Globethics Repository



APPLICATION OF THEORY REASONED ACTION IN INTENTION TO USE ISLAMIC BANKING IN INDONESIA

This page was generated automatically upon download from the Globethics Repository. More information on Globethics see https://www.globethics.net. Data and content policy of Globethics Repository see https://repository.globethics.net/pages/policy.

Item Type	Journal volume
Authors	Reni, Andi;Ahmad, Nor Hayati
Publisher	UIN Jakarta
Rights	With permission of the license/copyright holder
Download date	2026-11-10 03:28:06
Link to Item	http://hdl.handle.net/20.500.12424/235013

Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah (Journal of Islamic Economics)
Volume 8 (1), January 2016
P-ISSN: 2087-135X; E-ISSN: 2407-8654
Page 137 - 148

APPLICATION OF THEORY REASONED ACTION IN INTENTION TO USE ISLAMIC BANKING IN INDONESIA

Andi Reni, Nor Hayati Ahmad

Abstract. Application of Theory Reasoned Action in Intention to Use Islamic Banking in Indonesia. *This paper investigates the constructs of Theory of Reasoned Action (TRA), and Theory of Planned Behavior (TPB) (attitude, subjective norm, religion, knowledge, pricing, and government support) on customer behavioral intention and Islamic banking selection. This research using Partial Least Square Structural Equation Modeling with variables such as: attitude, subject norm, religion, knowledge and government support, and pricing. The result shows that attitude, subject norm, religion, knowledge and government support are statistically significant effect on intention to select Islamic bank in Indonesia. Pricing however is not significant. The results imply that Indonesian Islamic banks should strategize ways to develop positive attitude and reference amongst their customers through greater dissemination of knowledge about Islamic banking while emphasizing on the religious compliance.*

Keyword: *Islamic Banking; Intention; Theory Reasoned Action*

Abstrak. Aplikasi Teori Alasan Tindakan dalam Intensi Penggunaan Perbankan Syariah di Indonesia*. Artikel ini bertujuan untuk mengkonstruksi teori alasan tindakan dan teori prilaku terencana pada prilaku intensi konsumen dan seleksi perbankan syariah. Penelitian ini menggunakan model persamaan struktural kuadrat terendah parsial dengan variabel seperti sikap, norma, agama, pengetahuan dan dukungan pemerintah, dan penetapan harga. Hasil menunjukkan bahwa sikap, norma, agama, pengetahuan dan dukungan pemerintah memiliki pengaruh terhadap intensi dalam memilih perbankan syariah di Indonesia. Namun penetapan harga tidak memiliki pengaruh dalam pemilihan perbankan syariah di Indonesia. Hasil yang ada berimplikasi bahwa perbankan syariah harus menyusun suatu strategi untuk mengembangkan sikap yang positif dan memberikan referensi di antara para konsumen untuk diseminasi pengetahuan yang lebih besar pada perbankan syariah dalam menyesuaikan dengan kesesuaian pada prinsip syariah.*

Kata Kunci: *Perbankan Syariah: Intensi; Teori Alasan Tindakan*

Received: September 16, 2015; Revised: December 2, 2015; Accepted: December 28, 2015
College of Business, Universiti Utara Malaysia, 06010 Sintok Kedah
Email: andirenireni@yahoo.co.id; nor.hayati.@uum.edu.my
DOI: 10.15408/ijies.v8i1.2513

Introduction

Indonesia is the most populated Moslem country in the world with a total population of 207.18 million Moslem (Indonesian Central Bureau of Statistics, 2010). Although, it has the world's largest population of Moslems, Islamic banking came fairly late to Indonesia. The work of the Islamic Bureau of Bank Indonesia showed that Indonesia, especially in certain parts of the country, has considerable unmet demand for Islamic banking (Blue Print of Islamic Banking of Bank Indonesia, 2010). In Indonesia, the banking industry becomes highly competitive since the government deregulated the banking sector in 1998. A deregulation program known as PAKTO eliminated various rules and regulations in which on one side has restricted establishment of new private banks while on the other side, the government permitted foreign banks to operate in Indonesia in the form of joint venture with local banks. The local banks including Islamic banks face stiff competition from foreign banks entry. However, judging from the vast untapped Islamic banking market, Indonesian Islamic banks are eager to expand their market share as a strategy to have the competitive edge over its competitors. Considerable efforts to expand Islamic banking in Indonesia have shown good results as shown in Table 1. Islamic banking deposits on average have grown by 31.6%, while financing recorded an average growth rate 37.5%.

Table.1. Statistics of Islamic bank Vs Commercial bank: 2009 – 2013
(in Billion IDR)

Year/Div of Unit	2010	2011	% Gr	2012	% Gr	2013	% Gr	%Av Gr
Asset of iB	97,519	145,467	49.1	195,018	34.1	223,503	14.6	32.6
Asset of CB	3,008,853	3,652,832	21.4	3,542,518	-3.0	3,197,384	-9.7	2.9
Total Asset	3,106,372	3,798,299	22.3	3,737,536	-1.6	3,420,887	-8.5	4.1
% iB Asset	3.14	3.83	21.97	5.23	3.7	6.5	24.3	18.3
iB Deposit	76, 036	115,415	51.8	147,512	27.8	170,222	15.4	31.6
CB Deposit	2,563,562	3,093,848	20.9	3,542,518	14.5	3,197,384	9.7	15.1
Total Deposit	2,639,598	3,209,263	21.6	3,690,030	14.98	3,367,606	-8.4	9.4
% iB of Deposit	2.88	3.6	25	3.99	10.8	5.05	26.6	28.15
iB Financing	68,81	102,655	50.6	147,505	43.7	174,537	18.3	37.5
CB Financing	2,765,912	3,412,463	23.38	4,172,672	22.28	4.627.191	10.9	9.4
Total Financing	2,834,093	3,515,118	24.1	4,320,177	22.9	4,801,728	11.2	19.96
% iB Financing	2.41	2.92	21.2	3.414	16.9	3.635	6.5	16.13

Source: Statistik Perbankan Islamic (Islamic Banking Statistics), August 2013

http://journal.uinjkt.ac.id/index.php/iqtishad
DOI: 10.15408/aiq.v8i1.2513

Table 1. shows that the end 2013, total deposits at conventional banks was Rp.3,197,384 Billion IDR, while total deposit Islamic bank system was Rp.170,222 Billion. This represents 5.05% market share for Islamic banking deposis of the total deposit of the banking system in 2013. Islamic financing is Rp.174,537 million IDR representing 3.6% of the total banking system. Despite the increasing trend, it can be observed that until August 2013, the Islamic banking share was only 6.5% to total banking assets, 5.1% the amount of funding and 3.64% of financing of the total Indonesian banking system. The statistics suggests that the Indonesian Islamic banking market share of 6.5% was very small when compared with the 93.5% market share of the conventional banking.

The statistics also indicate weak participation by the Indonesian population with the largest number of Muslim populations in the world in particular when compared to Malaysia which has achieved a 20.6 percent share of Islamic banking although its total population was only 29.7 million in 2013 (Economic Report, Ministry of Finance, Malaysia 2013). This situation presents a challenge to Indonesian Islamic banks in marketing of their financial services to their retail customers who are in the culture which greatly depends on face to face relationship to build sales (global business Indonesia, 2013). The challenge motivates an investigation to be undertaken to identify factors which could assist Islamic banks to develop appropriate strategies to create demand for Islamic banking. Against this backdrop, this study intends to identify the factors which could increase the Islamic banking share in Indonesia based on the application of Theory of Reasoned Action and Theory of Planned Behavior.

Literature Review

The slow growth of Islamic banking in Indonesia could be due to many factors: religion, limited knowledge, attitude and weak government support. The knowledge and understanding of society on Islamic banking is still low as claimed by Fansuri (2010). This might be due the lack of socialization or promotion by the Bank Indonesia to the community throughout the regions. Some people did know about Islamic banking presence. Fansuri (2010) asserts that people might have good or even bad perception on sharia banking. The public's attitudes are that they are still in doubt or do not even believe in Islamic banking performance. The lack of empirical evidence to proof the influence of attitude on Islamic bank selection is a void intended to be addressed in this study. Weak government support is cited by Vizcaino and Suroyo, (2014)

In TRA, attitude is an important variable that predicts direclty and indirectly the behavioral intention (Fishbein & Ajzen, 1975). The researchers assert that

DOI: 10.15408/aiq.v8i1.2513

attitude towards the object is the function of the individual's belief towards the object and the individual implicit evaluation of the beliefs he/she holds as well as the function of perceived consequences of performing the behavior of interest he subjective evaluation of the individuals towards the consequences (Fishbein & Ajzen, 1975). Past studies have proven significant direct relationship of attitudes towards behaviorial intention but conducted in internet banking setting. (Athiyaman, 2002; Davis et al., 1989; Gopi & Ramayah, 2007; Ma'ruf et al., 2003; May, 2005; Ramayah et al.,2004; Shih & Fang, 2004; Taylor & Todd, 1995; Eri, 2004). Amin et al. (2011) found that attitude is positively related with the intention to use Islamic home financing. This study measures attitude from 5 elements of attitude i.e. awareness, knowledge, religion obligation which may influence lecturers' behavioral intention to select Islamic home financing. Hence the proposed hypothesis is:

TRA and TPB theory postulate that subject norm (SN) affect behavioral intention (Ajzen & Fishbein, 1980; Fishbein & Ajzen,1975). Fishbein and Ajzen (1975) find that subjective norm is a function of the perceived expectation by individual or group who are important to the person and by the persons' motivation to comply with the expectations. The results on the influence of subjective norm on behavioral intention is conflicting. Davis et al. (1989), Chau and Hu (2001), and Lewis, Agarwal, and Sambamurthy (2003) found subjective norm to be insignificant towards behavioral intention. However, Taylor and Todd (1995), Venkatesh and Davis (2000), Ma'ruf et al. (2003), Ramayah, Noor, Nasurdin, and Sin (2004), Eri (2004), Chan and Lu (2004), Ramayah, Ling, Norazah, and Ibrahim (2005), May (2005), and Gopi and Ramayah (2007) found that subjective norm has a positive direct relationship towards behavioral intention. In the context of Islamic finance, subjective norms have a direct impact to the intention (Amin et al., 2011).

Religion is a key element a group of trust. (Haq and Smithson, 2003). Earlier studies pointed that religion (Islam) as the main reason for choosing Islamic banks (Dusuki and Abdullah, 2007; Wilson, 1995; Owen and Othman, 2001; Metawa and Almossawi, 1998; Rashid et al; 2009.) However, Haron (1994) and Erol, C and El-Bdour (1989) founded religion is not significant but profit motivated criteria were an important factor to choose Islamic banking in Malaysia and Jordan respectively. In the Malaysian context, Amin et al, (2011) provides evidence that religion obligation significntly influence intention to choose Islamic home financing.

Tang et al, (2011) on personal computer users in China found knowledge of the owned computer has positive effect on the purchase intentions. Kaplan et al, (2007) who conducted a study of print media customers shows that knowledge of the print media category has significantly direct impact on intention to subscribe. Salamah Wahyuni, (2012) study about Moslem community behavior confirms Tang

http://journal.uinjkt.ac.id/index.php/iqtishad
DOI: 10.15408/aiq.v8i1.2513

et al (2011) that knowledge is a significant determinant of intention to use/choose Islamic banks.

Pricing refers to the appropriate price to sell the financing product and striking a balance between the bank and the consumer's interest (Ebert and Griffin, 1998). Olson and Zoubi (2008) Islamic banks use profit and loss sharing in charging for the financial transactions services. Abdullah and Dusuki (2006) found that Islamic banks charge hire purchase price was more expensive than conventional bank. However, Amin (2008) found lower pricing was one of the motivators for customers to use Islamic banks.

Makiyan, (2004) found that in Iran, the government intervention played more important role in Islamic banking than economic factors. In the UK, the main problems facing the development of Islamic banks are the legal structure and the government's reluctance to give Islamic banking license (Karbhari *et al*., 2004). In Thailand, the future of Islamic banking is very much dependent upon individual Muslims and Muslim organizations' support during the growth phase (Haron and Yamirudeng, 2003). In Malaysia, government supports for Islamic banking is strong and could be seen in the 9th Malaysian Plan, issuance of manyIslamic banking licenses and development of Islamic regulatory framework. (Amin et al., 2006; BIS Review, 2004). (Teo & Polk, 2003) found government support gprovides significant effect to intention but Tan & Teo, 2000; Hernandez & Mazzon, 2007 results found otherwise. However, based on the experience of Malaysia, it is expected that government support could affect customers intention to use Islamic banking in Indonesia.

Methods

Data was collected through questionnaires distributed to a sample of 500 respondents who are lecturers of 4 public universities. 375 was collected representing 75 % response rate. However, 275 questionnaires were actually used. The questionnaire was adapted from past studies: The Intention to use/select Islamic Banking was measured using 6 items from Ajzen et al (1980); Attitude and Subjective Norm from Ajzen (1980), Religion (4 items), Price (6 items) from Amin et al. (2011), Knowledge (11 items) from Erol C Bdour and Sudin Haron (1989), and Government Support (6 items) from Amin and Tan & Teo, (2000).

The data was analysed and showed high reliability with Cronbach's Coefficient Alpha greater than 0.7 and validity score above 0.7 Kaiser-Meyer Olkin. Subsequently, the research model was tested using Partial Least Square Structural Equation Modeling.

DOI: 10.15408/aiq.v8i1.2513

The present study proposes the general equation of the model as follows:

$INT_i = \alpha + \beta ATD_i + \delta SN_i + \gamma RLG_i + \lambda KNL_i + \psi PRC_i + \chi GS_i + e_{it}$

Where:

INT = Intention;

ATD = Attitude;

SN =Subject Norm;

RLG=Religion;

KNL=Knowledge;

PRC=Pricing;

GS=Government Support.

Results and Discussion

The demographic profile of the respondents shows 43.3% of the respondents were male and 56.7% were female with 35.3% of the participants were in the group of 30-39 years. 64.7% of the lecturers have Masters degree. In terms of Religion, 97% are Islam 97%, 1.7 were Christians and 1.3% were Hindu- Budha. In terms of Income, 35.3% earns between Rp.5,000,000-7,000,000 while 27.7% earns Rp 3,000,000-5,000,000. The respondents came from diverse region backgrounds, namely, west region (16%), center region (59.3%), and east region (24.3%). The Descriptive analysis shows that Lecturers using Islamic bank less than 1 year are 8.3%, 1-5 years were 63%, 6-10 years were 24.3%, and more than 10 years were 4.3%. Numbers of frequency using Islamic bank per month in 1-3 times were (18%), 4-6 times were (30%), 7-9 times were (22%), and more than 10 times were (29%).

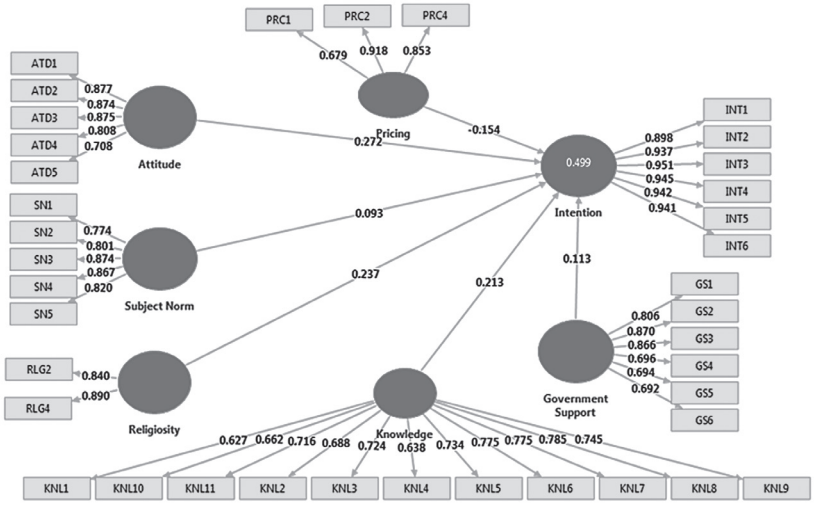
Table 2. Descriptive Statistics for Latent Variables

Latent Constructs	Number of Items	Mean	Standard Deviation
Attitude	5	3.786	.636
Subjective Norm	5	2.674	1.011
Religion	4	3.385	.968
Knowledge	11	3.664	.855
Pricing	6	2.910	.996
Government Support	6	3.518	.763

DOI: 10.15408/aiq.v8i1.2513

Table 2 shows that the overall mean for the latent variables ranged between 2.674 and 3.786. In particular, the mean and standard deviation for the attitude were 3.786 and 0.636, respectively. This suggests that respondents tended to have moderate level of attitude to select Islamic banking. The statistics also indicate that the mean for the subjective norm was 2.674 out of scale of 5. This suggests that the respondents perceived the influence from the refereed groups on the intention to select Islamic banks is moderate. However, there was some differences in the responses between the repondents as indicated by the standard deviation of 1.011.The results show a higher mean score for religion (Mean = 3.385) and knowledge with mean of 3.664. This means suggest that the respondents incline to strongly agree that religion and knowledge are important in creating intention to use Islamic banks.

Assessment of measurement model and assessment of structural model using PLS path model assessment adopted from two- step processes by Hair *et.al.* (2014) and Heseler *et.al* (2009). Assessment of measurement model in the showed individual items reliability, internal consistency reliability, convergent validity and discriminant validity. The composite reliability coefficient of the latent construct. The composite reliability of each construct ranged from 0.856 to 0.977, this namely internal consistency of the scale. The composite reliability of all constructs is above the threshold of 0.70.



The validity and reliability of the measurement model having established, the next was to test the hypothesized relationship by running algorithm and bootstrapping in smart PLS 3.0. Predictive relevance of the model: the quality of the structural model can be assessed by R2. This depicts the variance in the endogenous

variable. Based on the result reported in the table 4.5, the R2 was found to be 0.499, indicating that intention to select Islamic bank for 49.9%.

Table 3. Results of the Structural Model and Hypotheses Testing

	Betha	S E	T Value	P Values	Decision
Attitude -> Intention	0.272	0.068	4.008	0.000	Supported
Subject Norm -> Intention	0.093	0.044	2.115	0.017	Supported
Religiosity -> Intention	0.237	0.068	3.494	0.000	Supported
Knowledge -> Intention	0.213	0.064	3.341	0.000	Supported
Pricing -> Intention	-0.154	0.049	3.158	0.001	Not-supported
Government Support -> Intention	0.113	0.050	2.253	0.012	Supported

Note: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$ (one-tailed test)

At the outset, Hypothesis 1 predicted that attitude is significantly and positively influences intention to select IB. Result revealed a significant positive relationship between attitude and Intention ($\beta = .272$, $t = 4.008$, $p=0.000 < 0.05$), supporting Hypothesis 1. Hypothesis 2 predicted that subject norms significantly and positively influences to Intention. A significant positive relationship between subject norms and Intention ($\beta = -0.093$, $t = 2.115$, $p = 0.017 < 0.05$) was found, indicating support for Hypothesis 2.

Similarly, in examining the influence of religion on Intention to select IB, result indicated that religion have significantly and positively relationship with Intention ($\beta = 0.237$, $t = 3.494$, $p = 0.000 < 0.05$), was support Hypothesis 3. Hypotheses 4, knowledge have significantly and positively influences to intention. The result indicated that knowledge have significantly and positively relationship with intention ($\beta = .213$, $t= 3.341$, $p= 0.000$), supporting Hypotheses 4.

Hypotheses 5, pricing have significantly and negative relationship between pricing and intention to select IB. The result showed significant with ($\beta = -0.154$, $t=0.49$, $p= 0.000<0.05$), this hypotheses not- supported. With respect to Hypothesis 6 on the influence of Government support on Intention, result showed government

support significant and positively influences to Intention (β = 0.113, t = 2.253, p= 0.012 < 0.05). Hence, this hypothesis supported. Overall, the research model suggests that the six sets of exogenous latent variables collectively explain 49.9% of the variance of intention to select Islamic Banking.

Table 4. Variance Explained in the Endogenous Latent Variables

Latent Variables	Variance Explained (R^2)
Intention to use/select IB	49.9%

Conclusion

In conclusion, this study examines the factors derived from TRA and TPB which are postulated to influence the intention of customers to use Islamic banking in Indonesia. Using PLS-SEM analysis technique, the findings show there are five factors exhibiting direct and significance impact on intention to use/select Islamic banking. These are attitude, subjective norm, religión, knowledge, pricing. Therefore, all the direct relationship are supported, except for government support. PLS-SEM results also indicate that the underpinning TRA is applicable to test the intention to use/select Islamic banking in Indonesia. The results imply that Indonesian Islamic banks should strategize ways to develop positive attitude and reference amongst their customers through greater dissemination of knowledge about Islamic banking while emphasizing on the religious compliance. However, since this study employs only lecturers as respondents, it is recommended that future research should expand the scope of the respondents and inclusion of external variables in the model.

References

Ajzen, I. & Fishbein, M. (1980), *Understanding Attitudes and Predicting Social Behavior,* New Jersey: Prentice-Hall.

Almossawi, M. (2001), "Bank Selection Criteria Employed by College Students in Bahrain: an Empirical Analysis", *International Journal of Bank Marketing*, Vol. 19 No.3, pp. 115-25

Alam, S.S, et.al. (2012). *Is Religiosity an Important Factor in Influencing the Intention to Undertake Islamic Home Financing in Klang Valley?*. World Applied Sciences Journal 19 (7), pp. 1030-1041.

Amin, H, et.al. (2006). *Islamic Banking development in BIMP-EAGA countries: issues and potential cooperation*. Journal of Muamalat and Islamic Finance Research, Vol.3 No. 1, pp. 89-118

Amin, H. (2008). *Choice Criteria for Islamic Home Financing Empirical Investigation Among Malaysian Bank Customers*. International Journal of Housing Markets and Analysis, 1(3), pp. 256-274.

Amin, H, et.al. (2011). *Determinants of customers' intention to use Islamic personal financing: The Case of Malaysian Islamic Banks*. Journal of Islamic Accounting and Business Research. 2011, Vol. 2 No. 1, pp. 22-42

Alam, S. M, et al. (2008). *Interest, A Condemned Money & Prohibited in the Strongest Possible Terms in Islam.* Economic Review, 11, 2008

Chau, P.Y.K. & Hu, P.J.H. (2001). *Information Technology acceptance by individual proffesionals: a model comparison approach*. Decision Science, Vol. 32 No. 4, pp. 699-719.

Davis, F.D. et.al. (1989). *User Acceptance of computer technology: a comparison of two theoretical model*. Management Science, Vol. 35 no. 8, pp. 982-1003.

Dusuki, A., & Abdullah, N. (2007). *Why do Malaysian customers patronise Islamic banks?* Marketing, 25(3), pp. 142-160

Ebert, R.J. & Griffin, R.W. (1998). Business Essentials. New Jersey: Prentice Hall.

Eri, Y. (2004). *Retailing on internet the Buying Intention*. (Unpublished Thesis). Penang: School of Management University Sains Malaysia.

Erol, C. & El-Bdour, R. (1989). *Attitudes, Behaviour, and Patronage Factors of Bank Customers towards Islamic Banks*. International Journal of Bank Marketing, 7(6), pp. 31-37.

Erol, C. & El-Bdour, R. (1990). *Conventional and Islamic Banks: Patronage Behavior of Jordan customers*. International Journal of Bank Marketing, Vol. 8 No.4, pp. 31-37.

Fishbein, M. & Ajzen, I. (1975). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Reading: Addison Wisley.

Gopi, M & Ramayah, T. (2007). *Applicability of Theory of Planned Behavior in Predicting Intention to Trade Online: Some evidence from a Developing Country*. International Journal of Emerging Markets, Vol. 2 No. 4, 2007, pp. 348-360.

Haron, S. et.al. (1994). *Bank patronage factors of Muslim and Non-Muslim Customers*. International Journal of Bank Marketing, 12(1), pp. 32-40

Haron, S. & Yamirudeng, K. (2003). *Islamic Banking in Thailand: Prospects and Challenges*. International Journal of Islamic Financial Services, 5 (2), 1-11.

http://journal.uinjkt.ac.id/index.php/iqtishad
DOI: 10.15408/aiq.v8i1.2513

Kaplan, A.M, et.al. (2007). *Factors Influencing The Adoption of Mass Customization: The Impact of Base Category consumption frequency and need satisfaction*. The Journal of Product Innovation Management, Vol. 24 No. 1, pp. 101-16.

Karbhari, Y, et.al. (2004). *Problems and Challenges Facing the Islamic Banking System in the West : The Case of the UK.* Thunderbird International Business Review, Vol 46 (5), pp. 521-543

Khazeh, K. & Decker, W. (1992). *How Customers choose Banks*. Journal of Retail banking, 14(4), pp. 41-44.

Lewis, W, et.al. (2003). *Sources of influence on beliefs about information technology use: an empirical study of knowledge workers*. MIS Quarterly, Vol. 27 No. 4, pp. 657-78.

Makiyan, S.N. (2003). *Role of Rate of Return on Loans in the Islamic Banking System of Iran*. Managerial Finance, 29(7), pp. 62-69.

Metawa, S.A. & Al-Mossawi, M. (1998). *Banking Behavior of Islamic Bank Customer: Perspectives and Implications*. International Journal of Bank Marketing, 16 (7), pp. 299-313.

Metwally. (2006). *Economic Consequences of Applying Islamic Principles in Muslim Societies*. Journal of Islamic Banking and Finance 23(1), pp. 11-33

Othman, A. & Owen, L. (2001). *Adopting and Meauring Customer Service Quality (SQ) inIslamic Banks: Case Study in Kuwait finance House*. International Journal of Islamic Financial Services, Vol.3 No.1, pp.1-26.

Olzon, D. & Zoubi, T.A. (2008). *Using Accounting Ratios to Distinguish Between Islamic and Conventional Banks in the Gcc. T*he International Journal of Accounting, 43, pp. 46-65

Ramayah, T. et.al. (2004). *The relationships between belief, attitude, subjective norm, intention, and behavior towards infant food formula selection: the views of the Malaysian mothers*. Gadjah Mada International Journal of Business, Vol. 6 No. 3, pp. 405-18.

Ramayah, T. et.al. (2005). *Determinants of Intention to Use an Online Bill Payment System Among MBA Students*. E-Business, No. 9, pp. 80-91.

Rashid, M. et.al. (2008). *Quality Perception of the Customers towards Domestic Islamic Banks in Bangladesh*. Working Paper, Dhaka

Shih, Y.Y. & Fang, K. (2004). *The Use of Decomposed Theory of Planned Behavior to Study Internet Banking in Taiwan*. Internet Research, Vol. 14 No. 3, pp. 213-223.

Tang, Z. et.al. (2011). *Antecedents of Intention to Purchase Mass Customized Products*. Journal of Product & Brand Management, Vol 20 (4), pp. 316–326.

Tan, M. & Teo, T.S.H. (2000). *Factors influencing the adoption of Internet Banking*. Journal of the Association for Information systems, Vol. 1 No. 5, pp. 1-42.

Teo, T.S.H. & Pok, S.H. (2003). *Adoption of WAP-enabled Mobilephones Among Internet users*. The International Journal of Management Science, Vol. 31, pp. 483-98.

Venkatesh, V. & Davis, F.D. (2000). *A theoretical Expansion of The Technology Acceptance Model: Four Longitudinal Field Studies*. Management Science, Vol. 46 No. 2, pp. 186-204.

Wahyuni, S. (2012). *Moslem Community Behavior in the conduct Islamic Bank: The Moderation Role of Knowledge and Pricing*. International Conference on Asia Pacific Business Innovation and Technology Management, Procedia-Social and Behavioral Sciencies 57 (2012), pp 290-298

Zainuddin, Y. et.al. (2004). *Perception of Islamic Banking: Does It Differ among Users and Non Users*. Journal Management and Bisnis, 6(3), pp. 221-232.

http://journal.uinjkt.ac.id/index.php/iqtishad
DOI: 10.15408/aiq.v8i1.2513