

The Attitude And Behaviour Of Customers Islamic Banks: An Extension Of The Theory Of Planned Behavior

Itsia Y. Aviva^{1,2}, Hadri Kusuma³, Sunaryati⁴

¹PhD Candidate, Doctoral Islamic Studies, Sunan Kalijaga State Islamic University, Indonesia

E-mail: 18300016025@student.uin-suka.ac.id

²Lecturer, Faculty of Islamic Economic and Business, State Islamic Institute of Palang Raya, Indonesia.

Phone: +6281957042050

Email: itsia.yunisva.aviva@iain-palangkaraya.ac.id

³Professor, Faculty of Business and Economics, Islamic University of Indonesia, Indonesia

E-mail: hkusuma@uii.ac.id

⁴Associate Professor, Faculty of Islamic Economic and Business, Sunan Kalijaga State Islamic University,

Indonesia E-mail: sunaryati@uin-suka.ac.id

Abstract

This paper extends the Theory of Planned Behavior by adding the variables of self-awareness to measure customers' attitudes and behavior in choosing Islamic banking. We collected data from all Islamic bank customers who were living in Indonesia. The sampling technique employed was purposive sampling. From the specified criteria, 230 Islamic bank savings consumers were selected as research samples. Based on 230 Islamic bank consumers who participated in the study, the study indicated that questionnaires about self-awareness had good external validity. The model is tested using PLS-Structural Equation Modeling (SEM) approach. The results showed that self-awareness influenced attitude and behavior to use Islamic banks. Thus, self-awareness is an important construct in increasing positive attitudes and behavior towards Islamic banks. By discovered the relationship between self-awareness and attitudes and behavior of Islamic bank customers, Islamic banking must establish strategies to protect existing customers and attract new customers. Strategies that can be implemented include increasing financial literacy and inclusion in the community.

Keyword: Attitude; Behavior; Islamic Bank; Theory of Planned Behavior.

JEL Codes: G00; G21; G41

1. Introduction

Theory of Planned Behavior (TPB) is an approach that is most widely used to measure a person's behavior patterns. This theory is prepared to project and explain the behavior of humans in certain contexts (Ajzen, 1991; Fishbein and Ajzen, 2011). According to TPB, determinant of the intention of behavior is three components, namely attitudes towards behavior, subjective norms about behavior, and perceived behavioral control (Ajzen, 1991). Theoretically, the three variables in the TPB are assumed to be sufficient as predictors of intention and intention along with control which is actually a factor that determines individual behavior (Ajzen, 2020). However, in reality this theory still has limitations so that it requires the addition of other antecedents in explaining behavioral intentions and achievements. Adding new predictors, combining and integrating them with new theories can help TPB to better understand intentions and behavior (Miller, 2017).

Ajzen admitted that TPB, an exclusive model and quite open to adding new predictors that can explain

The Attitude And Behaviour Of Customers Islamic Banks: An Extension Of The Theory Of Planned Behavior significantly the variance of intention (Ajzen, 1991, 2020). Therefore, several researchers further developed the TPB model to better predict intention and behavior (Ajzen, 2011), including in the Islamic banking field. It is supported by Amin et al that the addition of other predictors in TPB can provide better predictive ability on intention and behavior in Islamic finance studies (Amin et al., 2011).

Of the three TPB constructs, Ajzen stated that attitude is the most important TPB construct and influences a person's intention to behave. Attitude is a person's positive or negative response to behavior which is determined by an individual's evaluation of the results of behavior and an evaluation of the results of that behavior (Ajzen, 1991). Attitudes directly affect intentions (Fishbein and Ajzen, 1975).

In addition, attitude is also an antecedent of behavior. This means that before someone implements or does not carry out certain behaviors, first someone already has an attitude towards that behavior (Hill, Fishbein and Ajzen, 1977). Several previous studies support the view that attitude is the main factor that determines customer intention to choose or use Islamic banking (Lajuni et al., 2017; Aziz, Afaq and Bashir, 2018; Charag, Fazili and Bashir, 2019). Therefore, it is important to study the components that influence the attitudes and behavior of customers to choose and remain loyal to Islamic banks. So that it is expected to support the progress and growth of Islamic banks.

In Indonesia, Islamic banking has entered the age of 29 years. Its development is a barometer of the success of the existence of an Islamic economy. As a country with a great Muslim population in the world, Indonesia has a greater chance of market share for Islamic banks than conventional banks. This is evidenced by the IFDI (Islamic Finance Development Indicator) report that Indonesia ranks second after Malaysia in 2020 because of the knowledge and awareness indicators (Islamic Corporation of the Development-REFINITIV, 2020). In addition, Indonesia also managed to enter the Top 15 Countries in the Global Islamic Economy after Malaysia, Saudi Arabia, and the UAE. Overall, Indonesia's ranking continues to improve and was in the top 10 in all sectors (DinarStandard, 2021). This achievement is inseparable from the enthusiasm of the Indonesian people to move to Islamic banks. The spirit of hijrah was born from the self-awareness of the people who want to take advantage of sharia banking services for a more blessed life.

The literature related to Islamic banking is broad in scope and centers on customer intentions and behavior, but it is still uncertain which variables have an impact on customer attitudes. In addition, the antecedents of customer attitudes towards Islamic banks according to TPB have not been thoroughly discussed. Therefore, this study expands the TPB model by adding a new predictor, namely self-awareness as a determinant of one's attitudes and behavior. This additional predictor is involved in the model to overcome the weakness of TPB which requires additional time to get better predictive ability on attitudes and behavior. Furthermore, to answer the criticism of TPB, although the PBC variable has been added, it is still not able to explain behavior. This new model contributes to building a model of customer behavior in the perspective of Islamic economics, especially in decision-making related to behavior by using Islamic banking services. In consequence, the findings of this study can increase the validity of external the TPB.

2. Literature Review

2.1. Theory of Planned Behavior (TPB)

TPB is a development of the TRA (Theory of Reasoned Action). The development of TRA was carried out because of the original model's limit in behavior in which the person had uncomplete volitional control (Ajzen, 1991). This limitation is related to the fact that there are many social behaviors that are not completely under the control of the individual and there is something that can inhibit or bridge the realization of intentions towards behavior (Bagozzi, 1992; Ajzen, 2002). Therefore, Ajzen added one factor related to behavior control, namely perceived behavior control as the third determinant from intention. The addition of this one factor ultimately turned TRA into TPB. Ajzen (1991, 2002, 2011, 2020) claimed the three factors contained in TPB, namely attitudes, subjective norms, and perceived behavior control can explain an individual's intention to carry out certain behaviors.

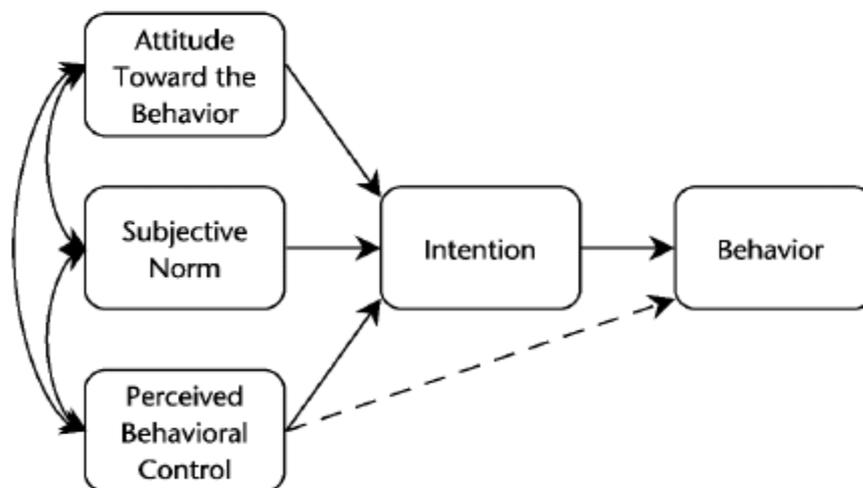


Figure 1. TPB

*Source: Ajzen (2005)

2.2. Self-awareness

The theory of self-awareness was first introduced by Duval and Wicklund in 1972. According to Duval & Wicklund, self-awareness is a concern that focuses on oneself and makes people more aware of their attitudes and beliefs (Gibbons, 1990). The concept of self-awareness is also known as self-consciousness. Brehm and Kassin (1995) describe self-awareness as concern for oneself which leads them to understand self-differences so as to motivate them to improve their behavior. Furthermore, Marquis defines self-awareness as a temporary state of consumers who tend to dynamically examine themselves before making any transaction to satisfy their desires (Marquis, 1998).

Self-awareness is a central concept in several different approaches to behavior and life. In psychoanalysis, increasing self-awareness is both a tool and a goal. Fenigstein, Scheier, and Buss (1975) explain self-awareness or self-consciousness as a state where attention is directed at oneself. They made a measure of scale for self-awareness or self-consciousness and found three aspects, namely private self-awareness (a dispositional tendency for an individual to focus on thoughts and reflections that relate only to oneself), public self-awareness (self-awareness as a social and public object. The focus is on other people's reactions to themselves), and social anxiety. A summary of the literature review can be presented in the following table:

Tabel 1. Summary of Literatur Review

No	Independent Variable	Result
1	Attitude	<p>a. Influencing positively and significantly on the intention to use Islamic banking (Ibrahim, Fisol and Haji-Othman, 2017; Nugroho, Hidayat and Kusuma, 2017; Ahmed <i>et al.</i>, 2019; Saiti, Ardo and Yumusak, 2019; Allah Pitchay <i>et al.</i>, 2020; Ganesan, Allah Pitchay and Mohd Nasser, 2020; Johan <i>et al.</i>, 2020; Barid, Siswanto and Masyhuri, 2021; Chang <i>et al.</i>, 2021).</p> <p>b. Non-influencing the intention to use Islamic banking (Albashir, Zainuddin and Panigrahi, 2018; Halid, Worang and Tumewu, 2019; Ayyub <i>et al.</i>, 2020).</p>
2	Subjective Norm	<p>a. Influencing positively and significantly on the intention to use</p>

The Attitude And Behaviour Of Customers Islamic Banks: An Extension Of The Theory Of Planned Behavior

		<p>Islamic banking (Ibrahim, Fisol and Haji-Othman, 2017; Nugroho, Hidayat and Kusuma, 2017; Albashir, Zainuddin and Panigrahi, 2018; Ahmed and Nizam, 2019; Ahmed et al., 2019; Halid, Worang and Tumewu, 2019; Saiti, Ardo and Yumusak, 2019; Allah Pitchay et al., 2020; Ganesan, Allah Pitchay and Mohd Nasser, 2020; Barid, Siswanto and Masyhuri, 2021).</p> <p>b. Non-influencing the intention to use Islamic banking (Ayyub et al., 2020)</p>
3	Perceived Behavioral Control	<p>a. Influencing positively and significantly on the intention to use Islamic banking (Ibrahim, Fisol and Haji-Othman, 2017; Nugroho, Hidayat and Kusuma, 2017; Albashir, Zainuddin and Panigrahi, 2018; Ahmed <i>et al.</i>, 2019; Saiti, Ardo and Yumusak, 2019; Allah Pitchay <i>et al.</i>, 2020; Ayyub <i>et al.</i>, 2020; Ganesan, Allah Pitchay and Mohd Nasser, 2020; Barid, Siswanto and Masyhuri, 2021; Chang <i>et al.</i>, 2021).</p> <p>b. Non-influencing the intention to use Islamic banking (Halid, Worang and Tumewu, 2019; Johan et al., 2020).</p>
4	Awareness	<p>a. Influencing positively and significantly on the behavior to use Islamic Banking (Saini, Bick and Loona, 2011; Masnita et al., 2019).</p> <p>b. Influencing positively and significantly on the intention to use Islamic banking (Echchabi and Aziz, 2012; Abduh and Idrisov, 2014; Cheteni, 2014; Saiti, 2015; Sabirzyanov, 2016; Kaakeh, Hassan and Van Hemmen Almazor, 2019; Pantari and Aji, 2020).</p>
5	Self-awareness	<p>a. Influencing positively and significantly on the attitude consumer (Ye, Bose and Pelton, 2012; Shah and Tandon, 2020).</p> <p>b. Influencing positively and significantly on the behavior consumer (Goukens, Dewitte and Warlop, 2009; Uhrich and Tombs, 2014; Shah and Amjad, 2017; Bonilla, Bonilla and Borja, 2018; Lee and Workman, 2020).</p> <p>c. Non-influencing the behavior consumer (Shah and Tandon, 2020).</p>

Source: Author, 2021.

Build upon the review of past literature, this study proposes a framework of concepts that indicates the intercourse between the variables of exogenous and endogenous. This research implicates six variables namely 4 exogenous variables: self-awareness, attitude, subjective norm, and perceived behavioral control, and two endogeneous variables including intention and behavior. The conceptual framework as shown in figure 2 below:

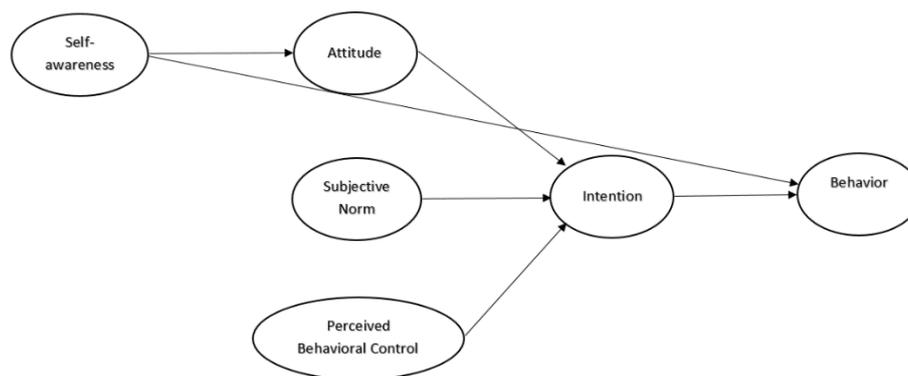


Figure 2. Proposed Conceptual Framework

3. Hypothesis Development

The initial assumption of self-awareness theory is that at any given time, attention can be only focused on oneself or the environment, but not at the same time. People usually do not focus on themselves, but in certain situations a person can focus on himself. Some examples of self-focusing situations include looking in the mirror, standing in front of an audience, looking at yourself on a photo or videotape. When attention is paid to oneself, the person is stated to be in objective self-awareness (Goukens, Dewitte and Warlop, 2007).

Self-awareness has been generally adopted and validated in many research contexts for its ability influencing to customers' attitudes and behavior. Insights from previous research, evidence showed that self-awareness was more likely to predict consumer attitudes and behavior. Shah & Tandon (2020) stated that self-awareness is related to the tendency of individuals to be aware of their surroundings and make purchasing decisions according to psychological phenomena that occur. The result showed self-awareness influenced on both perceived ease of use and attitude of consumers towards online shopping.

Bonilla, Bonilla, and Borja (2018) analyze the effects self-consciousness on the process of consumer adoption to online shopping in Spanish. Results indicated that public self-consciousness is predictor most influence on online shopping adoption. Shah and Amjad (2017) examined the impact of moral intensity toward self-consciousness emotions and neutralization techniques in decision making of ethical among consumers. Their results indicated that moral intensity positively influences consumer's self-consciousness, neutralization techniques and behavioural intention while self-consciousness negatively impact consumers defence mechanism. While, Workman and Lee (2012) examined relationship between gender, vanity of consumer, brand consciousness, brand sensitivity, and private self-consciousness in consumer's decisions within the social comparison theory context. Goukens, Dewitte & Warlop (2009) also demonstrated the substantive power of self-awareness. By increasing self-awareness, consumers are able to make choices that are more suited to their personal preferences, which in turn results in higher choice satisfaction.

In the Islamic banking field, Masnita et.al (2019) and Saini, Bick & Loona (2011) stated that customer awareness has a significant effect on the selection of Islamic banking. Besides, awareness significantly influences customer's attitudes and behavior using Islamic bank services (Echchabi and Aziz, 2012; Kaakeh, Hassan and van Hemmen Almazor, 2018; Albaity and Rahman, 2019). Thus, the better a person's awareness of the object, the more positive his attitude towards the object will be and will affect his actions.

Based on the explanation of the theory and previous research, it was found that self-awareness can enhance customers' attitudes and behaviors to use Islamic bank's products. So the hypotheses built for the self-awareness variable in this study are:

H₁: Self-awareness has a positive effect on customer attitudes toward Islamic banks.

H₂: Self-awareness has a positive effect on customer behavior using Islamic bank products.

4. Methodology

4.1. Sample and Data Collection

The population used was all saving customers of Islamic banks who were in Indonesia. Meanwhile, by applying the purposive sampling method, namely determining the sample with consideration of certain conditions or criteria, the sample has savings or deposits of Islamic banks and have been a customer for at least one year, aged minimum 17 y.o., and becoming savings or deposit customers of Islamic banks independently not because of office necessity.

The sample that fulfilled the criteria was 230 respondents with 121 females and 109 males. The researchers use self-administered questionnaire technique as a survey method. The questionnaire has been piloted and giving out online to 40 Islamic bank customers via google form link before running the real survey of respondents. The response rate of survey shown in table 2 below :

Table 2. The Respon Rate of Respondents

Criteria of Questionnaire	Test	Actual
Distributed	40	287
Unused	6 (15%)	57 (19,9%)
Used	34 85%)	230 (80,1%)

Source: Author, 2021.

4.2. Research Instrument

A total of 42 measurement items pertaining to six constructs were adapted, with slight modification, from literature. Measurement items of self-awareness by twenty one items adopted from Fenigstein, Scheier & Buss (1975) and Pantari and Aji (2020), attitude by five items adopted from Ajzen (1991) and Taylor and Todd (1995), subjective norm by four items adopted from Ajzen (1991) and Taylor and Todd (1995), perceived behavioral control by four items adopted from Ajzen (1991) and Taylor and Todd (1995), intention by four items adopted from Ajzen (1991) and Taylor and Todd (1995), and behavior by five items adopted from (Ajzen, 1991) and (Schiffman and Kanuk, 2000). All the measurement items were measured using five-point Likert scale with anchoring ranging from strongly disagree (1) to strongly agree (5). Five questions regarding Islamic bank accounts relating to the time period for being a customer, the products and services used, the frequency of transactions and the reasons for becoming a customer of a sharia bank were also asked of the respondents. Additionally, six demographic questions relating to gender, age, occupation, and domicile are included in the instrument.

5. Results

A sum of 230 respondents in Indonesia have been success collected since April and May 2021. More detailed respondent characteristics are displayed in Table 3.

Table 3. Respondents Characteristics

Demographic Variabel	N	%
Gender		
Male	109	47,4%
Female	121	52,6%
Age		
17-20 years old	10	4,3%

21-30 years old	68	29,6%
31-40 years old	89	38,7%
41-50 years old	43	18,7%
≥ 50 years old	20	8,7%
Occupation		
Student	28	12,2%
Civil servant	164	71,3%
Non-state-owned employee	38	16,5%
Domicile		
Aceh	15	6,5%
Banten	11	4,8%
Bangka Belitung	1	0,4%
Bengkulu	3	1,3%
D.I. Yogyakarta	5	2,2%
DKI Jakarta	7	3,1%
Jambi	2	0,8%
West Java	15	6,5%
Central Java	23	10%
East Java	8	3,5%
West Kalimantan	5	2,2%
South Kalimantan	5	2,2%
Central Kalimantan	56	24,3%
East Kalimantan	2	0,8%
North Kalimantan	1	0,4%
Lampung	33	14,5%
Maluku	2	0,8%
North Maluku	2	0,8%
West Nusa Tenggara	1	0,4%
West Papua	1	0,4%
West Sulawesi	1	0,4%
South Sulawesi	11	4,8%
Southeast Sulawesi	1	0,4%
North Sulawesi	8	3,5%
West Sumatera	1	0,4%
South Sumatera	7	4,4%
North Sumatera	10	4,4%

5.1. Validity and Reliability Test

The researcher tested the proposed conceptual framework by utilizing the SmartPLS 3.0 as displayed in Figure 3. The outcomes were then interpreted, analyzed, and compared with past studies.

The Attitude And Behaviour Of Customers Islamic Banks: An Extension Of The Theory Of Planned Behavior

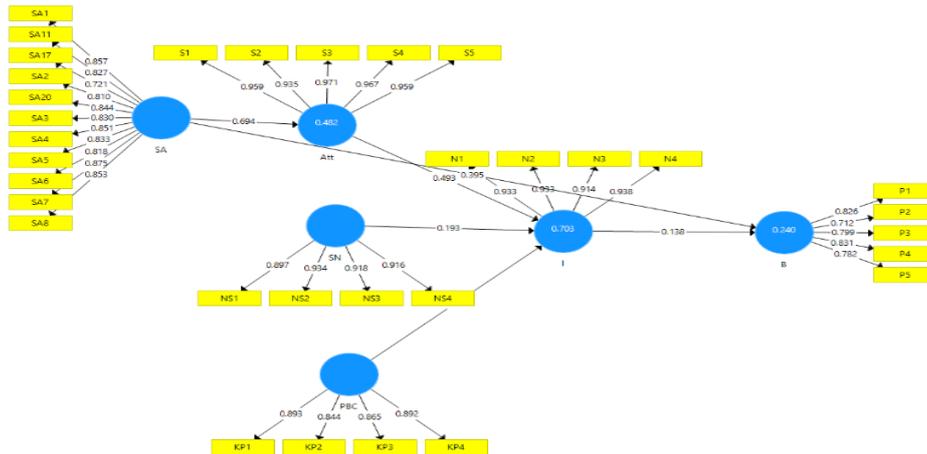


Figure 3. Proposed Conceptual Framework in PLS-SEM

In this research, several tests of the validity and reliability of the data were operated. At first loadings, all items have a loading greater than 0,70 except for indicators SA9 (0.694), SA10 (0.269), SA12 (0.694), SA13 (0.565), SA14 (0.336), SA15 (0.666), SA16 (0.539), SA18 (0.350), and SA19 (0.336). Therefore, it is necessary to re-estimate by eliminating the indicators SA9, SA10, SA12, SA13, SA14, SA15, SA16, SA18, and SA19 from the model because they do not meet the test requirements. After the second test estimate (2nd loadings), all indicators of the model have met the convergent validity because every item has a loading of more than 0,70. In addition, the AVE’s score of all variables greater than 0.50 that is SA (0.689), ATT (0.918), SN (0.840), PBC (0.763), INT (0.864), and B (0.626).

The factor loadings and AVE’s score are used to estimate convergent validity, while discriminant validity is estimated by comparing the square root of AVE with the variable correlation (Hair et al., 2014). If the square root of each AVE is higher than the variable correlation, then adequate discriminant validity for all variables is deemed to be achieved. The researcher tested the discriminant validity using Fornell-Larcker criterion. The test outcomes showed that all variables encounter the discriminant of validities criterion. Entire variables also achieved requirements reliability. The score of composite reliability for every variable were over 0.7 that is SA (0.960), ATT (0.983), SN (0.954), PBC (0.928), INT (0.962), and B (0.893). That was exhibiting that all constructs were consistent or reliable and fulfill the adequate scope of reliability (Hair et al., 2014).

5.2. Hypothesis Testing

Using a bootstrapping technique with a re-sampling of 500, the path estimates and t-statistics were calculated for the hypothesized relationships (Gaskin, Lowry and Data, 2014). The test is done by looking at the p-value as the cut-off value, with the expected significance level of the p-value at 5%. A hypothesis will be accepted if it meets these criteria. Table 4 shows the outcome of coefficient variables, p-value, and coefficient Adjusted R-Square.

Tabel 4. Hypothesis Test Results

Hypothesis	Variables	Coefficients (t-statistic)	P-Value	Conclusion
H ₁	SA → Att	0.694 (15.493)	0,000**	Supported
H ₂	Att → Int	0.493 (7.012)	0,000**	Supported

H ₃	SN → Int	0.193 (3.671)	0,000**	Supported
H ₄	PBC → Int	0.326 (4.354)	0,000**	Supported
H ₅	Int → B	0.138 (1.507)	0,132	Not Supported
H ₆	SA → B	0.395 (5.193)	0,000**	Supported
Adjusted R-Square				
Attitude		0.479		
Intention		0.699		
Behavior		0.234		

Note: * = significance level at 1%

** = significance level at 5%.

Table 4, demonstrates that the model of TPB was established in this research and more can explain antecedents of attitude and behavior be compared with previous research applying the TPB model. From Table 4, it can be observed that all hypotheses were sustained by the data except H₅. As expected, variable for self-awareness had a positive coefficient and was significant at the level of 5%.

Table 4 also shows that the dependent variable of attitude toward Islamic banks had a coefficient of Adjusted R-Square was 0.479. Indicating that the variables of attitude can be explained by the self-awareness variable as much as 47.9%, while 52.1% was explained by other variables outside the study. The Adjusted R-Square value of the intention variable using Islamic banks was 0,699. This means that the intention variable of using Islamic banks can be described by attitude, subjective norm, and PBC variables of 69.9%, while 31.1% was explained by other variables outside the study. Then, the Adjusted R-Square value of the behavior variable using Islamic banks was 0.234. Implying that the behavior variable of using Islamic banks can be explained by intention and self-awareness variables of 23,4%, while 76,6% was explained by other variables outside the study.

6. Discussion

The purpose of this research is to expand the Theory of Planned Behavior by including the variable of self-awareness as a new predictor toward attitude and behavior to adopt products of Islamic banks. Self-awareness related to psychological propensities related oneself and person's position regards the social environment that surrounds them. Self-awareness is a applicable psychological characteristic in the human behavior, but still it has been little studied in the field of consumer behavior. Our general objective is to cover this lack in the Islamic banking field. As the first specific objective, an empirical study has explored the influence of self-awareness on consumer attitude and behavior using Islamic bank service.

The first hypothesis is self-awareness has a positive influence on customer's attitudes toward Islamic banking. Statistical tests show that self-awareness positively influence on attitude toward Islamic bank products. Therefore, H₁ has been accepted. This invention matches with the resulting study by Shah and Tandon (2020), Toolbert, Kohli & Suri (2014), and Pham et.al (2010). In the field of Islamic banking, have only found the awareness variable as determinant of customer attitude toward Islamic banking as previous studies were done by Pantari and Aji (2020), Kaakeh, Hassan & Almazor (2019), Sabirzyanov (2016), Saiti (2015), Abduh and Idrisov (2014) and Echchabi and Aziz (2012).

The second hypothesis is the relationship between self-awareness and behavior to using Islamic bank services. The findings of this study obtained that behavior to using products Islamic banking positively influenced by self-awareness. This discovery was support by the resulting research Shah and Tandon (2020),

The Attitude And Behaviour Of Customers Islamic Banks: An Extension Of The Theory Of Planned Behavior Lee and Workman (2020), Bonilla, Bonilla, and Borja (2018), Shah and Amjad (2017), Uhrich and Tombs (2014), Workman and Lee (2012), and Goukens, Dewitte, and Warlop (2009). However, in Islamic banking, only found awareness variable as an influencer of customer behavior to use Islamic banks services. Supported by Masnita et.al (2019) and Saiti (2015). Therefore, H₂ has been accepted. The accepted of H₁ and H₂ confirm that the high self-awareness of the object, the more positive his attitude towards the object and the effect on the action he will take (Akbar, Amalia, and Fitriah, 2018).

The findings show that self-awareness positively and significantly influences attitude and behavior. The positive and significant influence between self-awareness with attitude and behavior shows that the higher the self-awareness, the more positive the customer's attitude and behavior to using Islamic bank products. Thus, self-awareness is an important construct in increasing positive attitudes and actual behavior towards Islamic banks. This research also verifies that the private self-awareness, public self-awareness, and social anxiety possessed by customers affect the attitude and behavior of using Islamic bank products. Furthermore, self-awareness questionnaires sourced from the self-awareness scale developed by Fenigstein, Scheier & Buss (1975) were proven generally to have good validity to use in the Islamic banks context.

7. Conclusion and Limitation

The results display that the self-awareness variable was able to clarify the attitudes and behavior of customers in using Islamic bank services properly. According to the TPB, behavioral attainment can be directly predicted by perceived behavioral control along with intention. However, this empirical research implies that the self-awareness variable can also be used directly to predict behavior attainment. This findings also prove that self-awareness is a major variable regarding customers' attitudes and behavior at Islamic bank services. Besides, be the pioneer of empirical research that employs constructs of self-awareness as a new predictor in Islamic banking.

This research has implications for theory, namely in addition to supporting the predictive power of TPB in explaining the intentions and behavior of Islamic bank customers, it also explains the antecedents that build attitude constructs that have not been explained in TPB. This result also gives contributing to Islamic Economics exclusively in making decisions related to the behavior using Islamic banks. However, there are still limitations associated with the study, which should be addressed in future studies. Future research should cover larger sample by adding the proportion of non-Muslim respondents to get a complete and comprehensive prediction of attitudes, intentions, and behavior of Islamic bank customers. It can also help provide more in-depth and useful information.

References

- Abduh, M. and Idrisov, M. (2014) 'The Role Awareness and Perceived Value Upon The Acceptance of Islamic Banking in Dagestan', *Journal of Islamic Banking and Finan*, July-Septt, pp. 50–60.
- Ahmed, A. I. and Nizam, I. (2019) 'The Determinants of Customer Patronage in the Case of Islamic Finance Products in the Maldives', *International Journal of Accounting & Business Management*, 7(1), pp. 1–32. Available at: <https://www.ftms.edu.my/journals/pdf/IJABM/Apr2019/1-32.pdf>.
- Ahmed, R. R. *et al.* (2019) 'Application of the Theory of Planned Behaviour Model for Examining Customers' Intentions towards Islamic Hire Purchase Financing', *Engineering Economics*, 30(2), pp. 236–245. doi: 10.5755/j01.ee.30.2.21589.
- Ajzen, I. (1991) 'The Theory of Planned Behavior', *Organizational Behavior and Human Decision Processes*, 50(2), pp. 179–211.
- Ajzen, I. (2002) 'Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior', *Journal of Applied Social Psychology*, 32(4), pp. 665–683. doi: 10.1111/j.1559-1816.2002.tb00236.x.
- Ajzen, I. (2011) 'The theory of planned behaviour: Reactions and reflections', *Psychology and Health*, 26(9), pp. 1113–1127. doi: 10.1080/08870446.2011.613995.

- Ajzen, I. (2020) 'The theory of planned behavior: Frequently asked questions', *Human Behavior and Emerging Technologies*, 2, pp. 314–324. doi: 10.1002/hbe2.195.
- Akbar, M. Y. A., Amalia, R. M. and Fitriah, I. (2018) 'Hubungan Relijiusitas dengan Self Awareness Mahasiswa Program Studi Bimbingan Penyuluhan Islam (Konseling) UAI', *JURNAL AL-AZHAR INDONESIA SERI HUMANIORA*, 4(4), pp. 265–270. doi: 10.36722/sh.v4i4.304.
- Albaity, M. and Rahman, M. (2019) 'The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy', *International Journal of Emerging Markets*, 14(5), pp. 988–1012. doi: 10.1108/IJOEM-05-2018-0218.
- Albashir, W. A., Zainuddin, Y. and Panigrahi, S. K. (2018) 'The Acceptance of Islamic Banking Products in Libya: A Theory of Planned Behavior Approach', in *International Journal of Economics and Financial Issues*, pp. 105–111.
- Allah Pitchay, A. Bin *et al.* (2020) 'Factors persuade individuals' behavioral intention to opt for Islamic bank services: Malaysian depositors' perspective', *Journal of Islamic Marketing*, 11(1), pp. 234–250. doi: 10.1108/JIMA-02-2018-0029.
- 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*, 2(1), pp. 22–42. doi: 10.1108/17590811111129490.
- Ayyub, S. *et al.* (2020) 'Determinants of intention to use Islamic banking: A comparative analysis of users and non-users of Islamic banking: evidence from Pakistan', *International Journal of Islamic and Middle Eastern Finance and Management*, 13(1), pp. 147–163. doi: 10.1108/IMEFM-05-2017-0135.
- Aziz, S., Afaq, Z. and Bashir, U. (2018) 'Behavioral Intention to Adopt Islamic Banking in Pakistan: A Study Based on Theory of Planned Behavior', *Journal of Islamic Business and Management (JIBM)*, 8(2), pp. 407–422. doi: 10.26501/jibm/2018.0802-005.
- Bagozzi, R. P. (1992) 'The Self-Regulation of Attitudes, Intentions, and Behavior', *Social Psychology Quarterly*, 55(2), pp. 178–204. doi: 10.2307/2786945.
- Barid, M., Siswanto and Masyhuri (2021) 'Exploring Islamic Banking Switching Intention', *EL DINAR: Jurnal Keuangan dan Perbankan Syariah*, 9(1), pp. 33–43.
- Bonilla, J. M. L., Bonilla, L. M. L. and Borja, S.-A. (2018) 'Self-Consciousness and Healthy Personality in Online Shopping Behavior', *Preprints*, pp. 1–12. doi: 10.20944/preprints201809.0610.v1.
- Brehm, S. S. and Kassir, S. M. (1995) *Social Psychology*. Third. Boston: Houghton Mifflin Company.
- Chang, Y.-C. *et al.* (2021) 'Factors Affecting the Internet Banking Adoption', *Jurnal Ekonomi Malaysia*, 54(3), pp. 117–131. doi: 10.17576/JEM-2020-5403-9.
- Charag, A. H., Fazili, A. I. and Bashir, I. (2019) 'Determinants of consumer 's readiness to adopt Islamic banking in Kashmir', *JIMA: Journal of Islam Marketing*, Emerald Pu(1759–0833), pp. 1–30. doi: 10.1108/JIMA-10-2018-0182.
- Cheteni, P. (2014) 'Awareness of Islamic Banking Products and Services among Consumers in South Africa Awareness of Islamic Banking Products and Services among Consumers in South Africa', *Mediterranean Journal of Social Sciences*, 5(9), pp. 96–103. doi: 10.5901/mjss.2014.v5n9p96.
- DinarStandard (2021) *State of the Global Islamic Economy Report 20/21: Thriving In Uncertainty*. Dubai.
- Echchabi, A. and Aziz, H. A. (2012) 'Empirical Investigation of Customers ' Perception and Adoption Towards Islamic Banking Services in Morocco', *Middle-East Journal of Scientific Research*, 12(6), pp. 849–858. doi: 10.5829/idosi.mejsr.2012.12.6.1942.
- Fenigstein, A., Scheier, M. F. and Buss, A. H. (1975) 'Public and Private Self-consciousness: Assessment and Theory', *Journal of Consulting and Clinical Psychology*, 43(4), pp. 522–527. doi: 10.1037/h0076760.
- Fishbein, M. and Ajzen, I. (1975) 'Formation of Intentions', in *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Boston: Reading, MA: Addison-Wesley., pp. 288–334. Available at: <https://people.umass.edu/ajzen/f&a1975.html>.
- Fishbein, M. and Ajzen, I. (2011) *Predicting and changing behavior: The reasoned action approach*,

- The Attitude And Behaviour Of Customers Islamic Banks: An Extension Of The Theory Of Planned Behavior *Predicting and Changing Behavior: The Reasoned Action Approach*. New York: Taylor & Francis. doi: 10.4324/9780203838020.
- Ganesan, Y., Allah Pitchay, A. Bin and Mohd Nasser, M. A. (2020) 'Does intention influence the financial literacy of depositors of Islamic banking? A case of Malaysia', *International Journal of Social Economics*, 47(5), pp. 675–690. doi: 10.1108/IJSE-01-2019-0011.
- Gaskin, J. E., Lowry, P. B. and Data, B. (2014) 'Partial Least Squares (PLS) Structural Equation Modeling (SEM) for Building and Testing Behavioral Causal Theory : When to Choose It and How to Use It', *IEEE Transactions on Professional Communication*, (June). doi: 10.1109/TPC.2014.2312452.
- Gibbons, F. X. (1990) 'Self-Attention and Behavior: A Review and Theoretical Update', *Advances in Experimental Social Psychology*, 23, pp. 249–303. doi: 10.1016/S0065-2601(08)60321-4.
- Goukens, C., Dewitte, S. and Warlop, L. (2007) *Me, Myself, and My Choices: The Influence of Private Self-Awareness on Preference-Behavior Consistency*. Belgia.
- Goukens, C., Dewitte, S. and Warlop, L. (2009) 'Me, Myself, and My choices: The Influence of Private Self-awareness on Choice', *Journal of Marketing Research*, 46(5), pp. 682–692. doi: 10.1509/jmkr.46.5.682.
- Hair, J. F. *et al.* (2014) *Multivariate Data Analysis (7th Edition)*. London: Pearson.
- Halid, S. N., Worang, F. G. and Tumewu, F. (2019) 'Application of Theory Planned Behavior and Influence on Customer's Intention Adopting Islamic Banking Product', 7(4), pp. 5029–5038.
- Hill, R. J., Fishbein, M. and Ajzen, I. (1977) 'Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research.', *Contemporary Sociology*, 6(2), pp. 244–246. doi: 10.2307/2065853.
- Ibrahim, M. A., Fisol, W. N. M. and Haji-Othman, Y. (2017) 'Customer Intention on Islamic Home Financing Products: An Application of Theory of Planned Behavior (TPB)', *Mediterranean Journal of Social Sciences*, 8(2), pp. 77–86. doi: 10.5901/mjss.2017.v8n2p77.
- Icek Ajzen (2005) *Ajzeni-2005-attitudes-personality-and-behaviour-2nd-ed-open-university-press.pdf*, *International Journal of Strategic Innovative Marketing*.
- Islamic Corporation of the Development-REFINITIV (2020) *ICD-REFINITIV Islamic Finance Development Report 2020 : Progressing Through Adversity*. Available at: https://icd-ps.org/uploads/files/ICD-Refinitiv IFDI Report 20201607502893_2100.pdf.
- Johan, Z. J. *et al.* (2020) 'Muslims and non-Muslims intention to hold Shariah-compliant credit cards: a SmartPLS approach', *Journal of Islamic Marketing*, Emerald Pu, pp. 1–35. doi: 10.1108/JIMA-12-2019-0270.
- Kaakeh, A., Hassan, M. K. and van Hemmen Almazor, S. F. (2018) 'Attitude of Muslim minority in Spain towards Islamic finance', *International Journal of Islamic and Middle Eastern Finance and Management*, 11(2), pp. 213–230. doi: 10.1108/IMEFM-11-2017-0306.
- Kaakeh, A., Hassan, M. K. and Van Hemmen Almazor, S. F. (2019) 'Factors affecting customers' attitude towards Islamic banking in UAE', *International Journal of Emerging Markets*, 14(4), pp. 668–688. doi: 10.1108/IJOEM-11-2017-0502.
- Lajuni, N. *et al.* (2017) 'International Journal of Economics and Financial Issues Intention to Use Islamic Banking Products and Its Determinants', *International Journal of Economics and Financial Issues*, 7(1), pp. 329–333. Available at: <http://www.econjournals.com>.
- Lee, S. H. and Workman, J. (2020) 'How do face consciousness and public self-consciousness affect consumer decision-making?', *Journal of Open Innovation: Technology, Market, and Complexity*, 6(4), pp. 1–15. doi: 10.3390/joitmc6040144.
- Marquis, M. (1998) 'Self-Consciousness Disposition Sheds Light on Consumers' Reactions to Wailing', *Advances in Consumer Research*, 25, pp. 544–550.
- Masnita, Y. *et al.* (2019) 'Influence of Government Support, Technology Support and Islamic Banking Awareness on Islamic Banking Choice in Indonesia with Moderating Role of Religiosity', *International Journal of Innovation, Creativity and Change*, 6(8), pp. 46–66.
- Miller, Z. D. (2017) 'The Enduring Use of the Theory of Planned Behavior', *Human Dimensions of Wildlife*,

22(6), pp. 583–590. doi: 10.1080/10871209.2017.1347967.

- Nugroho, A. P., Hidayat, A. and Kusuma, H. (2017) 'The influence of religiosity and self-efficacy on the saving behavior of the Islamic banks', *Banks and Bank Systems*, 12(3), pp. 35–47.
- Pantari, E. D. and Aji, H. M. (2020) 'Investigating Muslim non-consumers' intention to use Islamic bank: perceived social value (PSV) and awareness', *Siasat Bisnis*, 24(2), pp. 187–198. doi: 10.20885/jsb.vol24.iss2.art8.
- Pham, M. T. *et al.* (2010) 'SHAPING CUSTOMER SATISFACTION THROUGH SELF-AWARENESS CUES', *Journal of Marketing Research*, 47, pp. 920–932. doi: 10.2307/20751553.
- Sabirzyanov, R. (2016) 'Islamic financial products and services patronizing behavior in Tatarstan: The role of perceived values and awareness', *Journal of King Abdulaziz University, Islamic Economics*, 29(1), pp. 111–125. doi: 10.4197/Islec.29-1.10.
- Saini, Y., Bick, G. and Loona, A. (2011) 'Consumer awareness and usage of Islamic banking products in South Africa', *South African Journal of Economic and Management Sciences (SAJEMS)*, 14(3), pp. 298–312. doi: 10.4102/sajems.v14i3.193.
- Saiti, B. (2015) 'The Awareness and Attitude towards Islamic Banking: A Study in Malaysia', *Global Review of Islamic Economics and Business*, 2(3), pp. 172–196. doi: 10.14421/grieb.2015.023-02.
- Saiti, B., Ardo, A. A. and Yumusak, I. G. (2019) 'Why non-Muslims Subscribe to Islamic Banking? Qualitative Research in Financial Markets', *Qualitative Research in Financial Markets*, Online Fir(June), pp. 3–24.
- Schiffman, L. G. and Kanuk, L. L. (2000) *Consumer Behavior, 7th Edition*. Seventh. New Jersey: Prentice-Hall, Inc.
- Shah, F. A. and Tandon, V. (2020) 'Consciousness of Online Shopping Consumer Buying Behaviour: An Exploratory Study of Indian Consumer', *International Journal of Research and Review*, 7(3), pp. 316–320.
- Shah, S. A. M. and Amjad, S. (2017) 'Consumer Ethical Decision Making: Linking Moral Intensity, Self-Consciousness and Neutralization Techniques Consumer Ethical Decision Making: Linking Moral Intensity, Self-Consciousness', *Australasian Accounting, Business and Finance Journal*, 11(1), pp. 99–130. doi: 10.14453/aabfj.v11i1.7.
- Taylor, S. and Todd, P. A. (1995) 'Understanding information technology usage: A test of competing models', *Information Systems Research*, 6(4), pp. 144–176. doi: 10.1287/isre.6.2.144.
- Tolbert, S. L., Kohli, C. and Suri, R. (2014) 'Who Pays the Price for Loyalty? The Role of Self-consciousness', *Journal of Product & Brand Management*, pp. 362–371. doi: 10.1108/JPBM-08-2013-0375.
- Uhrich, S. and Tombs, A. (2014) 'Retail customers' self-awareness: The deindividuation effects of others', *Journal of Business Research*, 67(7), pp. 1439–1446. doi: 10.1016/j.jbusres.2013.07.023.
- Workman, J. E. and Lee, S. (2012) 'Relationships among Consumer Vanity, Gender, Brand Sensitivity, Brand Consciousness and Private Self-consciousness', *International Journal of Consumer Studies*, pp. 1–8. doi: 10.1111/j.1470-6431.2012.01112.x.
- Ye, L., Bose, M. and Pelton, L. (2012) 'THE EFFECT OF CONSUMERS' CONSCIOUSNESS ON BRAND PERCEPTIONS: A CROSS-CULTURAL STUDY', in *Cultural Perspectives in Marketing*. Atlanta: AMS' World Marketing Congress, pp. 297–297.