five dimensions: ritual (such as prayer and fasting), ideological (core beliefs like monotheism and prophecy), intellectual (awareness and knowledge of religious teachings), experiential (spiritual experiences), and consequential (religion-based actions and ethical behavior), following the framework developed by Shabbir (2007).

Data Analysis Techniques

To analyze the data collected in this study, several statistical tests and techniques were applied to ensure the reliability, validity, and appropriateness of the research model. Measurement of variables was carried out using a Likert scale, where each item was rated on a five-point scale ranging from "strongly disagree" to "strongly agree." The values assigned were: 1 for strongly disagree, 2 for disagree, 3 for neutral, 4 for agree, and 5 for strongly agree.

The validity of each questionnaire item was tested using the Pearson Product-Moment correlation method. An item was considered valid if the calculated correlation coefficient (r-value) exceeded the critical value from the r-table at a 5% significance level with the degree of freedom equal to the number of respondents minus two. If the calculated r was greater than the r-table, the item was declared valid; otherwise, it was invalid.

Reliability testing was conducted using Cronbach's Alpha to measure the internal consistency of the instrument. A variable was considered reliable if the Cronbach's Alpha coefficient exceeded the threshold value of 0.60. The closer the coefficient to 1, the higher the reliability of the instrument.

Classical assumption tests were also conducted before performing regression analysis. These included tests for normality, multicollinearity, heteroscedasticity, and autocorrelation. Normality was tested using the Kolmogorov-Smirnov test on the standardized residual values. If the significance value was greater than 0.05, the residuals were considered normally distributed.

Multicollinearity was assessed by examining the Variance Inflation Factor (VIF) and Tolerance values. If the VIF was below 10 and the Tolerance above 0.10, the model was considered free from multicollinearity. Heteroscedasticity was tested using the Glejser test, where the absence

of a significant relationship between the independent variables and the absolute residual values indicated that the data was homoscedastic. Autocorrelation was tested using the Durbin-Watson statistic. If the DW value fell between the upper and lower bounds of the critical value table, the model was free from positive or negative autocorrelation.

Multiple regression analysis was then used to examine the influence of the independent variables—attitude, subjective norms, and behavioral control—on the dependent variable, which is the intention to choose Islamic banking services. The regression equation took the form of:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

Where Y is the intention to choose Islamic banking, a is the constant, X_1 is attitude, X_2 is subjective norms, X_3 is behavioral control, and b_1, b_2, and b_3 are the respective regression coefficients. The strength of the model's explanatory power was assessed using the coefficient of determination (R^2), with adjustments made using the adjusted R^2 to account for the number of predictors in the model.

To evaluate the significance of each predictor, the t-test was conducted. A variable was considered to have a significant effect if the calculated t-value exceeded the critical t-value from the t-table at the 0.05 significance level. Hypotheses were accepted or rejected based on this result.

To test the moderating role of religiosity, the Moderated Regression Analysis (MRA) technique was employed. This involved creating interaction terms between the independent variables and the moderating variable (religiosity). If the interaction terms were statistically significant, it would indicate that religiosity indeed moderated the relationship between the respective independent variables and the intention to choose Islamic banking services. The interpretation of moderating effects followed the criteria for identifying whether a variable is a pure moderator, a quasi-moderator, or merely an independent variable.

Data Analysis Results

The respondents' general profile was first outlined, including characteristics such as gender, age, duration as a customer, educational background, and whether they had accounts in other Islamic banks. The demographic data showed a balanced and representative sample of the population under study. Validity testing using the Pearson Product-Moment correlation revealed that all questionnaire items had correlation coefficients higher than the critical value of 0.195, indicating that all items were valid in measuring their respective variables. Similarly, the reliability test using Cronbach's Alpha produced coefficients exceeding the minimum threshold for all variables, with values such as 0.801 for attitude, 0.761 for subjective norms, 0.941 for behavioral control, and 0.930 for religiosity, indicating that the items used were consistently reliable. The normality test using the Kolmogorov-Smirnov method produced a significance value of 0.829, which is above 0.05. This result indicated that the data were normally distributed, satisfying one of the main assumptions for regression analysis.

The multicollinearity test showed that all VIF values were well below 10 and all tolerance values were above 0.10. Specifically, the VIF values were 1.572 for attitude, 2.001 for subjective norms, and 1.420 for behavioral control. These results confirmed that there was no

multicollinearity among the independent variables. The heteroscedasticity test using the Glejser method showed that all significance values were greater than 0.05, meaning there was no indication of heteroscedasticity in the model. Likewise, the Durbin-Watson statistic for autocorrelation testing yielded a value of 1.949, which lies between the upper and lower critical limits, confirming the absence of autocorrelation in the residuals.

The results of the multiple regression analysis produced the following equation:

$$Y = 5.900 - 0.043X_1 + 0.539X_2 + 0.154X_3$$

In this equation, the constant term (5.900) suggests that if attitude, subjective norms, and behavioral control are all held constant at zero, the intention to choose Islamic banking would have a baseline score of 5.900. The regression coefficient for attitude (X_1) was -0.043, indicating a slight negative but statistically insignificant influence on intention. The coefficient for subjective norms (X_2) was 0.539, showing a strong and positive influence on intention. The coefficient for behavioral control (X_3) was 0.154, indicating a weak positive influence.

The adjusted R^2 value was 0.265, meaning that approximately 26.5% of the variation in intention could be explained by the three independent variables in the model, while the remaining 73.5% could be attributed to other factors not included in this study, such as perceived value and brand preference. The t-test results confirmed that attitude and behavioral control did not have a significant effect on intention, with t-values of -0.306 and 1.577 respectively, both falling below the critical t-value of 1.984. In contrast, subjective norms showed a statistically significant effect, with a t-value of 3.691, exceeding the critical threshold. Thus, only the second hypothesis (H2) was accepted.

Moderation Test Results

The moderation analysis aimed to assess whether Islamic religiosity moderated the relationship between the three main independent variables—attitude, subjective norms, and behavioral control—and the intention to choose BRI Syariah. This was done using interaction terms within the regression models, a technique known as Moderated Regression Analysis (MRA).

For the relationship between attitude and intention (H4), the analysis showed that the interaction term between attitude and religiosity had no significant effect on intention. Although attitude alone showed a significant influence in the first regression equation (with a t-value of 3.002 and significance value of 0.003), when religiosity was added in the second equation, its influence became non-significant (t = 0.663; sig = 0.509). The interaction term (attitude × religiosity) in the third equation also showed no significance (t = 0.310; sig = 0.975). Therefore, religiosity was not a moderator in the relationship between attitude and intention; it only functioned as an independent variable.

For the relationship between subjective norms and intention (H5), the first regression confirmed that subjective norms significantly influenced intention (t = 5.994; sig = 0.000). However, religiosity as a standalone variable was not significant (t = 0.240; sig = 0.981), nor was the interaction between subjective norms and religiosity (t = -1.267; sig = 0.208). Again, this suggested that religiosity did not act as a moderator in this relationship.

In the case of behavioral control and intention (H6), the first regression revealed a significant effect of behavioral control on intention (t = 4.268; sig = 0.000), but neither religiosity alone (t = 0.644; sig = 0.521) nor the interaction term (t = -0.901; sig = 0.370) was statistically significant. This further indicated that religiosity did not moderate the effect of behavioral control on intention either. In all three moderation tests, the variable of religiosity did not meet the statistical criteria to be classified as a moderating variable. Although it was conceptually positioned as a potential moderator, the analysis confirmed that it acted independently and did not alter the strength or direction of the relationships between the independent variables and intention.

DISCUSSION

The results of the analysis revealed several key insights about the behavioral intentions of BRI Syariah customers. First, attitude toward Islamic banking services was found not to have a significant effect on customers' intention to choose BRI Syariah. Within the Theory of Planned Behavior (TPB), attitude refers to an individual's evaluation of whether a behavior is good or bad. In this case, the behavior in question is the choice to use halal-labeled banking services, namely those offered by BRI Syariah. However, it appears that the customers, despite being Muslim, do not necessarily view Islamic banks in a consistently positive light. Their attitudes are shaped more by the quality of service than by the halal label itself. This suggests that service performance may be more influential than religious branding alone in shaping customers' intentions.

The lack of a significant relationship between attitude and intention could also be due to a lack of sufficient outreach or education from the Islamic banking sector. If customers are not adequately informed about the advantages or religious benefits of Islamic banking, their attitude may not translate into a strong behavioral intention. This finding contrasts with previous studies by Alam and Sayuti (2011) and Mukhtar and Butt (2012), which found that attitude had a significant effect on the intention to choose halal products. However, it is important to note that those studies focused on halal food, whereas this study focuses on financial services, which may involve different decision-making considerations.

In contrast, subjective norms were shown to have a significant and positive influence on the intention to choose BRI Syariah. Subjective norms refer to the perceived influence of significant others—family, friends, community leaders—on an individual's behavior. The findings indicate that customers value recommendations and opinions from people they respect or trust. This implies that in the context of choosing Islamic banking services, social influence plays a considerable role. The higher the perceived social approval or encouragement, the stronger the intention to choose BRI Syariah. This result supports earlier findings by Alam and Sayuti (2011) and Mukhtar and Butt (2012), who found that subjective norms positively affect the intention to purchase halal products. Their research also emphasized the role of social influence in shaping positive intentions toward halal consumption.

On the other hand, behavioral control did not significantly affect the intention to choose BRI Syariah. In TPB, perceived behavioral control refers to the ease or difficulty an individual feels in performing a certain behavior. Despite the growing presence of Islamic banking, customers may not perceive any significant obstacles to using either Islamic or conventional banks. Hence, behavioral control may not be a decisive factor in their banking choices. Customers seem to view both banking systems as equally accessible or manageable, meaning that their intention to choose Islamic banking is not strongly influenced by how easy or difficult they

perceive the behavior to be. This finding contradicts Alam and Sayuti (2011), who reported that behavioral control had a significant, albeit not dominant, effect on intention. In the present study, religious values do not seem to override rational decision-making regarding service access and usability.

Regarding the moderating role of religiosity, the study found that Islamic religiosity did not moderate the relationships between attitude, subjective norms, or behavioral control and the intention to choose BRI Syariah. While religiosity was included based on theoretical assumptions and previous research, it did not significantly alter the strength or direction of any of the relationships tested. Instead, it functioned merely as an independent variable.

Islamic religiosity in this study was defined as the degree of commitment to core religious principles such as Islam (submission), Iman (faith), and Ihsan (excellence in worship), and was operationalized across five dimensions: ritual, ideological, intellectual, experiential, and consequential. Despite this comprehensive measurement, religiosity still did not emerge as a significant factor that shaped behavioral intention through moderation.

One explanation is that religiosity may influence behavior more strongly in domains perceived as inherently religious, such as food consumption, where halal status is non-negotiable. In contrast, services like banking may be viewed more pragmatically, with users prioritizing functionality, ease, and accessibility over religious considerations. This aligns with Bonne et al. (2007), who found that religiosity played a significant moderating role in halal meat consumption decisions but not necessarily in other consumption contexts. Thus, while religiosity is deeply embedded in identity and values, its role in influencing practical decisions like bank selection may be more limited, particularly when rational and utilitarian concerns take precedence over spiritual motivations.

CONCLUSION AND IMPLICATIONS

The study reveals several key findings. First, attitude toward behavior does not significantly affect the intention to choose BRI Syariah, suggesting that favorable evaluations alone are insufficient to drive intention, possibly due to other practical considerations like service quality. Second, subjective norms significantly and positively influence intention, indicating that social influences—such as family and peer recommendations—are strong motivators in Islamic banking decisions. Third, perceived behavioral control does not significantly impact intention, implying that customers neither face notable obstacles nor facilitating conditions that affect their ability to use Islamic banking.

Additionally, Islamic religiosity does not moderate the relationships between attitude, subjective norms, or behavioral control and intention. Although religiosity is central to Muslim identity, it does not amplify or weaken these predictors in shaping banking decisions, suggesting its influence is independent in this context.

For BRI Syariah and similar institutions, these findings suggest a focus on social marketing strategies, including community engagement and endorsements, to leverage the influence of subjective norms. Future research is encouraged to explore other influencing variables such as perceived value, brand preference, and actual consumer behavior. Moreover, studies on religiosity and halal issues in service contexts—especially outside food sectors like Islamic

hotels and finance—are needed to deepen understanding of consumer decisions in sharia-compliant services.

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