Decomposed Theory Of Planned Behaviour Model Approach To Analyze User Intention Towards Intention To Buy Of Customer Indonesian Sharia Banking

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Abstract

Sharia financial institutions Included Sharia Banking are financial institutions that carry out transactions while respecting Sharia law. According to Chloe Domat, 2020, Sharia financial institutions are a $2.5 trillion industry with hundreds of specialized institutions located in more than 80 countries. Sharia Banks are by far the largest players in the Sharia Finance industry and account for $1.75 trillion or 70% of total assets. According to the 2019 State of Global Sharia Economy Report, total sharia-compliant assets are expected to grow to $3.5 trillion by 2024. Sharia finance represents only about 1% of global financial assets but with 11.4% growth in 2019, growing faster than conventional finance. Growth is expected to slow but remain positive, during this COVID-19 pandemic. In some areas such as the Gulf Cooperation Council, according to Chloe Domat, 2020, Sharia Banks are now competing with conventional banks in terms of funding from third parties.

Keywords: Sharia Banking, financial institutions, COVID-19.

INTRODUCTION

Sharia financial institutions Included Sharia Banking are financial institutions that carry out transactions while respecting Sharia law. According to Chloe Domat, 2020, Sharia financial institutions are a $2.5 trillion industry with hundreds of specialized institutions located in more than 80 countries. Sharia Banks are by far the largest players in the Sharia Finance industry and account for $1.75 trillion or 70% of total assets. According to the 2019 State of Global Sharia Economy Report, total sharia-compliant assets are expected to grow to $3.5 trillion by 2024. Sharia finance represents only about 1% of global financial assets but with 11.4% growth in 2019, growing faster than conventional finance. Growth is expected to slow but remain positive, during this COVID-19 pandemic. In some areas such as the Gulf Cooperation Council, according to Chloe Domat, 2020, Sharia Banks are now

competing with conventional banks in terms of funding from third parties. In Indonesia, a Sharia Bank is a Bank that carries out its business activities based on Sharia Principles and by type consists of Sharia Commercial Banks and Sharia People's Financing Banks. (Law. No. 21 of 2008). According to Law Number 21 of 2008 it is also stated that Sharia Banks consist of Sharia Commercial Banks (BUS), Sharia Business Units (UUS) and Sharia People's Financing Banks (BPRS). The development of Sharia Banks in Indonesia according to OJK, (2020), shows that Sharia Banking in September 2020 experienced positive growth and improved intermediation with an increase in assets (14.32%), disbursed financing (PYD) (8.68%), and third-party funds. (TPF) (15.58%), higher than the same period the previous year. The performance of Sharia Banks in September 2020 generally improved compared to the end of 2019 as

indicated by the main financial ratios, both in terms of liquidity, efficiency, profitability, and capital, which showed improvement. However, when viewed from its market share compared to conventional banks in Indonesia, the portion is still very small in 2020. At the age of 29, the market share of Sharia banking is only 6.24%, compared to conventional banks of 93.76%. The market share of only 6.24% also consists of Sharia Commercial Banks (BUS) of 65.15%; Sharia Business Units (UUS) are 32.42% and Sharia People's Financing Banks (BPRS) are only 2.43%. The describes above show that Indonesian Sharia finance still needs to be developed so that it can keep pace with the growth of conventional finance in order to grow the financial industry as a whole (OJK, 2020).

In terms of marketing in the technology era or digital era, Sharia Banks cannot escape the use of technology to provide the best service for customers, therefore adopting the technology used is an action taken by customers for services from service providers. The willingness to learn, use it and then to become a customer of Sharia Banks in Indonesia, it is necessary to know the perception of the public or the market before switching from conventional banks to Sharia banks. Knowing people's perceptions about the adoption of this technology can be known through the A Decomposed Theory of Planned Behavior (DTPB) Approach, namely the theory of adaptation through a planned behavior approach to detect the dimensions that determine a person's decision in making decisions. (Echchabi and Azouzi, 2016), The Theory of Planned Behavior (TPB) (Ajzen, 2002) is a model theory to explain the influence of information and motivation on behavior. Willing behavior is a person's intention to engage in that behavior. Intention reflects a person's motivation to engage in a behavior. DTPB, namely a theory that shows the relationship between attitudes, subjective norms and perceived behavior control. All three are influenced by multi-dimensional factors in terms of technology, in terms of influencers in making decisions as well as self-efficacy and the condition of the resources that facilitate and

the state of the technology itself that will be used. From the description above, this research will reveal what factors will affect the perception of the value of Sharia bank customers in Indonesia in terms of adopting the use of technology through a decomposition theory approach modified from a planned behavior theory.

LITERATURE REVIEW

This study will discuss the factors that will affect the perception of customer value (perceived customer value) and customer purchase decisions (intention to buy) Sharia banks in Indonesia in terms of adoption of technology use through a decomposition theory approach modified from a planned behavior model (Theory of Planned Behavior/TPB). The decomposition theory modified from the TPB model integrates satisfaction and trust, as behavioral intentions and controlled behavior (behavior control), this controlled behavior can be realized in the form of perceiving customer value for a service, or it can be in the form of purchasing decisions in a marketing context. The decomposition theory, which is modified from the TPB model, can be explained in detail as forming attitudes (AT), subjective norms (SN), and perceived behavior control (PBC) which are influenced by beliefs about human behavior. The relationship between the three constructs is not necessarily significant. (Tao and Fan, 2017). Furthermore, Taylor and Todd, 1995, proposed a TPB decomposition model to decompose unidimensional belief constructs into multidimensional constructs. Beliefs including attitudes, subjective norms, and accepted behavioral control are the three most important factors that explain new technology adoption behavior. Attitudes are broken down into three constructs which include perceived usefulness, perceived ease of use, and compatibility with innovation. Perceived usefulness refers to the degree to which users believe that using a particular application technology or system will improve their job performance. Perceived ease of use refers to the degree to which a user believes that using a particular technology or application system is

easy and comfortable. Compatibility denotes acceptance of an innovative that corresponds to the current value, past experience, and actual level of demand for potential or prospective users of the new technology. The TPB decomposition is a kind of enhanced behavior model which is based on the Innovation Diffussion Theory (IDT), the Planned Behavior (TPB) theory and the Technology Acceptence Model (TAM) which adopts a multidimensional belief structure to study individual antecedents of the constructed construct. Therefore, it is very important to consider various impact factors for technology adoption that can help service providers with their technology to explore the factors that influence consumer behavior (Mathieson K., 1991). The Decomposed Behavior Model proposed by Tao and Fan, 2017, schematically described as follows:
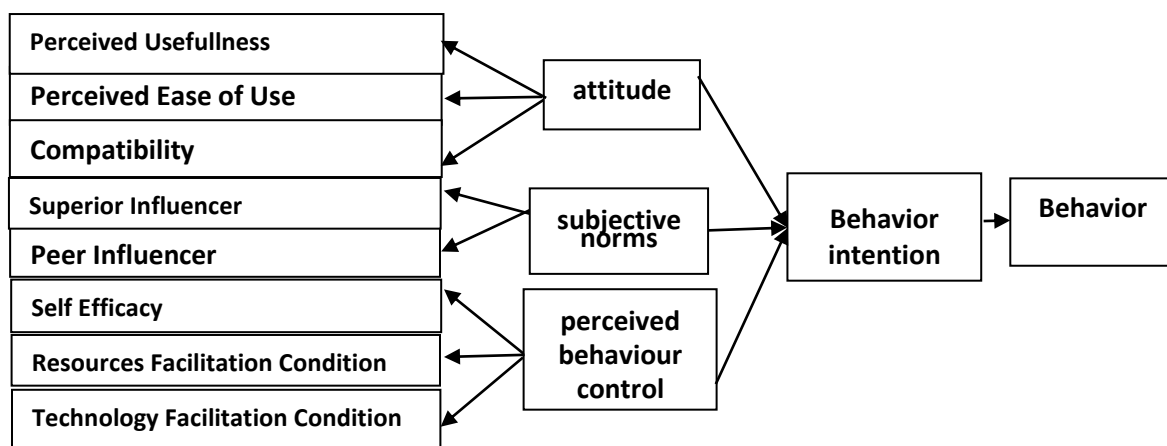
Sources: Tao and Fan, 2017.

Figure 1. *Decomposed Theory of Planned Behavior/DTPB Model*

Furthermore, Ajzen (1991) added the importance of the factors that influence the three unidimensional constructs. The unidimensional construction may contain the influence of beliefs that will cause a balance between positive and negative beliefs that are variously in the same dimensional construction. Therefore, subjective norms are broken down into two constructs containing inferior peer influences such as coworkers and superior or strong influences such as those from their predecessors or superiors (Burnkrant RE and Page TJ., 1988 and Oliver RL and Bearden, W.O., 1985). Controlled behavior (behavior control) can be broken down into two constructs based on Ajzen's research which includes self-efficacy and resource facilitating conditions and technology facilitating conditions. Self-efficacy represents the ability to perform certain behaviors by oneself. The conditions for supporting resources and conditions for supporting technology are the limitations of external resources from two parts, namely capital or assets and techniques. Based on the use of technology in Sharia banks in order to increase funds from third parties through marketing efforts, the purpose of this study is to model the relationship between the perception of customer value provided by Sharia banks in Indonesia on the services provided based on technology (e-banking; SMS banking, e-banking). -banking, on-line banking, etc.) which it is hoped that this customer value will generate behavior to purchase Sharia bank products and services in Indonesia. The TPB decomposition model is modified by combining two constructs of customer value and customer behavior (intention to buy). Furthermore, an attempt was made to make the modified TPB decomposition model more valid to describe perceived customer value and actual purchase behavior as an intention to buy. The advantages of this model are that it can clearly realize the relationship between antecedents and belief constructs, can show the possibility of specific behavioral factors to be applied to various

scenarios, and can prevent positive and negative beliefs from referring to a single construction effect (Tao and Fan, 2017). Previous research concluded that innovation diffusion theory (IDT) is a process towards understanding innovation and how to apply it broadly in society (Rogers, EM., 1983). Added by Roger, EM., 2003, that in using individual innovations there are five characteristics of innovation perceived by users, namely: relative advantage, trialability and observability, complexity) and compatibility (compatibility). Most studies state that relative advantage and compatibility increase the adoption of information technology (Taylor and Todd, 1995). The concept of relative advantage is similar to perceived usefulness (Davis FD, Bagozzi RP, Warshaw PR, 1989), related to perceived usefulness and the concept of complexity is similar to ease of use or related to perceived ease of use. (Moore, G.C., and Benbasat I., 1991). Normative trust is described into two constructs, interpersonal influence and external influence. According to Bhattacherjee, 2000, that interpersonal influence includes family, friends, and parents, and external influences include news media, expert opinions, television advertising, and promotions. word of mouth online. This shows that the adoption of an innovation by a person is influenced by various sources of information. In previous studies, controlled behavior has been separated into internal self-efficacy and external resource limitations such as the user's perceived lack of time and cost savings (Taylor and Todd, 1995). This means that if Sharia Bank customers in Indonesia need to understand the complex service process and don't know how to get technology operational services or how to install it, then they will lower the level of acceptance of the technology and then leave it. Therefore the ease of operating the technology should be better. According to the theory of planned behavior (TPB), if a person is positive about a certain behavior, that particular behavior may have a higher behavioral intention. In terms of subjective norms, if consumers perform certain behaviors with a more positive attitude, they will have higher attention to certain behaviors. Moreover, what is felt by the controlled

behavior, for example, if there are limited resources that support the operation of the technology both internally and externally, they will perceive that the technology used in the framework of the service is not optimal. According to the TPB decomposition, attitudes, subjective norms and perceptions of controlled behavior have a significant positive effect on behavior, in this case on perceived customer value and purchase behavior (intention to buy). Perceived customer value is also a determining factor for customers to use Sharia bank products. Roig et al. (2009) in Ivanauskienė, et al. (2012), suggested the perceived value in the banking services sector with six dimensions (functional value of the bank entity; functional value of contact personnel; functional value of service quality; price functional value, social value, emotional value) and stated that the functional value of service is most importantly creating customer loyalty when emotional value is the second factor in the order of importance. Based on the literature review that has been done, it can be said that many researchers agree on three main dimensions of customer value, namely functional, emotional, and social. Functional value is seen as tangibles related to price, service quality, contact personnel, and installation value of bank entities. Social values are seen as personal beliefs, social integration, as well as opinions and references of relatives and/or friends. Emotional value is viewed as a proposition of non-physical features and may include a favorable psychological climate; relaxation and assurance of the security of financial operations; comfort; reliability and satisfaction; positive emotions and experiences. This approach has been chosen as the basis of this study. The perception of customer value is also a key factor in becoming a customer of a bank (Garg et al., 2014). In addition, in the era of technology used in the banking sector, it is also influenced by perceptions about the use of technology or perceived usability, namely about how between users and service providers which then occurs an electronic interface or interaction between customers and service providers. bank. approach that is perceived as customer value. Added by Khalifa (2004), the definition of perceived customer value can be

grouped into three main categories, namely: 1). benefit/cost ratio model (utilitarian), 2). component model values, and 3). facility model. The benefit/cost ratio model defines perceived value as an assessment by customers of two dimensions of benefit and cost (Gounaris et al., 2007). Meanwhile, from the customer's point of view, it is the concept of price, quality and value perception. Zeithaml (1998) describes value as the ratio of the product's perceived utility (benefits received) divided by the price paid (costs incurred and other sacrifices), and emphasizes that customer value is based on subjective perceptions. In addition, there is also evidence showing that costs and benefits or value are important factors for choosing Sharia banks among adult customers compared to young people. (Asdullah. M. and Hasan, Yazdifar, 2016). Therefore, customer value perception and purchasing behavior are proposed as important hypothetical constructs in this study. Purchase decision is the willingness of customers to buy certain products or services known as purchase intention or purchase intention or intention to buy. Purchasing decision is the dependent variable that depends on several external and internal factors. Many factors are the triggers that trigger buyers to consider a product or brand to be included in their considerations, including the attributes or brand of a product. The expectation is that the customer buys or uses the product or service that is needed. In addition to products or services purchased for actual use, buyers also buy "value" which is something that is relative by comparing the benefits obtained from the product or service with the sacrifices that have been incurred. After using a product or service, there is usually an emotional association between the product or service and personality. When satisfied, the customer can recommend the same product or service to others (referral).

According to Kotler and Keller (2016), that the buying decision process consists of five stages, namely the need recognition stage, information search, alternative evaluation, purchase decision, and post-purchase behavior. The buying process begins when the buyer recognizes a problem or need. These needs can be executed by internal or external stimuli. Consumers who are stimulated by their needs will be encouraged to seek more levels of information. Furthermore, consumers try to meet needs by looking for certain benefits from product solutions. Consumers view each product as a set of attributes with different abilities to provide benefits that are used to satisfy those needs with the product. The evaluation stage is the stage where consumers form preferences for brands in the choice set. Consumers can also form an intention to buy the most preferred brand. In some cases, consumers may decide not to formally evaluate each brand. After purchase, consumers may experience dissonance from noticing certain disturbing features or hearing favorable things about other brands, and will always be alert to information to support their decisions. The decision to use Sharia bank products in meeting the financial and banking needs of the community will affect the development of Sharia banks in Indonesia. Therefore, knowing what factors influence this purchase decision is important. Lo and Leow, (2014), stated that the relationship between the perception and behavior of people's purchase intentions towards Sharia bank products in Malaysia needs to be known to find out whether it is true that the decision to use Sharia bank products is influenced by attitudes, government support due to regulations, because of religious obligations, product prices, and social influences such as the influence of groups, family or friends. The framework of thinking is schematically described as follows:
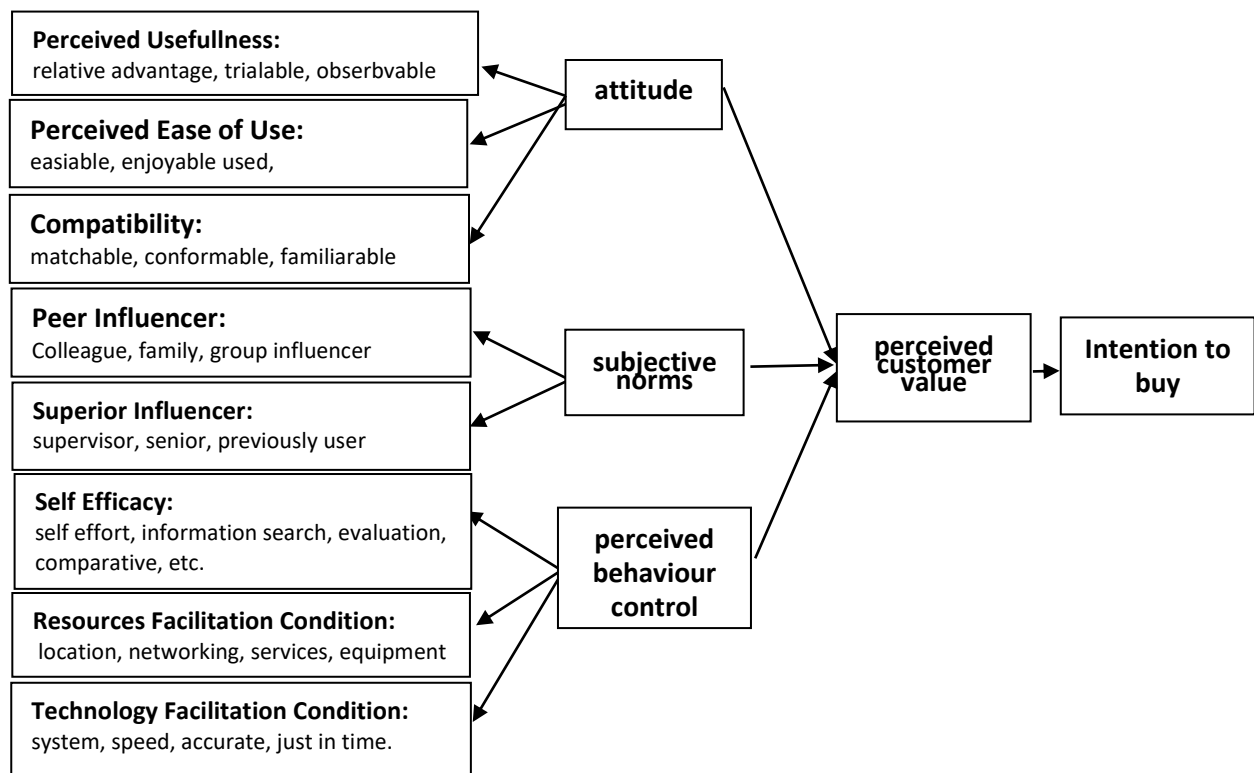
Figure 2. *Thinking Framework Model*

METHODOLOGY

This research is expected to provide description of the factors that influence customer value perceptions and intention to buying behavior in Indonesia sharia banks. In accordance with the objectives to be achieved, two types of research are used, descriptive and verificative research which aims to obtain a description of the characteristics of the variables. This types of research is carried out through data collection, so the research methods used are two survey methods, descriptive survey and descriptive development. This type of verificative research investigation is a causality investigation type. To analyze the relationship between variable this study uses a quantitative approach through a survey using a questionnaire conducted on customers of sharia banks in Indonesia. Confirmation analysis between variables and techniques used as well as data analysis using statistical software, SEM Smart PLS. The unit of analysis in this research is the individual.

RESULTS AND DISCUSSION

The Republic of Indonesia Ministry of Law and Human Rights has issued a letter of receipt of notification regarding the merger of three state-owned Sharia banks, namely PT Bank BNI Syariah, PT Bank Syariah Mandiri which will merge with PT Bank BRI Syariah. In letter No.AHU-AH.01.10-0011384 on January 28, 2021, the data in the form of the merger entry stored in the administrative system of legal entities based on the notarial deed No. 37 on January 14, 2021 made by a Notary becomes effective on February 1, 2021, previously has been approved by the Financial Services Authority (OJK). The result of the merger of the three state-owned banks will have assets of up to Rp 214.6 trillion with a core capital of more than Rp 20.4 trillion. Based on The State of Global Sharia Economy Report 2019-2020, Indonesia is ranked 5th out of 73 countries as the largest Sharia economy in the world. It is hoped by President Joko Widodo, in 2021, that Bank Syariah Indonesia (BSI) can become a

universal Sharia bank, which is open, inclusive, and reaches people in all segments.

Respondent Profile

Respondent profile to explain and describe the overall characteristics of respondents based on gender, age, education level, occupation, length of service as a customer. Respondents in this study amounted to 90 people who are Sharia commercial bank customers, namely Indonesian residents who have accounts at Indonesian Sharia banks, the description of respondents can be seen from gender : The majority of respondents who use the services and services of Indonesian sharia banks are men, this could be the possibility that men as heads of families have responsibilities to their families, one of which is in choosing the right bank for managing their financial transactions. In addition, in Indonesia, the man as the head of the household is responsible for the family finances and is responsible for the survival of the family. Researchers grouped the age scale of respondents into five groups, namely the age scale < 20 years, 21 - 30 years, 31 - 40 years, 41 - 50 years and > 50 years. The population of Indonesia in the age range of 21-30 years is quite high, more than 44.63 million people, 27.8 million people are workers and 11.5 million people are still studying (Statistics Agency Data, 2020). In addition to the high population, in this age range is categorized as productive age where at that age an individual is required to focus on thinking about their future and life goals, so that they already have the awareness to save/keep and manage their finances through a financial institution, they need banking services, because of the many activities that require them to be in contact with banks, both for those who already have jobs that generally require a bank to receive salaries and other financial transactions as well as those who are still studying, require bank services and services, one of which is to facilitate payments. cost of education. Description of respondents Education. In this study, the last education level of the respondents was grouped into seven groups. Most of the customers studied have a bachelor's educational background. This generation includes the millennial generation who are familiar with

technology. A scholar in Indonesia is an individual who has been educated at a university. A high level of education makes it possible to have broader insights and a more systematic and logical way of thinking, so that the consideration of becoming a bank customer, especially a sharia bank, has been carefully considered. Likewise, knowledge about technology, benefits, use of technology and the risks that occur have been considered quite carefully because technology is already well acquainted with them and helps in every activity, especially during the covid-19 pandemic. At a minimum, a bachelor's education level will think about opportunities for respondents to become customers based on their awareness of the importance of choosing an Islamic bank in accordance with their life goals. Respondent profession, this data shows that respondents who work in the private sector. This can be an indicator that the market potential among private employees is a market for Indonesian Islamic banks that has the potential to be used as a target market, in the context of market development or market share potential, which is the job of Islamic banks if they are to compete with conventional banks. This means that the Islamic banking market in Indonesia is still open. This is in line with President Joko Widodo's expectation that Bank Syariah Indonesia is expected to be able to reach a wider segment. Another potential market is entrepreneurs, this is in line with the era of industry 4.0 and Indonesia's economic development which relies on SME's, this is also a big market potential for Islamic banks in Indonesia.

The results of data analysis obtained by measuring the relationship between variables, including the dimensions that make up the variables and each dimension can be seen its contribution to the variables. Convergent validity testing is obtained from construct reliability. The construct is said to have good reliability if the composite reliability value is above 0.7 (≥ 0.70) and the AVE value is above 0.5 (≥ 0.50). all variables have composite reliability greater than 0.7, and AVE greater than 0.5. so that the construction of the construct is systematically in accordance with

the construct being studied. Discriminant validity testing shows that every correlation between the indicators and their constructs has good discriminant validity. The test of the structural model (inner model) includes testing the significance of the path relationship (t test), R2, Effect Size f2, and Stone-Geisser Q Square test (Q2). The following are the estimation output results from the structural model above. Attitude has a significant positive effect on Perceived Value. This is indicated by the path coefficient value / Original Sample (O) which is 0.470 which is positive and significant at = 5% which is indicated by the t statistic of 6.002 > 1.96 and p-values < 5%. This also means that the attitude of respondents to the technology used by BSI, is perceived as 47.0% or less than 50% which indicates that the technology used is not a variable that contributes greatly to the perception of customer value, which is one of the variables that can contribute to decision making intends to become a customer of BSI. Comparability or the suitability of the technology used gives the biggest contribution in building the respondent's brush on perceived value. Subjective Norm has a significant positive effect on Perceived Value. This is indicated by the path coefficient value of 0.246 which is positive and significant at = 5% which is indicated by the t statistic of 2.679 > 1.96 and p-values (0.008) < 5%. The contribution of subjective norm to the perception of customer value contributes 24.6%, this means that the superior and inferior reference group or reference group gives a relatively smaller influence than the value of the attitude contribution to the use of technology on the customer's perception of value. It is possible that most of the respondents aged over 18 years seem to have an attitude of independence and firmness in principle independently, so they are not easily influenced by others in perceiving the value of BSI customers which in turn will affect their intention to become BSI customers. Behavior has a significant positive effect on Perceived Value, indicated by the path coefficient value of 0.229 which is positive and

significant at = 5% as indicated by the t statistic 3.491 > 1.96 and p-values (0.001) < 5%. In this case, controlled behavior on the condition of the technological resources used, contributes less than the contribution of subjective norms in influencing customer value perceptions. The behavioral control includes personal efforts, seeking information, evaluating, comparing to intend to make decisions as a BSI customer. In addition, the place where technology facilities are available, available networks, services by employees, technology support equipment, systems, speed, accuracy, accuracy. and so on also contribute to controlling the behavior of prospective BSI customers to make decisions. Perceived Value has a significant positive effect on Intention to Buy, indicated by the path coefficient value of 0.753 which is positive and significant at = 5% indicated by t statistic 14.339 > 1.96 and p-values (0.000) < 5%. This shows that the perception of customer value perceived by the respondents contributes greatly to the intention to become a BSI customer. Customer value or perceived value, is the perception of the benefits of performance received with the sacrifices given, this means that if the benefits to be received are greater than the sacrifices given, it means that the perceived value will be high. This means that respondents perceive very well the benefits that will be received if they become BSI customers. Attitude, Subjective Norm, Behavior able to explain the variability of the Perceived Value construct by 56.6%. referring to Chin (1998), this value is included in the moderate category. While Perceived Value is able to explain the variability of the Intention to Buy construct of 71.7%, this value is included in the moderate category. It can be seen that the combined performance of the measurement model and the structural model has a Goodness of Fit value of 0.689, this value indicates that the combined performance of the models is in the large category (Tanenhaus et al, 2004). Furthermore, hypothesis testing can be carried out on the effect of the independent variable on the dependent variable, based on the picture below.
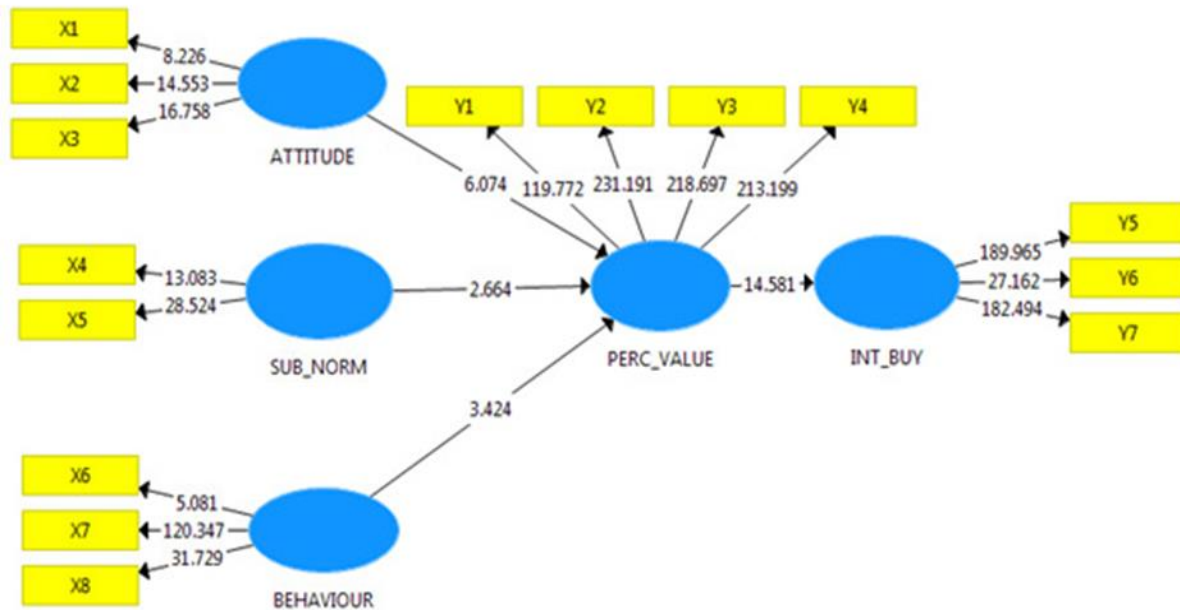
Figure 3. *Hybrid Model (t_value Model) Run Result from SmartPLS Bootstrapping, 2021*

From the results above, it shows that the attitude hypothesis towards perceived value has a t-count of 6.074 when compared to a t-table of 1.96, then the t-count is greater than t-table, meaning reject Ho, or accept H1. This means that the hypothesis that the attitude affects the perceived value is acceptable and significant. The subjective norm hypothesis on perceived value has a t-count of 2.664 when compared to a t-table of 1.96, then the t-count is greater than t-table, meaning reject Ho, or accept H1. This means that the subjective norm hypothesis affects the perceived value is acceptable and significant. The control behavior hypothesis on perceived value has a t-count of 3.424 when compared to a t-table of 1.96, then the t-count is greater than t-table, meaning reject Ho, or accept H1. This means that the hypothesis of control behavior that affects the perceived value is acceptable and significant. Furthermore, the perceived value hypothesis on intention to buy has a t-count of 14,581 when compared to a t-table of 1.96, then the t-count is greater than t-table, meaning reject Ho, or accept H1. This means that the perceived value hypothesis that affects the intention to buy is acceptable and significant. Overall, all Ho hypotheses are rejected and H1 is accepted.

CONCLUSIONS

1. Attitude contributes 47% to the value perception of Indonesian Islamic bank customers. The contribution of the compatibility aspect or the suitability of the technology used by customers contributed 77.2% in shaping the attitude or attitude of BSI customers to the perception of BSI's value.

2. Subjective norms, or subjective norms adopted by BSI customers, contributed 24.6% to the customer value perceived by BSI customers. The contribution of the influence of an inferior reference group, such as coworkers, college friends, etc., contributes to the subjective norms adopted by 86.1% in influencing the perception of the value of BSI customers.

3. Perception of behavior control, or controlled behavior, contributed 22.9% to the perception of customer value of BSI customers. Contribution of the aspect of resource condition supporting facilities by 95.3% in forming a controlled behavior to perceive the customer value of BSI customers.

4. Customer's perception of value contributes 75.3% to the interest in using BSI. The economic, social, psychological and emotional

values contributed 97.4% in forming interest in using BSI.

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