



Analysis of Student Intentions in Using Islamic Bank Products

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Abstract. Islamic banks, which are one of the contributors to the national economy, have the potential to develop their existence. The existence of a large number of Muslim communities is an opportunity for the growth of Islamic banks. This study was conducted to analyze the intentions of students in Lampung Province is using Islamic bank products. The variables used in analyzing intentions in this study are religiosity, trustworthiness, and marketing communication (relationship marketing, advertising, and perceived ease of use). This research belongs to the category of quantitative research that comes from primary data in the form of structured interviews in the form of questionnaires and secondary data sources obtained from related literature studies. The analysis tool uses Structural Equation Modeling – Partial Least Square (SEM-PLS). The results of the study indicate that religiosity, trust, and marketing communication (relationship marketing, advertising, and perceived ease of use) affect students' intentions to use Islamic bank products, religiosity also affects trust in using Islamic bank products. This has implications for Islamic banks for the need for marketing communications that better meet student expectations. Providing a good perception of benefits regarding Islamic teachings and individual benefits is also needed to increase students' trust and religious attitudes towards Islamic banks.

Keywords: college student · intention · islamic banking · religiosity

1 Introduction

Banking, which is the accelerator of the Indonesian economy [1], does not escape the existence and contribution of Islamic banking in it [2]. Islamic banking consists of Sharia Business Banks (BUS) and Sharia Business Units (UUS) [3]. Islamic banks can be interpreted as banks that prioritize Islamic principles and sharia in their management based on teachings as basic legal and operational guidelines [4]. Islamic banks offer products as well as conventional banks, but there are slight differences including sharia savings, sharia pawning sharia financing, sharia demand deposits, to sharia deposits [5]. According to Financial Service Authority (OJK), Islamic banking consists of 15 units of BUS and 20 UUS. However, in order to accelerate the growth of Islamic banks in Indonesia that is synergistic with the Indonesian Islamic Economics and Finance Masterplan (MEKSI) 2019–2024, in February 2021, three banks were officially merged, including State-Owned Enterprises (BUMN), namely BNI Syariah, BRI Syariah, and

Table 1. The Country with the Largest Muslim Population in 2021

Country	Total Population	Muslim Percentage	Muslim Population
Indonesia	266.500.000	86,7%	231.055.500
Pakistan	220.000.000	96,5%	212.300.000
India	1.370.000.000	14,6%	200.020.000
Bangladesh	170.000.000	90,4%	153.680.000
Nigeria	200.000.000	53,5%	107.000.000

Mandiri Syariah [6]. The public and customers also responded positively to the merger of the three Islamic banks [7], one of which was by increasing trust in saving in Islamic banks [8].

Islamic banking continues to show improved performance every year with total assets of BUS and UUS as of September 2021 showing a growth of 6.12% from 2020 [3]. The existence of Islamic banks is also increasingly popular which is driven by the growing level of public awareness in the use of Islamic banking services, support for infrastructure and Islamic banking networks, and support for more facilitative government regulations on the Islamic economy [9].

The number of Muslim population can also strengthen the position of Islamic banks. According to a report from The Royal Islamic Strategic Studies Center [10], the countries with the largest total Muslim population worldwide are listed in Table 1.

Indonesia consists of the largest total Muslim population in the world with a total of about 231 million people with a percentage of 86.7% of the total population of Indonesia. However, this is not included with the number of Islamic banking customers, which are only around 12% of the total Muslim population as of 2020 in Indonesia [11]. This shows that the number of Islamic bank customers is still quite low which causes the market share of Islamic banks is still low.

This certainly makes various steps need to be taken from various parties to again increase the market share of Islamic banks. According to the BPS, data on the younger generation at the age of 15–24 years account for more than 80% of the total age group [12]. The population with a university background at the Strata 1 (S1) or undergraduate level is 8,483,213 people [13]. Based on those numbers, students can be said to be quite potential to increase the market share of Islamic banks.

Students' perceptions of islamic banks tend to be low regarding their religious beliefs and beliefs. As many as 78% of students stated that religious beliefs and trust in banks were still an obstacle in their interest in saving in islamic banks [14]. Lack of knowledge about islamic banks and the perceived bad reputation of islamic banks can also be a factor causing students' reluctance to save in islamic banks [15]. Good marketing communication by educating, informing, and inviting students needs to be carried out in attracting students' interest in using islamic bank products [16]. This study was conducted with the aim of knowing the intentions of students in Lampung Province in using islamic bank

products in terms of religiosity, trust, and marketing communication (relationship marketing, advertising, and perceived ease of use). This research was conducted on students because they are potential consumers for Islamic banks.

2 Literature Review

2.1 Religiosity

Religion is a structured set of beliefs, practices and symbols that make individuals feel close to God and become guidelines for relating to others [17, 18]. Religion influences lifestyle and plays an important role in determining consumer behavior [19]. Religion will also determine a person's beliefs, values, habits and economy [17].

Researchers generally use religiosity as a construct to measure religion [19]. Although religiosity is related to certain aspects of behavior, there has not been much research on this relationship [20]. Religiosity is related to worship (veneration), devotion, and individual belief in God [18]. Religiosity is an individual character that has an impact on behavior and attitudes [20]. Religiosity can be defined as the main factor that becomes the main focus in research on Islamic banks [17]. Religiosity is related to the attitudes and behavior of individual Muslims. A favorable attitude for Islamic banks will be given from individuals who do feel that Islamic bank services are in accordance with the principles of Islamic values [18]. Previous research has shown that one of the determining factors in the implementation and use of Islamic banking services is the attitude of religiosity [21]. Individuals who feel anxious and anxious about Allah's rewards and have faith and believe in Islamic law will have a good perception of Islamic banks and are more likely to like Islamic banking products [22]. Therefore, the hypotheses proposed in this study include:

H₁: Religiosity has a positive effect on intentions to use Islamic bank products

2.2 Marketing Communication with Intentions

Communication plays an important role in shaping customer behavior in choosing financial products and services to be used [23]. Banks strive to communicate their products and services to create and maintain brand equity that will form long-term relationships with consumers. Products and services at Islamic banks that are communicated must be in accordance with Sharia norms and principles, so that advertised products or services are not misleading [24].

Marketing communication is obviously significant in Islamic banking industry, it helps to communicate with their existing and potential customer, convey the corporate values, provide the information about the banks and products, and share the objectives and advantages through diverse marketing channels [23]. Previous research in Islamic banking shows that marketing communications has three aspects or dimensions including relationship marketing, advertising, and perceived ease of use [23], while in different research those dimensions called as communication factor [25].

Relationship marketing aims to get customers by providing better service through personal interaction [23]. Relationship marketing creates an exchange of information

between consumers and service providers that will lead to positive attitudes and behavior towards the bank [23, 26].

The results of previous studies indicate that an effective way to inform consumers of products and positively influence purchase intentions is advertising [27]. Information obtained by customers will increase customer intentions to use Islamic banks [23]. Perceived ease of use relates to individual beliefs to use a system with minimal effort [28]. Consumers have a tendency to use online banking services to minimize time, effort, cost and can improve performance [23]. Previous research has shown that the ease of use perceived by consumers has a positive effect on intentions to use the banking system or service [23, 29]. Based on the elaboration, the hypotheses proposed include:

H_{2a}: Relationship marketing has a positive effect on intentions to use islamic bank products

H_{2b}: Advertising has a positive effect on intentions to use islamic bank products

H_{2c}: Perceived ease of use has a positive effect on intentions to use islamic bank products

2.3 Trust

Trust is a consumer's belief about honesty that banks do not do things that harm consumers [29]. Compliance with Islamic principles (Sharia) is the basis of trust for Islamic bank customers [18]. Belief in Islamic principles is a Muslim character [20]. In Islamic banking, trust is related to the moral obligation of individuals to carry out their responsibilities [30]. Trust in Islamic banks is related to being trustworthy, honest, and fair [20]. Trust plays an important role in getting and retaining consumers [30]. Research on the relationship between trust has been carried out [31, 32] but does not focus on Islamic banks [20].

Previous research show that religiosity mediates the effect of religiosity on consumer intentions to use Islamic banks. Religiosity affects trust, trust is recognized as a driving factor for behavioral intentions in consumers [18]. Previous research shows that trust significantly has a positive effect on interest in saving [33]. Religiosity and trust together or simultaneously has a great effect on performing the decision to choose islamic bank products [34]. Based on this, the hypotheses in this study include:

H₃: Religiosity has a positive effect on trust

H₄: Trust has a positive effect on intentions to use islamic bank products

3 Research Methodology

This research was carried out by taking a college students from Lampung Province with primary data collection in the form of a structured questionnaire in the period November to December 2021. Secondary data such as literature and studies on research-related topics were used in this study. The sampling technique used in this research is using purposive sampling method with questionnaires distributed online. The purposive sampling method is limited in the scope of certain types of people who are also classified based on the type of information they want to know and the fulfillment of all the criteria set by the researcher [35]. The respondent criteria related to this study are the student

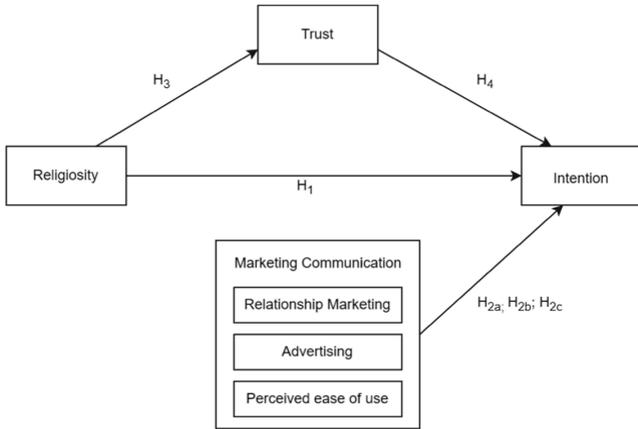


Fig. 1. Research Model

who still pursuing a bachelor degree or undergraduate students from University located in Bandar Lampung city and also the undergraduate students who already use islamic bank product previously (Fig. 1).

This study uses a few variables including trust, religiosity, marketing communication (relationship marketing, advertising, and perceived ease of use), and intention. The trust variable item consists of five items adopted from [18] and [36]. The religiosity variable item consists of seven items adopted from [18]. However, in the religiosity variable, there were two items that were deleted because these variables were not valid in the early stages of testing. Marketing communication variable consists of three aspects, namely advertising, relationship marketing, and perceived ease of use, has variables adopted from [25]. All of these variable items were not included in this study, item measurement used in this study are the items which has the highest significance value in previous study. Relationship marketing will be measured by five items, three items to measures advertising, and perceived ease-of-use is measured by three items. The variable item consumer behavioral intention was adopted from [37] which consists of three items.

Data processing regarding variable items is then carried out using Structural Equation Modeling – Partial Least Square (SEM-PLS). SEM-PLS is used in order to test the theory of the relationship of a number of variables simultaneously which can be classified as a multivariate analysis technique [38]. Indicators and variable items that were processed using SEM-PLS in this study used the reflective type because the items explained the theory of the variables used.

4 Result and Discussion

Data was collected by distributing questionnaires to respondents using the google form. The distribution of research questionnaires was carried out to 150 students spread over several universities in Bandar Lampung city. Of the 150 distributed, as many as 3 respondents did not fill out the questionnaire completely, and 7 respondents had never

Table 2. Respondents Demographic Characteristics

Characteristic	Category	Total respondents	Frequency
Age	17–20 years	56	40.00
	21–25 years	84	60.00
Gender	Men	79	56.43
	Women	61	43.57
University	University of Lampung	54	38.57
	Bandar Lampung University	37	26.43
	IIB Darmajaya	25	17.86
	Teknokrat University	16	11.43
	Muhamadiyah University of Lampung	8	5.71
Semester	1–4	42	30.00
	5–8	74	52.86
	9–12	22	15.71
	> 12	2	1.43
Income	< Rp 500.000	33	23.57
	Rp 500.000 – Rp 1.000.000	68	48.57
	> Rp1.000.000-Rp2.000.000	36	25.71
	> Rp 2.000.000	3	2.14
Banking product used	Sharia savings	85	60.71
	Sharia deposits	13	9.29
	Islamic banking services	42	30.00

used Islamic banking products, thus the data that could be processed further were 140 questionnaires. The characteristics of the respondents as described in Table 2.

The demographic characteristics of the respondents in Table 2 are represented by respondents aged 21–25 years (60%), male (56.43%), coming from universities in Bandar Lampung, especially Lampung University (38.57%), income of Rp. 500,000 – Rp 1,000,000 (48.57%) and using sharia savings products (90.71%).

4.1 Measurement Model Test Result

Evaluation of the measurement model in this study was carried out by evaluating convergent validity and discriminant validity. The recommended outer loading values for evaluating convergent validity are 0.70 and Average Variance Extracted (AVE) 0.50 [39]. To evaluate the discriminant validity construct, a heterotrait-monotrait ratio (HTMT) was used with a cut-off value of 0.90 [18]. The reliability test in this study used the value of composite reliability (CR) and Cronbach's alpha (CA). The results of the measurement evaluation are in Table 3.

Table 3. Result of Measurement Model Evaluation

Construct	Outer Loading	AVE	CR	CA
Religiosity		0.708	0.924	0.897
Complutory prayer	0.828			
Ramadhan fasting	0.838			
Pay for zakat	0.828			
Avoid sin	0.855			
Avoid haram income	0.859			
Read quran regularly	0.559			
Follow islamic order in every aspect of life	0.605			
Trust		0.643	0.900	0.861
Care about islamic principles	0.809			
Keep deposit safe	0.776			
Keep privacy safe	0.766			
Has commitment	0.828			
Maintain customer trust	0.828			
Relationship marketing		0.746	0.936	0.915
Understand customer needs	0.889			
High integrity	0.888			
Provide reliable service	0.824			
Inform profit sharing	0.890			
Meet customer expectations	0.826			
Advertising		0.794	0.920	0.870
Inform islamic banking features	0.874			
Assist to get the latest information	0.885			
Source of information	0.914			
Perceived ease of use		0.731	0.891	0.817
Learning how to use mobile islami banking is easy	0.861			
Interaction doesn't need a lot of mental effort	0.865			
Easy to use to accomplish banking task	0.838			
Intention		0.837	0.939	0.902
Intend to adopt islamic banking service in the future	0.946			
Frequently use islamic banking service in the future	0.938			
Strongly recommend others to use islamic banking	0.859			

The results of the evaluation of the measurement model show that there are two indicators in religiosity construct that has an outer loading value < 0.70 which causes dropping from the construct or should be removed from the model and retested. The results of the retest show that all indicators in the construct used in this study have an outer loading value > 0.70 . The other variables show that the outer loading is greater than 0.70 (> 0.70) in all indicator. The construct value in this study also has an AVE value > 0.50 . Thus, the construct indicators of religiosity, trust, advertising, relationship marketing, ease of use and intention are valid. The HTMT value in the research constructs ranged from 0.471 to 0.840 , which lower than the cut-off set at 0.90 , so that the discriminant validity had met the specified requirements. The CR value is greater than 0.70 and the CA value is greater than 0.70 which mean all the constructs including religiosity, trust, marketing communication (relationship marketing, advertising, and perceived ease of use), and intentions are reliable.

4.2 Structural Model Test Result

Structural model testing is carried out in order to assess the significance and relevance of the structural model relationship and assess the level of the coefficient of determination (R^2) [18, 39]. The value of the coefficient of determination (R^2) is used to describe the size of the proportion of endogenous variants described by exogenous constructs [39]. The value of R^2 in this study is 0.309 for trust and 0.588 for intention to use islamic bank products.

The significance and relevance result of the structural model evaluation in this study is shown in Table 4.

Structural model testing shows the influence between research constructs. The test results show that all constructs have a significant effect, this can be seen from the t-statistic value which is greater than 1.96 (> 1.96) and the p-value is smaller than the alpha level of 0.05 (< 0.05). Thus, the hypotheses proposed in this study, namely H_1 , H_2 , H_{2a} , H_{2b} , H_{2c} , H_3 , and H_4 are accepted.

The indirect effect of religiosity to intentions through trust is 0.147 with a t-statistic value of 2.887 , greater than the t-table value 1.96 (> 1.96) and a significance value of

Table 4. Result of Structural Model Evaluation

Path Analysis	β	T-value	P-value	Conclusion	Hypothesis
RG - > IN	0.302	3.701	0.000	Significant	Accepted
RM - > IN	0.920	8.747	0.000	Significant	Accepted
AD - > IN	0.735	13.328	0.000	Significant	Accepted
EU - > IN	0.844	3.545	0.000	Significant	Accepted
RG - > TR	0.556	8.669	0.000	Significant	Accepted
TR - > IN	0.264	3.102	0.001	Significant	Accepted

a. Notes: RG: Religion; IN: Intention; TR: Trust; RM: Relationship Marketing; AD: Advertising; EU: Perceived Ease of Use

0.002, which smaller than the alpha level of 0.05 (<0.05). Thus, it could be stated that trust partially mediates the effect of religiosity on intentions. Partial mediation occurs if the indirect effect of mediation is significant but the coefficient value is lower than the direct effect [40].

4.3 Discussion

Based on the result of this study, islamic bank need to be more concerned about maintaining customer trust through their commitment regarding to run the business with islamic principle. These are in line with the finding about religiosity, which can be stated that students tend to avoid haram income. According to [41], there are shifting of millennial behaviors nowadays which can be summarized in 5S Model (safety security, screen, self-expression, social, and spiritual). Muslim millennial tend to be more religious, most of them have awareness in islamic principle and even islamic economies including banking and investment [41]. This could be a great opportunity for enhancing the millennial interests in islamic bank product.

The results of the study describe that religiosity and trust has an influence on student intentions in using Islamic bank products. Moreover, the finding show that trust provides a partial mediating effect between the relationship of religiosity and intention to use Islamic bank products. This is in line with previous research that religiosity and trust have an influence on a person's intention to use Islamic bank products [42]. In the concept of religiosity, belief and loyalty is a focus that is embedded in a person. Someone will certainly try to obey religious rules and implement the spiritual side in every choice to act [42]. This is in line with a person's level of trust which is a crucial factor in accepting the implementation of Islamic banking [36]. Trust also refers to the satisfaction and expectations perceived by consumers so that in the end it affects consumer interest in using the product [43]. With the benefits offered from Islamic banks, both from the aspect of satisfaction and the perception of religiosity offered can affect consumer intentions.

The study also shows that marketing communication aspects including relationship marketing, advertising, and perceived ease of use had a significant effect on the intentions of the college students in using Islamic bank products. Marketing communication could provide information about a product and inspiring consumers to use or make purchase transactions for products that are carried out either directly or indirectly [44].

The advertising about islamic bank product need to be more informative and persuasive, as the students expect the source of information about islamic bank and product from its advertising. In additional, islamic bank have to maintain a good relationship with their customer through providing the information of profit sharing. This is important to increase the students intention in islamic banking. According to [45], the information of profit-loss sharing significantly affect consumer intention on financing in islamic bank.

All of the features provided by islamic bank must be beneficial for consumer. Perceived ease of use become one of key point in digital era. In the banking industry, all of the banks already provide their consumer by internet-based services like mobile banking. The company must ensure that the use of their services do not make customer put so much effort in it. Perceived ease of use has a positive and significant effect on customer intentions regarding use an islamic bank product [46].

Marketing communication aspects had a significant influence on students' awareness and intention to use Islamic banks [16]. This is in line with the role of communication in Islamic banks which will provide good understanding and knowledge about products and services of Islamic bank products. Marketing communication will have a cognitive impact for students to have more potential to use Islamic bank instruments and products.

5 Conclusion

In the concept of Islamic banking, the development of student interest as potential consumers can be achieved by focusing on everything that has an effect on building intentions. This study resulted in the finding that individual religious attitude showed a positive and significant effect on students' intentions to use Islamic banks. The attitude of religiosity also shows a positive and significant influence on trust about Islamic banks. People who tend to adhere to Islamic rules and guidelines in the implementation of daily life have a sense of trust and intention to use Islamic banks which have Islamic principles. In addition, the trust that a person has shows a positive and significant influence in building students' intentions to use Islamic banks. External factors, namely marketing communications aspects including relationship marketing, advertising, and perceived ease of use showed a positive and significant influence on the intention to use Islamic banks. This makes Islamic banks need to convey and provide the best information for consumers. This information will indirectly create consumer trust and confidence in Islamic banks. Providing a good perception of benefits regarding Islamic teachings and individual benefits will increase the intention to use Islamic bank products.

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