

# Analysis of Factors Affecting Community Interest in Bengkulu Regency Riau Province Indonesia in Using Sharia Banking

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*Abstract— This study aims to find what are the biggest factors that make the people of the Bengkulu Regency choose Islamic banking to conduct financial transactions. The research was made using SEM AMOS quantitative data analysis to see in more detail and more detail what are the biggest factors in choosing Islamic banking in Bengkulu Regency. This research is also assisted by the Theory of Planned Behavior (TPB) from Ajzen which explains the four main variables in analyzing the data, the four variables are (1) Attitudes, (2) Subjective Norms, (3) Perceived Behavioral Control, and (4) Interests. Each variable has several questionnaire questions, where all of them are 17 questions. From the results of the study using the SEM AMOS, it was found that all the questionnaire questions used had a value above 50 percent, of which the highest value was 90%, the people of Bengkulu Regency chose Islamic banking to transact because of suggestions from relatives. Hopefully, in the future, there will be other researchers who research Islamic banking in Bengkulu Regency, Riau Province.*

**Keywords:** *The Theory of Planned Behavior, SEM AMOS, Islamic Banking, Factors*

## I. INTRODUCTION

The development of Islamic banking in Indonesia has become a benchmark for the success of the existence of the Islamic economy. Bank Muamalat Indonesia as the first Islamic bank and a pioneer for other Islamic banks, has already implemented this system amid the proliferation of conventional banks. The monetary crisis that occurred in 1998 had drowned conventional banks and many were liquidated due to the failure of the interest system. Meanwhile, banks that implement the sharia system can exist and survive [5] [1] [36].

Not only that, amid the global financial crisis that hit the world at the end of 2008, Islamic financial institutions have again proven their resilience from the crisis. Islamic financial institutions remain stable and provide benefits, comfort, and security for their shareholders, securities holders, financing customers, and customers depositing funds in Islamic banks [12] [2].

Besides the success of Bank Muamalat Indonesia into the crisis that occurred in 1998 through giving the improved appearance and not receiving some support from the government and in the 2008 financial year crisis, Bank Muamalat Indonesia was even able to make income profit Rp. 300 billion more [35].

Based on Law No. 12 of 1956 (State Gazette No. 25 of 1956), Bengkulu Regency with its capital city Bengkulu is led by a District Head of Level II. Bengkulu Regency is the number one largest district in Riau Province (Statistik, 2021).

Riau Province itself is one of the richest provinces in Indonesia. His wealth includes the results of mining oil, coal, forests, plantation products such as oil palm, rubber, marine, and river products, and so on. Meanwhile, the contribution of Riau Province to the center every year is almost 59.6 trillion [7] [8] [9].

Riau Province is one of the mainstay provinces for state treasury income. One of them, for oil alone Riau contributes about 50% of national production. Riau is among the three richest provinces in Indonesia with an income of 3.7 trillion, behind West Java (5.2 trillion) and East Java (4.3 trillion) [33].

Bengkalis in the past played an important role in history. Based on existing folklore, starting in 1645, Bengkulu was only a fishing village. Based on historical sources, in 1678, this area became a meeting place for Malay, Javanese, Arab traders who brought their wares along with traders from Palembang, Jambi, Indragiri, Aceh, Kedah, Perak, Kelong, Johor, Penang, Farmers. , Siam, Cambodia, Kocin, Chinese and Minangkabau people inhabit Sumatra and come there to take salt, rice, and also fish (*terubuk*) which is mostly caught by the Straits people [16] [23].

Based on a report from the Central Statistics Agency, the Islamic banking industry in Bengkulu Regency is still quite low when compared to other sectors. From the data above, it can be explained that mining and quarrying are still the main sector in Bengkulu Regency wherein 2020 it will reach 9,280,895. Meanwhile, the financial services sector (including banking) was only 36,333.

Seeing the development of Islamic banking, which is getting better from year to year, the Riau Provincial Government has made a good enough master plan so that the literacy and inclusion index of the people of Riau Province increases from the previous year. So, in 2020 the Riau Kepri Regional Development Bank (BPD) has planned to convert the Riau Kepri Bank into a Sharia Riau Kepri Raiu Bank.

Bank Riau Kepri (BRK) is ready to convert into a sharia commercial bank. Several processes are being carried out in collaboration with the Riau Province Financial Services Authority before officially submitting to the Directorate of Sharia Bank Licensing and Regulation (DPPS) OJK Head Office in Jakarta.

The conversion of BRK into a sharia bank is the decision of the BRK Shareholders [25]. However, OJK asked the Board of Directors to conduct studies and surveys to ensure that the converted BRK can later grow and develop properly. The conversion must also be supported, especially by the people of Riau and Riau Kepri. Including support from existing customers, both funding customers and financing customers.

BRK as the host in Riau and the Riau Archipelago is expected to do well to be able to become an accelerator in encouraging the acceleration of economic growth in the two provinces which have slumped as a result of the Covid-19 pandemic.

As of January 2021, BRK recorded total assets of Rp 26.6 trillion. Profit was recorded at Rp 7.6 billion. As of the third quarter of 2020, BRK's core capital was recorded at Rp 2.8 trillion and the Return on Equity ratio of 19.21 percent, and the Loan to Deposit Ratio (LDR) of 83.75 percent [3].

According to the financial report of UUS BPD Riau Kepri, the total assets of UUS as of June 2020 were IDR 3.3 trillion with a profit of IDR 41 billion. Gross Non-Performing Financing (NPF) was 2.78 percent and Financing to Deposit Ratio (FDR) was 98.05 percent [3] [20].

Seeing the development of Bank Riau Kepri in Riau Province, this research it will easily have an impact on Bengkalis Regency because Bengkalis is one of the districts with the largest shareholder in this regional bank.

Hither the author tries to see and examine whence the people from Bengkalis Regency prefer Islamic banking to direct activities. Besides needing to see what factors increase the Bengkalis community to accomplish at Islamic bank.

TABLE 1. BENGKALIS REGENCY ECONOMIC STRUCTURE CHART

| Data  | 2015 | 2016 | 2017 | 2018 | 2019 | 2020    |
|---|------|------|------|------|------|---------|
| Agriculture, Forestry and Fisheries                             | 5    | 7    | 8    | 9    | 8    | 1332568 |
| Mining and excavation   | 80   | 73   | 69   | 66   | 68   | 9280895 |
| Processing industry   | 8    | 10   | 11   | 12   | 11   | 1865822 |
| Electricity and Gas Supply                                      | 0    | 0    | 0    | 0    | 0    | 3742    |
| Water Supply, Waste Management, Waste and Recycling             | 0    | 0    | 0    | 0    | 0    | 1491    |
| Construction  | 2    | 2    | 2    | 2    | 2    | 425380  |
| Wholesale and Retail Trade                                      | 3    | 5    | 5    | 5    | 5    | 923580  |
| Transportation and Warehousing                                  | 0    | 0    | 0    | 0    | 0    | 37024   |
| Provision of Accommodation and Food and Drink                   | 0    | 0    | 0    | 0    | 0    | 38229   |
| Information and Communication                                   | 0    | 0    | 0    | 0    | 0    | 48784   |
| Financial Services and Insurance                                | 0    | 0    | 0    | 0    | 0    | 36333   |
| Real Estate   | 0    | 0    | 0    | 0    | 0    | 40037   |
| Company Services  | 0    | 0    | 0    | 0    | 0    | 532     |
| Corporate Administration, Defense and Social Security Mandatory | 1    | 0    | 0    | 0    | 0    | 117986  |
| Education Services  | 0    | 0    | 0    | 0    | 0    | 43104   |
| Health Services and Social Activities                           | 0    | 0    | 0    | 0    | 0    | 12231   |
| Other Services  | 0    | 0    | 0    | 0    | 0    | 37333   |

Source: Central Bureau of Statistics of Bengkalis Regency



## II. LITERATURE REVIEW

Theory of Planned Behavior or TPB is a further development of the Theory of Reasoned Action. TPB is a conceptual framework that aims to explain the determinants of certain behavior. According to Ajzen (1991), the central factor of individual behavior is that behavior is influenced by individual intentions (behavior intention) towards that particular behavior. Intention to behave is influenced by three components, namely (1) attitude, (2) subjective norm, and (3) perceived behavior control [10] [11].

A person may have various kinds of beliefs about behavior, but when faced with a particular event, only a few of these beliefs arise to influence behavior. It is these few beliefs that stand out in influencing individual behavior [16] [10].

These prominent beliefs can be divided into first, behavior beliefs, namely individual beliefs about the results of behavior and evaluation of these results. Behavioral beliefs will affect attitudes toward behavior [4].

The second is normative belief, namely the individual's belief in the normative expectations of others who become his reference such as family, friends, and tax consultants, as well as the motivation to achieve these expectations. This normative expectation forms the subjective norm variable for a behavior [16].

The third is control belief, namely the individual's belief about the existence of things that support or hinder his behavior and his perception of how strongly these things affect his behavior [29]. Control belief forms the perceived behavior control variable [16]. In TPB, attitudes, subjective norms, and perceptions of behavioral control are determined through key beliefs. The determinant of a behavior is the result of an assessment of the beliefs of the individual, either positively or negatively.

Theory of Planned Behavior or TPB is based on the assumption that humans are rational beings and use the information that is possible for them systematically [10]. People think about the implications of their actions before they decide whether or not to perform certain behaviors.

According to [3], there is a basic assumption that has been misunderstood so far, namely, that the majority of the Muslim community has so far been possessed by the usury virus and at the same time deeply appreciates secularism, especially in the financial aspect [27]. As a result, there are always excuses raised to evade the invitation to return to Islamic teachings purely and consistently. This does not only happen among the relatively ordinary people but also among those who are quite familiar with the provisions of fiqh and sharia.

From there it can be understood that the preferences and orientation of society, in general, is profit (profit-oriented), regardless of the source of income, halal or haram. They will be happy and feel lucky if their wealth increases, even if it is a vanity way, whether they realize it or not.

Regarding the picture of the public's reluctance to access Islamic banking products and services, it can be seen from the view of [13] [30]. He explained that the rapid development of the Islamic economy does not mean a happy

development. This is evidenced by the emergence of understandings and expressions from several groups, such as Islamic banks are no different from conventional banks, borrowing from Islamic banks or Baitul Mal wat Tamwil (BMT) is more expensive than conventional banks or financial institutions.

Issues that tend to be negative like that should not be responded to with words that are counter-attacking. However, it should be used as a trigger to prove that Islamic banks will become an alternative financial institution for the people [37].

Because, according to [22], people do not understand what Islamic banks or Islamic banks are. They think that Islamic banks are only interest-free banks, but that's not all. Islamic banks are banks built on justice. And, among the ideals of establishing a sharia bank is to create justice, prosperity, welfare, and benefit for the entire Indonesian nation, this was conveyed by [32].

About the benefit (*maslahah*) itself, from a legal perspective its existence is very decisive in addition to carrying values, benefits, uses, for humans in their lives, it also means that it will prevent humans from all forms of harm, misguidance, and freezing [39] [14].

Islamic banks exist other than as commercial financial institutions, the purpose of which is to uphold justice, prosper, prosper, and create benefits for the people should be manifested from the vision and mission that have been formulated. The social welfare aspect must be a priority compared to profit-oriented goals.

For the sake of creating justice, prosperity, welfare, and benefit for the people that we need Islamic banks that are light-handed and generous in terms of sharing with people who are not so lucky in navigating life, such as the poor. So that the pure ideals of the establishment of Islamic banks are realized and have a special place in the hearts of the people [22] [28].

The operations of Islamic Banks (Islamic Banks) are not much different from conventional banks (commercial/general banks), namely as intermediary institutions. Islamic banks act as intermediary institutions between units of community groups or economic units that experience excess funds and other units that experience shortages of funds. Through the bank, the excess funds can be channeled to parties in need and provide benefits to both parties [5] [9] [24] [31].

Interest-based banks carry out this role through their activities as borrowers and lenders. Fund owners are interested in depositing funds in the bank based on the promised interest rate [26]. Similarly, banks provide loans to parties who need funds based on their ability to pay a certain interest rate. The relationship between a bank and its customers is the relationship between creditors and debtors [15].

In contrast to conventional banks, the relationship between Islamic banks and their customers is not a relationship between debtors and creditors, but a partnership relationship between funders and fund managers. Therefore, the profit level of

Islamic banks not only affects the level of profit-sharing for shareholders but also affects the profit-sharing that can be given to customers who deposit funds [34] [18]. Thus, the ability of management to carry out its function as a treasurer, a good entrepreneur, and an investment manager will greatly determine the quality of his business as an intermediary institution and its ability to generate profits [17].

### III. METHODOLOGY

The research area covers Bengkalis Regency, Riau Province, Indonesia with the criteria that Islamic banks are operating. The sample of this study consisted of four clusters: namely conventional bank customers, sharia bank customers, conventional and sharia bank customers, and non-customers. The population of the Bengkalis Regency is 543,987 people [8] [6]. Sampling in this study with probability sampling technique using the Slovin formula produced 100 respondents. The design of the research questionnaire includes aspects of demographics, banking service usage activities, and consumer behavior. The demographic aspect consists of [19]:

- (1) Gender;
- (2) Age;
- (3) Religion;
- (4) Education;
- (5) Job.

The activity of using banking services uses the Theory of Planned Behavior (TPB) from Ajzen [10]:

- (1) Attitudes;
- (2) Subjective Norms;
- (3) Perceived Behavioral Control;
- (4) Interest.

Indicators of consumer behavior aspects are measured using 5 point likert scale:

- 1 = Strongly Disagree;
- 2 = Disagree;
- 3 = Neutral;
- 4 = Agree;
- 5 = Strongly Agree.

Analysis of people's attitudes and behavior in choosing Islamic banks, used descriptive statistical analysis in the form of cross tabulations, graphs, averages, and frequencies, while behavioral aspects consumers and perceived quality were analyzed using factor analysis.

Structural Equation Model Models (SEM) are statistical techniques that allow the simultaneous testing of a relatively complex series of relationships (Barbara, 2016). Complex relationships can be built between one or several dependent variables with one or more independent variables. There may also be a variable that has a dual role, namely as an independent variable in a relationship, but becomes a dependent variable in another relationship given the existence of a tiered causality relationship.

The questionnaires that have been collected were analyzed using AMOS which has a structured problem and is used to test the hypothesis model. This is due to the ability to estimate known coefficients from structural linear equations, accommodating the model as latent variables, accommodate measurement errors in the dependent and independent variables, accommodate simultaneous reciprocal warnings and interdependencies.

According to Imam [21] SEM has several stages, including:

- (1) collect all information from the literature review;
- (2) scientific reports, results of previous research;
- (3) and reports related to research to formulate theories of causality

TABLE 2. LIST OF RESEARCH VARIABLES

| Construct                    | Indicator                 | Code |
|------------------------------|---------------------------|------|
| Attitudes                    | Interested                | X1   |
|                              | Sure                      | X2   |
|                              | Guaranteed and reliable   | X3   |
|                              | The right choice          | X4   |
| Subjective Norms             | Parent's advice           | X5   |
|                              | Sibling advice            | X6   |
|                              | Relatives advice          | X7   |
|                              | Friend's suggestion       | X8   |
| Perceived Behavioral Control | Peace of mind             | Y1   |
|                              | According to Islam        | Y2   |
|                              | Safety in the afterlife   | Y3   |
|                              | Get blessings and rewards | Y4   |
|                              | Get the best service      | Y5   |
| Interest                     | Possibility               | Y6   |
|                              | Planned                   | Y7   |
|                              | Committed                 | Y8   |
|                              | Affordable Location       | Y9   |

Source: Author elaboration



IV. RESULTS

FIGURE 1. CONVERGENT VALIDITY TESTING

From the results of data analysis that the researchers did use SEM AMOS, it can be explained in general that the four variables used by the researchers have one of the largest loading factors of the four variables. The variables used by the researchers used the Theory of Planned Behavior (TPB) from Ajzen. The variables in question are presented in Table 3.

TABLE 3. VARIABLES USED IN RESEARCH

| No | Variables | Code               |   |
|----|-----------|--------------------|---|
| 1  | Attitudes | X1, X2, X3, X4     | e |
| 2  | Subject   | X5, X6, X7, X8     | d |
| 3  | Perceived | Y1, Y2, Y3, Y4, Y5 | f |
| 4  | Interest  | Y6, Y7, Y8, Y9     | g |

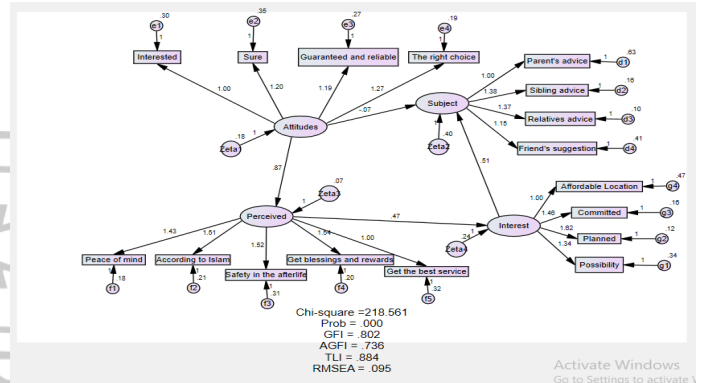
Source: Author elaboration

From the table above, it can be explained that the four variables can be further divided into various kinds of questions, where 17 questions have been made by researchers which are distributed through Microsoft Form.

TABLE 4. PROFILE OF RESPONDENTS

| Classification basis | Sub-classification   | Total | Percentage |
|----------------------|----------------------|-------|------------|
| Gender               | Men                  | 35    | 35 %       |
|                      | Woman                | 55    | 55 %       |
| Age                  | Under 18             | 2     | 2 %        |
|                      | 18-24                | 46    | 46 %       |
|                      | 25-34                | 34    | 34 %       |
|                      | 35-44                | 9     | 9 %        |
|                      | 45-54                | 5     | 5 %        |
|                      | 55-64                | 2     | 2 %        |
| Education            | 65+                  | 2     | 2 %        |
|                      | SMA/SMK              | 43    | 43 %       |
|                      | Diploma              | 9     | 9 %        |
|                      | S1                   | 32    | 32 %       |
|                      | S2/S3                | 16    | 16 %       |
| Profession           | Others               | 0     | 0          |
|                      | Government employees | 11    | 11 %       |
|                      | Private employees    | 5     | 5 %        |
|                      | Lecturer             | 13    | 13 %       |
|                      | Student              | 45    | 45 %       |
|                      | Entrepreneur         | 9     | 9 %        |
| Others               | 17                   | 17 %  |            |

Source: Author elaboration



Source: Author elaboration

A. Validity test

Validity testing can be seen from the loading factor value. Based on the AMOS output, this value can be seen in the path diagram or AMOS output at Estimates scalars > standardized regression weights. An indicator is said to be valid if the loading factor is greater than 0.5. Based on Table 4, the Subject <---Attitudes indicator is declared invalid because its value is less than 0.5, so it must be re-estimated by eliminating Subject <---Attitudes.

TABLE 5. REGRESSION WEIGHTS: (GROUP NUMBER 1 - DEFAULT MODEL)

|           |      |           | Estimate |
|-----------|------|-----------|----------|
| Perceived | <--- | Attitudes | .869     |
| Interest  | <--- | Perceived | .469     |
| Subject   | <--- | Attitudes | -.070    |
| Subject   | <--- | Interest  | .511     |
| X1        | <--- | Attitudes | 1.000    |
| X2        | <--- | Attitudes | 1.204    |
| X3        | <--- | Attitudes | 1.186    |
| X4        | <--- | Attitudes | 1.270    |
| Y5        | <--- | Perceived | 1.000    |
| Y4        | <--- | Perceived | 1.544    |
| Y3        | <--- | Perceived | 1.517    |
| Y2        | <--- | Perceived | 1.509    |
| Y1        | <--- | Perceived | 1.428    |
| X5        | <--- | Subject   | 1.000    |
| X6        | <--- | Subject   | 1.382    |
| X7        | <--- | Subject   | 1.370    |
| X8        | <--- | Subject   | 1.148    |
| Y9        | <--- | Interest  | 1.000    |
| Y8        | <--- | Interest  | 1.458    |
| Y7        | <--- | Interest  | 1.623    |
| Y6        | <--- | Interest  | 1.337    |

Source: Author elaboration

Based on the re-estimation results as shown in table 4, it turns out that the loading factor of all indicators is not smaller than 0.50. Thus, all indicators are declared valid, and the model evaluation process can be continued

### B. SEM Assumption Test

Testing the normality of the data is carried out using the criteria for the critical ratio skewness value of  $\pm 2.58$  at a significance of 10%. The data is said to be normally distributed if the critical ratio skewness value kurtosis value is below the absolute value of 2.58 and can be rounded up to 3. In general, the value of c.r. skew and c.r. kurtosis is in the range of -3 to 3 so it can be stated that this data has met the assumption of normality.

TABLE 6. NORMALITY TEST

| Variable     | min   | max   | skew  | c.r.  | kurtosis | c.r.   |
|--------------|-------|-------|-------|-------|----------|--------|
| Y6           | 1.000 | 5.000 | -499  | -     | .106     | .217   |
|              |       |       |       | 2.038 |          |        |
| Y7           | 1.000 | 5.000 | -462  | -     | -.039    | -.080  |
|              |       |       |       | 1.884 |          |        |
| Y8           | 1.000 | 5.000 | -468  | -     | -.054    | -.111  |
|              |       |       |       | 1.910 |          |        |
| Y9           | 1.000 | 5.000 | -695  | -     | .400     | .817   |
|              |       |       |       | 2.837 |          |        |
| X8           | 1.000 | 5.000 | -198  | -.809 | -.509    | -1.039 |
| X7           | 1.000 | 5.000 | .146  | .595  | -.367    | -.750  |
| X6           | 1.000 | 5.000 | .117  | .478  | -.497    | -1.014 |
| X5           | 1.000 | 5.000 | -.120 | -.489 | -.593    | -1.211 |
| Y1           | 2.000 | 5.000 | -.927 | -     | .066     | .135   |
|              |       |       |       | 3.786 |          |        |
| Y2           | 2.000 | 5.000 | -.974 | -     | .068     | .138   |
|              |       |       |       | 3.976 |          |        |
| Y3           | 1.000 | 5.000 | -.960 | -     | .593     | 1.211  |
|              |       |       |       | 3.920 |          |        |
| Y4           | 2.000 | 5.000 | -.601 | -     | -.499    | -1.018 |
|              |       |       |       | 2.455 |          |        |
| Y5           | 2.000 | 5.000 | -.482 | -     | .195     | .398   |
|              |       |       |       | 1.967 |          |        |
| X4           | 2.000 | 5.000 | -.469 | -     | -.188    | -.383  |
|              |       |       |       | 1.915 |          |        |
| X3           | 2.000 | 5.000 | -.376 | -     | -.498    | -1.017 |
|              |       |       |       | 1.537 |          |        |
| X2           | 2.000 | 5.000 | -.143 | -.585 | -1.031   | -2.105 |
| X1           | 3.000 | 5.000 | -.241 | -.982 | -.925    | -1.888 |
| Multivariate |       |       |       |       | 78.611   | 15.464 |

Source: Author elaboration

From the research results in Figure 1, it can be explained that:

1. The greatest attitude is X4, meaning that the people of the Bengkulu Regency choose Islamic banks because they are one of the right choices. Where there are 60%

who choose X4 as the biggest factor of the attitudes of the Bengkulu community respondents.

2. The largest subject is X7, meaning that the people of Bengkulu Regency choose Islamic banks because of the advice of relatives (uncles, aunts, cousins). Where there are 90% who choose X7 as the biggest factor of the respondents of the Bengkulu community.
3. The largest perceived is Y4, meaning that the people of Bengkulu Regency choose sharia banks because of getting blessings and rewards. Where there are 71% who choose Y4 as the biggest factor of the Bengkulu Regency community's perceived respondents.
4. The greatest interest is Y7, meaning that the people of Bengkulu Regency choose Islamic banks because they are Planned. Where there is 86% plan to start using Islamic financial institutions within the next 1 year.

Statistical test of processing results with SEM is carried out by looking at the significant level of the relationship between variables is shown through the critical ratio (c.r) and the significance probability value of each relationship between variables. The following is the output of the research hypothesis testing table using the AMOS test tool in the form of Regression Weights output as shown in the following table:

TABLE 7. REGRESSION WEIGHTS

|           |      |           | Estimate | S.E. | C.R.  | P    | Label  |
|-----------|------|-----------|----------|------|-------|------|--------|
| Perceived | <--- | Attitudes | .869     | .194 | 4.485 | ***  | par_15 |
| Interest  | <--- | Perceived | .469     | .152 | 3.091 | .002 | par_16 |
| Subject   | <--- | Attitudes | -.070    | .194 | -.362 | .717 | par_14 |
| Subject   | <--- | Interest  | .511     | .169 | 3.016 | .003 | par_17 |
| X1        | <--- | Attitudes | 1.000    |      |       |      |        |
| X2        | <--- | Attitudes | 1.204    | .237 | 5.082 | ***  | par_1  |
| X3        | <--- | Attitudes | 1.186    | .224 | 5.290 | ***  | par_2  |
| X4        | <--- | Attitudes | 1.270    | .222 | 5.718 | ***  | par_3  |
| Y5        | <--- | Perceived | 1.000    |      |       |      |        |
| Y4        | <--- | Perceived | 1.544    | .233 | 6.614 | ***  | par_4  |
| Y3        | <--- | Perceived | 1.517    | .245 | 6.180 | ***  | par_5  |
| Y2        | <--- | Perceived | 1.509    | .231 | 6.528 | ***  | par_6  |
| Y1        | <--- | Perceived | 1.428    | .216 | 6.605 | ***  | par_7  |
| X5        | <--- | Subject   | 1.000    |      |       |      |        |
| X6        | <--- | Subject   | 1.382    | .178 | 7.751 | ***  | par_8  |
| X7        | <--- | Subject   | 1.370    | .172 | 7.943 | ***  | par_9  |
| X8        | <--- | Subject   | 1.148    | .169 | 6.808 | ***  | par_10 |
| Y9        | <--- | Interest  | 1.000    |      |       |      |        |
| Y8        | <--- | Interest  | 1.458    | .211 | 6.910 | ***  | par_11 |
| Y7        | <--- | Interest  | 1.623    | .234 | 6.922 | ***  | par_12 |
| Y6        | <--- | Interest  | 1.337    | .213 | 6.288 | ***  | par_13 |

Source: Author elaboration

From the table, whether the effect of significance or whether or not is known from the P-value. The significance ( $\alpha = \alpha$ ) used is 0.05. If the P-value is less than 0.05.

The estimated parameter value of the standardized regression weight coefficient between Attitude and Perceived is 0.869, testing the relationship between the two variables shows a probability value of 0.000 ( $p < 0.05$ ) from the estimated value of 0.00, thus H1 is supported because there is a significant positive relationship between Attitude and Perceived. This is reinforced by the results data processing that shows a probability value of 0.00 has met the requirements  $< 0.05$  and the positive direction is seen from the estimate 0.869, so it can be concluded that Attitude has a significant positive effect on the Perceived, so that the higher the Attitude of the community, the higher the Perceived.

TABLE 8. NOTES FOR MODEL

|   |     |
|---|-----|
| Number of distinct sample moments             | 153 |
| Number of distinct parameters to be estimated | 38  |
| Degrees of freedom (153 - 38)                 | 115 |

Minimum was achieved

Chi-square = 218.561

Degrees of freedom = 115

Probability level = .000

With the number of samples  $N = 100$ , the total number of covariant data is 153 while the number of parameters to be estimated is 38. From these results, the resulting degrees of freedom are then the hypothesis is accepted. The results of the hypothesis of the influence between variables can be seen in the following table:

TABLE 9. HYPOTHESIS TEST RESULTS

| No | Hypothesis                                       | P    | Limit | Information        |
|----|--|------|-------|--------------------|
| 1  | The Influence of Attitude on Perceived           | ***  | <0.05 | There is influence |
| 2  | Perceived Influence on Interest                  | .002 | <0.05 | There is influence |
| 3  | Influence of Attitude on Subject                 | .717 | >0.05 | No influence       |
| 4  | Effect of Interest on Subject                    | .003 | <0.05 | There is influence |
| 5  | Effect of Attitude on interest                   |      |       |                    |
| 6  | The Influence of Attitude on Sure                | ***  | <0.05 | There is influence |
| 7  | Effect of Attitude on Guaranteed and reliable    | ***  | <0.05 | There is influence |
| 8  | Influence of Attitude on the right choice        | ***  | <0.05 | There is influence |
| 9  | Influence of Subject on parents advice           |      |       |                    |
| 10 | Influence of Subject on sibling advice           | ***  | <0.05 | There is influence |
| 11 | Influence of Subject on Relatives Advice         | ***  | <0.05 | There is influence |
| 12 | Influence of Subject on friends suggestion       | ***  | <0.05 | There is influence |
| 13 | Influence of Perceived on Peace of mind          | ***  | <0.05 | There is influence |
| 14 | Perceived influence on according to Islam        |      |       |                    |
| 15 | Perceived influence on safety in the afterlife   | ***  | <0.05 | There is influence |
| 16 | Effect of Perceived on Get blessings and rewards | ***  | <0.05 | There is influence |
| 17 | Perceived influence on get the best service      | ***  | <0.05 | There is influence |
| 18 | Effect of Interest on the possibility            |      |       |                    |
| 19 | Effect of Interest on Planned                    | ***  | <0.05 | There is influence |
| 20 | Effect of Interest on Committed                  | ***  | <0.05 | There is influence |
| 21 | The Effect of Interest on Affordable             | ***  | <0.05 | There is influence |

Source: Author elaboration



153 - 38 = 115, because  $115 > 0$  (positive df) and the sentence "minimum was archived", then the process of testing the maximum likelihood estimation has been carried out and the estimation is identified with the data results normally distributed.

TABLE 10. MODEL FIT TEST CRITERIA

| Goodness of Fit Index | Expected value | Results in models | Information |
|-----------------------|----------------|-------------------|-------------|
| Chi-Square            | Expected small | 0.000             | Fulfill     |
| Probability           | $\geq 0.05$    | -                 | -           |
| GFI                   | $\geq 0.90$    | 1                 | Fulfill     |
| AGFI                  | $\geq 0.90$    | 0.222             | Not fulfill |
| NCP                   | Expected small | 0.000             | Fulfill     |
| CFI                   | $\geq 0.90$    | 1                 | Fulfill     |
| RMSEA                 | $\leq 0.08$    | 0.095             | Not fulfill |
| RMR                   | $< 0.05$       | 0.000             | Fulfill     |

Source: Author elaboration

## V. CONCLUSION

From the results of the analysis using the AMOS SEM above, it can be concluded that:

1. This study uses the Theory of Planned Behavior (TPB) from Ajzen, which explains that there are four variables with 17 questionnaire questions. The four variables are (1) Attitudes, (2) Subjective Norms, (3) Perceived Behavioral Control, and (4) Interest.
2. The Attitude variable has the greatest value, which is 60 % of the question "I believe using the services of a sharia financial institution is the right choice".
3. The Subject variable that has the greatest value is 90% of the question "Usually I use the services of Islamic financial institutions because I follow the advice of relatives (uncle, aunt, cousin)".
4. The Perceived Behavioral Control variable has the greatest value, which is 71% of the question "I believe using Islamic financial institutions will get blessings and rewards".
5. The variable interest that has the largest value is 86% of the question "I plan to start using Islamic financial institutions within the next one year".

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