

# A Study on the Relationship of Attitude Subjective Norm and Perceived Behavioral Control Towards Customer intention to Use Islamic Product in Banking services

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The uniqueness of Islamic banking in Malaysia is seen in the co-existence of Islamic banking operation side by side with conventional banking operations. Instead of establishing many new Islamic banks, Bank Negara Malaysia (BNM) introduced a concept of 'Islamic window' which allows the existing conventional banks to serve Islamic banking products to customers. The co-existence of both banking styles has brought both positive and negative challenges to Islamic banking. Being a player in a dual market, Islamic banks should be able to recognize the opportunity that influences their growth and market share control. Hence this paper aims to understand the factors that influence customer intention to use Islamic product in banking services. A conceptual framework is constructed based on Ajzen's theory of Theory Of Planned Behavior (TPB) and research hypotheses are developed in order to focus attention on sets of factors that influence intention to use Islamic product in banking services. A total 300 customers from various races, religions age and income group in the Klang Valley are respondents to the questionnaire. The data was than analyzed using the Statistical Package for the Social Science (SPSS software version 22). Relationships between the variable were evaluated and the findings show a positive and significant relationship of attitude to behavior and perceived behavioral control on customer intention to use Islamic products in banking service.

**Key words:** *Islamic banking, Islamic Finance, attitude towards behavior, subjective norms, perceived behavioral control, Islamic and conventional, Theory of Planned Behavior (TPB).*

## Research Background

The financial system *is a section* of the economy made up of firms and institutions that provide *financial services* to commerce and the public. The sector consists of a wide range of companies and institutions, including banks, investment and insurance companies, provides support and is an ancillary in developing and sustaining the economy of a country. It enables the financial intermediation process which facilitates the flow of funds between savers and borrowers, thus ensuring that financial resources are allocated efficiently towards promoting economic growth and development.

The past few decades have witnessed the effort made by Malaysia to strengthen and leverage its economy through its unique financial system. The co-existence of conventional and Islamic financial systems has brought richness and opportunity for economic growth. Ensuring the efficiency of its operation, these financial systems are led and controlled by Bank Negara Malaysia (BNM). Islamic banking occupies a central role within the Islamic financial system, Dusuki and Abdullah, (2007), this is driven by the increased number of Muslims who wish to lead their lives according to the Shariah, the legal code of Islam Abdul-Majid, et. Al (2010) and Njegovanovic, (2018). The hallmark of Islamic banking activities is its prohibition of interest rate (usury), which violate the principles of justice and fairness according to Islam as prescribed in Quran:

“And whatever you lay out with the people in order to obtain an increased return, this increase you nothing with Allah, but whatever you give in alms, seeking Allah’s pleasure, it is those who receive multiplied recompense”

The prohibition of interest, Gharar and Maysir aims at protecting the society and economy, these prohibitions can be found in the Quran and give form to the substantial objective that characterizes the Islamic banking system. Hence Islamic Finance requires that banks operate without resorting to interest, which however, is a key factor in the functioning of traditional finance.

## Problem Statement

Malaysia's Islamic finance industry has been in existence for over 30 years. The enactment of the Islamic Banking Act 1983 enabled the country's first Islamic Bank to be established. Since its inception, the volume and reach of Islamic banking has risen significantly. Islamic banks in Malaysia offer a wide range of Shariah-compliant financial information to Malaysians regarding related products. The purpose of the Islamic banking system is to expand the unity of Muslims. It is also to ensure a fair distribution and utilization of funds in compliance with

Islamic principles. This entails that all banking operations from deposit transactions to financing and products offered by Islamic banks to customers should comply with Shariah law.

Islamic banking assets as at 2014 are currently standing at \$882 billion with Malaysia holding the highest Islamic banking assets among ASEAN countries (E&Y, 2016) and this total asset is expected to increase in 2015, (E&Y, 2016). The Malaysian government is confident to set a target of 40% market share for Islamic financing in Islamic banking sector by 2020 (IFSB, 2016), however recent report by IFSB show that the global Islamic banking growth is experiencing a moderate growth as the compound annual growth rate in the last three years (2011-2014) has been at 13.8% which compares with the 17.1% growth between 2008 and 2011. In the first six months of 2015, there have been some downward pressures in the growth rates, the Indonesian Islamic banking sector particularly has experienced contractions in both asset values and total deposits. The financing growth rates have also lowered relative to 2014 in most countries, including Saudi Arabia, Malaysia, the UAE, Bangladesh and Indonesia (IFSB, 2016). This situation is expected to be more challenging in the coming year as cautioned by major international rating agencies.

Muslim population accounts for 61.3 % of total population in Malaysia (department of statistic Malaysia, 2016) hypothetically this percentage is large enough to accelerate the growth and market share of Islamic banking in Malaysia, however this is not the case. The study on perception of Muslim and non-Muslim towards Islamic banking in Malaysia shows that there is significant different between Muslim and non-Muslim acceptance towards Islamic banking, M.Juwairiah (2011) and Nazal, (2017). The non-Muslims respondents conclude that Islamic banking does not gives any advantage to them, however the Muslims respondents agree that Islamic banking does gives advantage to the user as it is conducted based on Shariah. According to Karim A.A and A.Z Affif (2005) who based their study in Indonesia, the customer view of Islamic banking facilities is that they are limited when compared to conventional banking facilities, this makes most customers prefer to choose conventional banking rather than Islamic. The number of customers using Islamic banking product are still far behind compared with conventional banks (Ahmad Razim et.al, 2017).

Recent studies among rural and urban Islamic banking users show that the there is significant difference between urban and rural customers in terms of their awareness towards Islamic retail Banking (IRB). Respondents from both regions perceive IRB products and services as complex and the perceived complexity seems to be greater among rural and non-Muslim customers compared to urban and Muslim customers (T. Seethalachumy, 2016). In this respect, Islamic banking statistic remain is small relative to total banking industry. Research was also conducted on Kuwait Finance House (KFH) which shows that almost 35 years after establishment KFH customers are still unaware of or not using many of the Islamic finance products and services Kamal Naser et.al, (2013). A recent study by T. Seethalachumy (2016) found that despite the

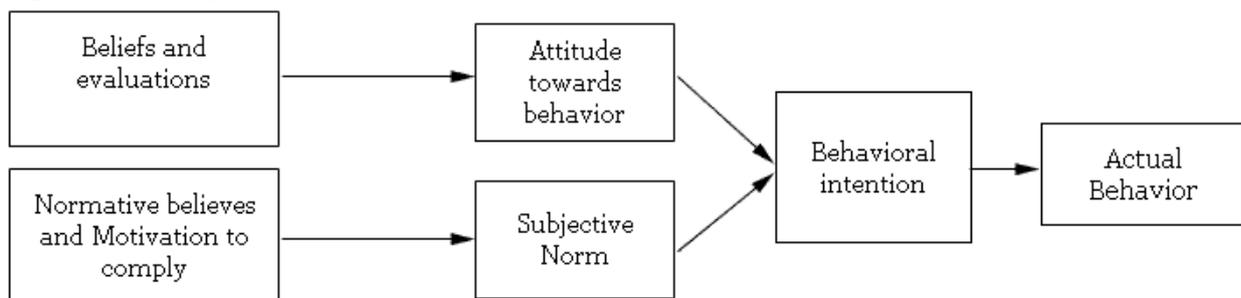
fact that the majority Islamic bank customers in urban and rural regions are aware of the existence of Islamic retail banking products and services, there are customers who are still not aware. This signifies that Islamic retail Banking has not reached out to all the segments of banking customers in Malaysia. This identifies a need to understand the consumer behavioral intention to choose Islamic banking product and services.

The Islamic banking industry in Malaysia may have gained large attention at national and international level, however even 33 years after o its' inception, it has yet to control total banking industry market share As the landscape of global financial market change, and the industry must be ready to respond to it, hence this study will try to understand factors that influence consumer behavioral intention to choose Islamic banking products and services.

### Literature review

The theory of planed behavior was developed as an extension to Ajzen and Fishbein's, Theory of Reasoned Action (TRA). This part will review the evolution of these two theories and their application in Islamic finance context. TRA focused on understanding the relationship between person's belief, attitude, norms, intention and behavior Taib et al. (2008) and Njagi, Mwanja & Manyasi (2018). This model aims at understanding a person's behavioral intention, which is determined by the person's attitudes and his/her subjective norms. Fishbein and Ajzen, (1975), define subjective norms as the person's perception that most people who are important to him think he should or should not perform the behavior in question Fishbein and Ajzen (1975). According to TRA, the attitude of a person towards a behavior is determined by his beliefs on the outcome of the behavior and the evaluation of the potential outcome. TRA posits the important aspect of an attitude is whether it is positive, negative, or neutral.

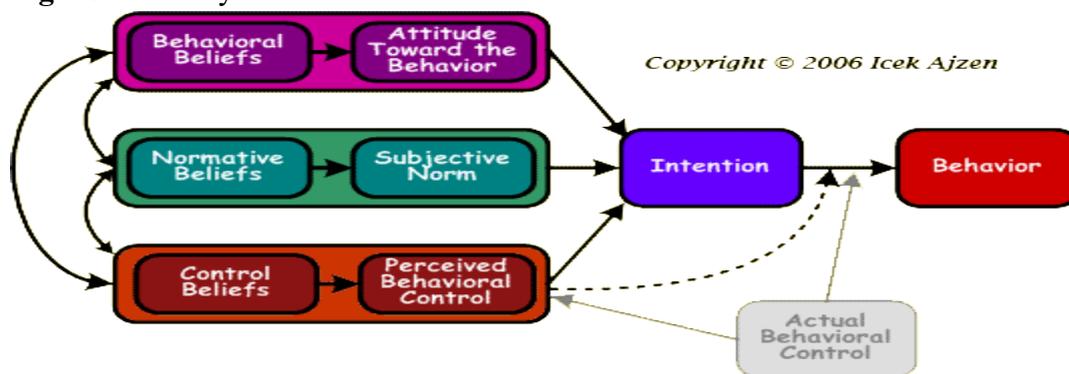
**Figure 1.** Theory of Reasoned Action



Source : Davis, Bagozzi et Warshaw (1989)

TRA was criticized for its risk of confounding attitudes and norms since attitudes can often be reframed as norms and vice versa. The second limitation is the assumption that when someone forms an intention to act, they will be free to act without limitation. In practice, constraints such as limited ability, time, environmental or organizational limits, and unconscious habits will limit the freedom to act Eagly, A. H., & Chaiken, S. (1993). Overcoming such limitations TPB introduced perceived behavioral control as an addition to subjective norms and attitudes. Behavioral control is defined as one's perception of the difficulty of performing a behavior. TPB posits that behavior can be deliberative and planned.

**Figure 2.** Theory of Planed Behavior



TPB has been applied to study relation attitudes, behavioral intentions and behaviors in various fields such as advertising, public relations, advertising campaigns and healthcare. (Armitage and Conner, 2001; Pitchay *et. al.* 2013; Abduh *et. al.*, 2011; Amin *et al.*, 2010). Other researchers have used TPB in health-related area (Amanda M.Brouwer, Katie E. Mosack, 2015; Judith Holdershaw *et.al.* 2011). Apparently, there is growing scholarly interest in examining the applicability of TPB model within the Islamic finance context. A study by Md Husin, *et.* Al (2016) used TPB to understand individual behavioral intention to participate in the family takaful scheme which validated the TPB model. The study discovers that all predictors of the TPB are statistically significant, demonstrating the parsimony of the theory into Islamic finance context.

### ***Application of TPB in Islamic Finance***

Various studies to understand consumer behavioral intention to choose financial products have been forthcoming (Bakar J.A., 2015; Mohammed Almassawi, 2001; Bedman Narteh, Nana Owusu-Frimpong, 2011; Hanudin Amin *et. al.*, 2016; Aziz, Awang, & Afthanorhan, 2016 Hanudin Amin *et. al.*, 2014) however, the former studies focus on understanding behavioral intention to choose conventional products. Others try to understand factors that influence customers to choose a particular Islamic financial product or service which Hanudin Amin, (2013), explores factors that influence Malaysian bank customers to choose Islamic credit cards

using the Theory of Reasoned Action (TRA). Prior to this Hanudin et.al, (2011) investigated the effects of factors of attitude, social influence, religious obligation, government support and pricing on the intention to use Islamic personal financing. The study found three determinants to be significant, these are attitude, social influence and pricing of Islamic personal financing.

Taib et.al, (2008) examined the determinants of declining partnership in the context of consumer acceptance towards Islamic home financing. This study uses convenience sampling and adopts (TRA). The results propose that attitude is a key factor towards Islamic home financing while social influence is the important determination of consumer intentions in home financing product. This study was supported by findings concluded by Alam et.al, using TPB and the author discovered that attitude and perceived behavior has a significant relationship to intention to use Islamic home financing.

TRA is a theory which has some limitations that need consideration. Hence efforts were made by a number of researchers to overcome the limitations by using the Theory of Planned Behavior (TPB). Maizaituldawati Md Husin, Asmak Ab Rahman (2014) investigated factors influencing consumer's intention towards Islamic insurance and in another study by the same in 2013 towards family takaful schemes. Hanudin Amin et. al (2014), examined factors that influence consumer acceptance of Islamic home financing products, samples were made among customers of Islamic banks using (TPB). To date there is a scarcity of research that attempt to understand consumer behavioral intention to choose Islamic banking products and services using TPB. Hence this paper will use TPB along with other constructs to understand factors that influence consumer's intention.

## **Objectives**

Dual banking systems practices in Malaysia present both strengths and challenges. Hence this study hopes to shed light on understanding consumer intention to use Islamic banking products. The objectives of the study are as follows:

1. To examine the significant relationship between attitude towards behavior on customers' intention to use Islamic products in banking services
2. To examine the significant relationship between subjective norms on customers' intention to use Islamic products in banking services
3. To examine the significant relationship between perceived behavioral control on customers' intention to use Islamic product in banking services.

## **Research methodology**

The aim of this study is to test a set of hypotheses to answer the relationship attitude to the behavior, subjective nom and perceived behavioral control towards customer intention to use

Islamic products in banking services. The instruments to measure the study variables were derived from published literature. The structure of the questionnaire was adapted from the sample standard questions of Fishbein and Ajzen (1975) used by Ramayah et al. (2003), Yuserrie et al. (2004) and Gopi and Ramayah (2007) in the Malaysian context. Data for this study was collected by means of a self-administered survey conducted on 300 customers in Klang Valley. The data collected has been analyzed using SPSS Version 22.0 for Windows.

## Results

### *Profile of respondents*

A total of 300 respondents participated in the survey and 100% responses rate has been successfully achieved. 74% respondents were aged between 24 -37, 2% are from age group between 18 – 23 and 24% are from the age of 38 and above. From this age group 62% are female and 38% are male respondents who used conventional home financing, while 32.7% of respondents' response was not applicable, and 29.3% of respondents used Islamic home financing. For future Home Financing 56.3% of the respondents feel that they would choose Islamic home financing, 33.3% of respondents, conventional home financing and 10.3% of respondents answered not applicable.

**Table 1:** Demographic profile of respondents (N=300)

Details	Category	Frrequency	Percentage (%)
<b>Demographic Variable</b>			
Age	18-23	6	2.0
	24-37	22.2	74.0
	38 and above	72	24.0
Gender	Male	114	38.0
	Female	186	62
Marital status	Single	115	38.3
	Married	153	51.0
	Others	32	10.7
Ethnicity	Malay	159	53.0
	Chinese	50	16.7
	Indian	89	29.7
	Others	2	0.7
Household Monthly	Below RM1,500	3	1.0

Income	RM 1,501 to RM 3,000	92	30.7
	RM 3,001 to RM 5,000	141	47.0
	RM 5,001 to RM 10,000	50	16.7
	More than RM10,000	14	4.7
House owner	Yes	204	68.0
	No	96	32.0
Number of House Owned	Not applicable	91	30.3
	A house	139	46.3
	More than one house	70	23.3
Type of Home	Not Applicable	98	32.7
Financing Used	Islamic home financing	88	29.3
	Conventional home financing	114	38.0
For Future Home	Not Applicable	31	10.3
Financing	Islamic home financing	169	56.3
	Conventional home financing	100	33.3

### *Normality Assessment*

Table 2, below is from the sample size of 300 respondents. The table presents the results from two well-known tests of normality, name the Kolmogorov-Smirnov Test and the Shapiro-Wilk Test. For the skewed data, ( $p = 0.000$ ) suggesting strong evidence of abnormality.

#### Tests of Normality

**Table 2:** Test of Normality of Shapiro-Wilk

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Customers intention to use Islamic banking product	0.156	300	0.000	0.911	300	0.000

### *Factor Analysis*

Table 3, shows, the result on the value of this measure of sampling adequacy is 0.905 which is considerably a strong value. This is in line with the acceptance value for KMO statistic recommended by Hair et al. (2010) which is 0.5 and above. The chi-square value Bartlett's test is 151010.004. These two results show that the sample able to identify the underlying patterns of the customer's intention dimensions using factor analysis.

KMO and Bartlett's test

**Table 3:** KMO and Bartlett's test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.905
Bartlett's Test of Sphericity Approx. Chi Square	151010.004
df	253
Sig	.000

### ***Reliability Analysis***

The result was tested by using SPSS to measure the scale reliability and it is displayed in Table 4 below. The table shows all measurement items in the studies are accepted with cronbach's Alpha above 0.70. Nunnaly (1979) and Hair et al. (2010) recommend that the measurement instrument with coefficient alpha (Cronbach's Alpha) should be above 0.70 in order for variables to be considered reliable. Four (4) constructs were tested under reliability test, namely customer's intention to use Islamic banking product, attitude towards behavior, subjective norm and perceived behavioral control. The results for each construct are in the range of 0.972 and 0.988. The alpha values indicate a value of 0.70 which are acceptable values that indicates high reliability in Cronbach's Alpha. Therefore, the result of this study can be considered good and acceptable.

**Table 4:** Summary of Cronbach's Variables

Variables	Reliability (Cronbach's
Customers Intention to use Islamic banking product	0.987
Attitude towards Behavior	0.987
Subjective Norm	0.988
Perceived Behavioral Control	0.972

### ***Independent T-Test and One-Way Anova***

Based on the results generated from the analysis there is a relationship of attitude towards behavior, subjective norm and perceive behavioral control towards customer's intention to use Islamic product in banking services.

Further the research analyzes the independent T-Test to compare the means of two independent are normally distributed populations. Based on Table 5 the means value for male respondents is 3.8158 slightly higher than the female respondents 3.4711.

### Group Statistics

**Table 5:** Independent T-Test Descriptive Statistics

	PAQ3_Gender	N	Mean	Std Deviation	Std. Error Mean
Customer Intention to use Islamic banking product	Male	114	3.8158	1.11855	.10476
	Female	186	3.4711	1.09680	.08042

Based on the table the hypotheses constructed are as follows;

Null Hypotheses (H): there is no significant difference between male and female variances.

Alternative hypotheses (H): there is a significant difference between male and female variances.

For intention to use Islamic banking product, as shown in table 5, the F value is 0.095 with a sig. (P) value of 0.755 ( $p > 0.05$ ). Since the sig. value is more than the alpha value 0.05 ( $p > 0.05$ ) therefore the null hypothesis is accepted which is there is no significant difference between male and female variances. The alternative hypothesis is rejected.

### Independent Sample Test

**Table 6:** Independent T-test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence interval of the Difference	
									Lower	Upper

Customer Intention to use Islamic Banking Product	Equal variances assumed	.095	.755	2.622	298	.009	.34469	.13145	.08600	.60337
	Equal variances not assumed			2.610	235.47	.010	.34469	.131207	.08450	.60450

Based on tables 5 and 6, a One-way ANOVA test has been conducted to compare the means of the samples or groups in order to see differences in the population means. The test is conducted by looking into the comparison of the mean value of the dependent variable on customer intention to use Islamic banking product towards ethnicity.

To test if there is any significant value on the mean value of the dependent variable towards ethnicity the sig. value ( p-value) needs to be less than 0.05 ( $p < 0.005$ ). With reference to the table 4.7.3 the ANOVA group statistic, the p- value = 0.000 is lower than 0.05 therefore there is a significant value between the dependent variable on customers intentions to use Islamic banking products towards ethnicity. In addition, the mean square between groups is 44.078 which is higher than the within groups whereby the mean square is 0.811.

## ANOVA

Customer Intention to use Islamic Banking Product

**Table 6:** One-way ANOVA Group Statistics

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	132.233	3	44.078	54.341	.00
Within Groups	240.094	296	.811		
Total	372.327	299			

## Multiple Comparisons

Dependent variable: Customers Intention to use Islamic Banking Product Tukey HSD

**Table 8:** ANOVA Post Hoc test

(I)	(J)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
PAQ1_Ethnicity	PAQ1_Ethnicity					

Malay	Chinese	1.34470*	0.14603	.000	.9674	1.7220
	Indian	1.32411*	0.11923	.000	1.0161	1.6322
	Others	1.22720	0.64083	.244	-.4285	2.8829
Chinese	Chinese	-1.34470*	0.14603	.000	-.7220	-.9674
	Indian	-0.02059	0.15917	.999	-.4318	.3907
	Others	-0.11750	0.64945	.998	-.7955	1.5605
Indian	Chinese	-1.32411*	0.11923	.000	-1.6322	-
	Indian	0.02059	0.15917	.999	-.3907	1.0161
	Others	-0.09691	0.64396	.999	-1.7607	.4318
Others	Chinese	-1.22720	0.64083	.224	-2.8829	.4285
	Indian	0.11750	0.64945	.998	-1.5606	1.7955
	Others	0.09691	0.64396	.999	-1.5669	1.7607

Based on Table: 8, ANOVA Post Hoc Test, all Sig value (p-value) for the mean variables are less than 0.05. This shows that there is significant value between the dependent variable on customers' intention to use Islamic banking product and ethnicity. It can be concluded that ethnicity has an effect towards customer intention to use Islamic banking product.

### ***Correlation Analysis***

Correlation analysis is a statistical method used to assess a possible linear association between two continuous variables. Table 8 below shows the result from correlation analysis to test the correlation between independent variables towards dependent variable. It can be said that there is a direct relationship between three of the independent variables and dependent variable.

### **Correlation Analysis**

**Table 8:** Correlation Analysis

			Customers Intention to use Islamic banking product	Attitude Towards Behavior	Subjective Norm	Perceived Behavioral Control
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Spearman's rho	Customers Intention to use Islamic banking product	Correlation				
		Coefficient	1.000	.895***	.682**	.844**
		Sig,(2-tailed)		.000	.000	.000
		N	300	300	300	300
	Attitude Towards Behavior	Correlation				
		Coefficient	.895***	1.000	.686**	.857*
		Sig,(2-tailed)	.000		.000	.000
		N	300	300	300	300
	Subjective Norm	Correlation				
		Coefficient	.682**	.686**	1.000	.760**
		Sig,(2-tailed)	.000	.000		.000
		N	300	300	300	300
	Perceived Behavioral Control	Correlation				
		Coefficient	.844**	.857*	.760**	1.000
		Sig,(2-tailed)	.000	.000	.000	
		N	300	300	300	300

### Conclusion

The purpose of this study was to quantify the relationship of attitude towards behavior, subjective norms and perceived behavioral control towards customers' intention to use Islamic product in banking services. The results of this study show that the proposed TPB model by Ajzen (2012), a theory designed to predict and explain human behavior in specific contexts, has good explanatory power and confirms its strength in predicting customers' intention to use Islamic product in banking services. Hence attitude towards behavior, subjective norm, and



perceived behavioral control are the most important relationship that influenced the customers' intention to use Islamic product in banking services.

As with any study, there are limitations to this research that should be taken into consideration when examining the findings on customers' intention to use Islamic products in banking service. Firstly, one of the potential limitations in the study is that the findings needed to be tested on a larger population. Hence, the generalizations of the respondent findings from this study are taken cautiously. The second limitation of this study was reflected in the high number of Malay respondents. About fifty-three (53%) of the respondents were Malay compared to Chinese (16.7%), Indian (29.7%) and others (0.7%). The high composition of Malay subjects may bias the result in term of ethnicity's effect on attitude towards behavior and perceived behavioral control. Thus, the results of this study should be interpreted cautiously. Thirdly, this study was conducted in Klang Valley. The results may not be generalized to customers in other countries and cultures. Customers in these states might not share the same exposure, experience, comprehensiveness of the legal framework, policies and regulators. Since respondents do not share the same issues faced by Malaysian customers, it is possible that the factors that are significant in this study might not be important to them

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