

INTENTION TO USE FINANCING PRODUCTS OF BANK MUAMALAT IN POLEWALI MANDAR

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Abstract

This study aims to examine the effect of attitudes, subjective norms, and knowledge of the intention to use Muamalat bank financial products in Kabupaten Polewali Mandar. Data collection and information needed in this study are primarily data where data obtained directly from the research subjects in the form of questionnaires. This study uses the Theory of Planned Behavior (TPB) and linear regression analysis. This study's results indicate the influence simultaneously and partially on the variable attitude, subjective norms, and knowledge of the intention to use Muamalat bank financial products.

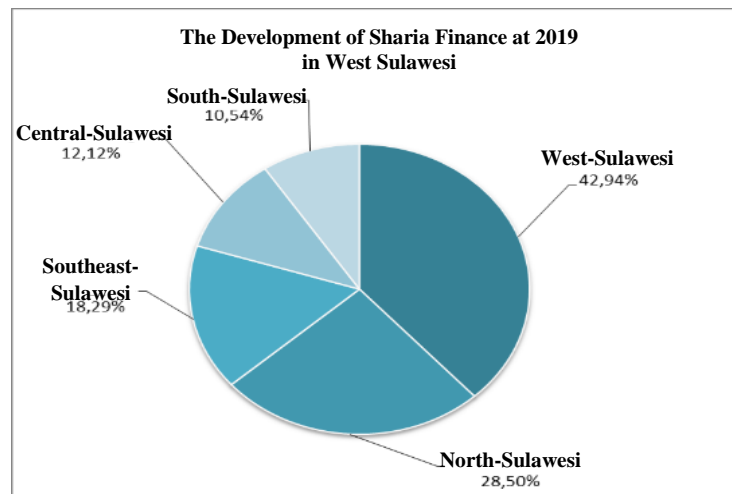
Keywords : *Attitude, Subjective Norms, Knowledge, Intention, TPB.*

JEL Classification : L15, G21

INTRODUCTION

The development of Sharia banking in Indonesia is an embodiment of public demand that requires an alternative banking system that, in addition to providing good banking/financial services, also meets Sharia principles. Sharia Banking has delivered several products, such as savings and financing for people in need. In these cases, banks provide facilities to people in need. Financing is one of the bank's main tasks, namely providing funding facilities to meet the needs of funds and to meet the needs of parties who are deficit units (Usman, 2009).

Sharia banks' development also took place in Sulawesi Island, where Sulawesi Island can divide into 5 Provinces, namely South Sulawesi, Central Sulawesi, Southeast Sulawesi, and North Sulawesi, is shown in Figure 1 below:



Source: Snapshot of Sharia Banking in Sulawesi Island 2019

Figure 1: The Development of Sharia finance in Sulawesi Island in 2019

Figure 1 shows that West Sulawesi Province controls Sharia Banks' development in Sulawesi Island with total assets in 2019 amounting to 42.94% of the total Sharia Finance assets in Sulawesi. While South Sulawesi was 10.54%, Central Sulawesi was 12.12%, Southeast Sulawesi was 18.29% and North Sulawesi was 28.50% (Aset and Aset, 2019).

Bank Muamalat is the first bank in Indonesia and West Sulawesi with 2 Muamalat Banks with the head office of Mamuju and KCP in Polewali Mandar. Polewali Mandar is one of the districts in West Sulawesi with a Muslim majority population. Bank Muamalat in Polewali Mandar Regency operated on April 17, 2009, with 2,500 customers from a population of 455,572 people. The types of products marketed include Arafah savings, Ummah savings, time deposits, demand deposits in dollars and rupiah, and other financings.

However, the use of Sharia bank products is at a low level. Many people are still unfamiliar with Sharia bank products. It is the cause of the lack of growth in Sharia Banks, as well as the impact of reducing public enthusiasm to switch to Sharia Banks. People think that Sharia bank products are no different from conventional bank products. Based on Syafrida & Aminah (2015) in their research on the slowing growth factor of Sharia Banks in Indonesia and their efforts to conclude the lack of variety in Sharia banking financing when compared to conventional bank credit products is also an internal factor causing slowing growth in Sharia banks. With the variant of financing products that are still quite limited. Sharia banks are not optimally taking the potential markets that should be owned by Sharia banks, namely markets that want to apply for funding from banks that are free of usury or idealistic markets. These can cause a reduction in the attractiveness of customers to take financing at Sharia banks because the majority of bank customers in Indonesia are still rational. It means that conducting transactions always assess the profit and loss in terms of nominal funds. A society that has ideological motives in dealing with Sharia banks is still minimal.

Knowledge and attitude are essential factors in changing people's mindset towards Sharia banks. Where there will always be related to the presence or absence of adequate information,

it can provide an excellent understanding of the public to give rise to preferring Sharia banks over conventional banks. Based on Jaffar and Musa (2014), the Halal business is not just about halal ingredients and production. Besides focusing on halal production, the right halal business operator should also adopt halal financing called Islamic financing.

Subjective norms (individual encouragement) are social pressure perceptions to do or not do the behaviour (Ajzen, 1991). Based on Wahyuni (2012), in her research, using analysis was performed with a hierarchical regression method that shows a positive and significant relationship between attitudes and social influence on intention to use the Sharia banks.

The research of Astuty dan Dalif (2015) shows that The Polewali Mandar community has recognized a Sharia bank's existence. Still, it does not make the public directly choose a Sharia bank. This study found that 41% of respondents suggested (1) needed socialization about Sharia banks because of their lack of knowledge, (2) an increase in the number of banks, (3) improvement of services, products and facilities to compete with conventional banks and (4) maintain and increase Sharia-compliant banking system.

Referring to some previous studies, researchers have tried to reexamine the influence of attitudes, subjective norms, and knowledge as perceived behavioural control over intentions (attention) using Sharia bank products. Unlike previous studies, researchers used the knowledge variable as an instrument in the perception of self-control. The Muamalat Bank branch office is the research subject, and society in 32 districts became the Research Subject. This study's limitation is that the researchers only examined the Bank Muamalat branch office of Polewali Mandar District. Further research expected to expand in scope.

THEORETICAL

Based on The *Theory of Planned Behavior* (TPB) revealed by Ajzen (2011), individual planned behaviour to determine by intention, which is also influence by attitudes, subjective norms, and perceived behavioural control. TPB is a conceptual framework for thinking that aims to explain the determinants of certain behaviours. Every human being has different beliefs about other human behaviour, but when faced with a particular event, these beliefs do not necessarily affect behaviour.

The concept of Secord, Paul F, and Backman (1964) is in line with the idea of TPB, which states that an individual's attitude towards a behaviour/action influenced by his perception/belief in the consequences/ impact of behaviour (salient beliefs). Subjective assessment of the importance of the consequence/impact (personal evaluation) by individuals (Ajzen, 1991); Park & Blenkinsopp (2009); and Winardi, (2013).

Secord and Backman in Azwar (2012) suggested that attitude is a particular order in terms of feelings (affection), thoughts (cognitive), and predisposition to one's actions (konasi) on an aspect in the surrounding environment. People who have a positive attitude towards an object of psychology if they like (or have a favourable attitude), conversely people who are said to have a negative attitude towards psychological objects if they do not like (dislike) or an unfavourable attitude towards the thing of a psychologist. (Ahmadi, 2003).

TPB is a leading theory used to predict intention to behave using a product in various contexts. In Sharia financial services research (Amin et al., 2011), (Balushi et al., 2018) states

that TPB can predict the customer's intention to use Sharia financial services. It concluded that TPB could be used to see whether the purpose is influential in using Sharia bank products.

METHODOLOGY

This type of research is a descriptive study using a quantitative approach. Descriptive research is research that intended to investigate the circumstances, conditions, or other things that have mentioned. (Sugiyono, 2016). A quantitative approach is a research approach that primarily uses paradigm in developing science (such as causal thinking, reduction of variable heads, hypotheses, and specific questions, using observational measurements, and testing theory) (Fathoni, 2006) (Purwanto, 2020). This study uses a survey method that utilizes a questionnaire in gathering primary data and taking samples from the population. A questionnaire, or data collection through the distribution of a set of questions and written statements, is already compiled and distributed to respondents who are a member of the study's sample (Purwanto, 2018). The questionnaire has distributed to 16 districts, with 364 respondents filling out the questionnaire. The research data used in the study are primary.

Data were analyzed using multiple regression to determine the extent of Attitudes, Subjective Norms, and Public Knowledge on the Intention to Use Sharia Bank Products. The regression equation formed is as follows:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + e_i$$

β_0 = Constant

Y_i = The intention of using Bank Muamalat financing product

X_1 = Society attitude

X_2 = Subjective norm of society

X_3 = Society knowledge

e_i = Standard Error

RESULT AND DISCUSSION

Result

a) Test of Validity

The instrument tested using the Validity of Corrected item-total Correlation to determine whether the statement items of each indicator can be declared valid or not. It should be known the r-value of 30 respondents to determine whether a statement is good or not. From the significant 5% r table, for 30 respondent, the r table's value is 0,361. The result of Validity is attached

b) Test of Reliability

The extent to which the results can trust considered to be reliable. A variable is said to be reliable if it has a Cronbach's Alpha value > 0.60.

Table 1. The Result of Reliability

Variable	Cronbach Alpha Coefficient	Result
X1	0,843	Reliabel
X2	0,789	Reliabel
X3	0,783	Reliabel
Y	0,794	Reliabel

Table 1 shows that the research instrument is declared reliable with a Cronbach Alpha value > 0.60. Thus data collected through questionnaires produce reliable data from reliable agencies (reliable).

c) Test of Multiple Regression

Table 2 The Result of Multiple Regression

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.720470	1.154192	4.089848	0.0001
X1	0.304821	0.044404	6.864677	0.0000
X2	0.090866	0.036368	2.498504	0.0129
X3	0.399991	0.043047	9.291909	0.0000
R-squared	0.433440	Mean dependent var		23.67857
Adjusted R-squared	0.428719	S.D. dependent var		3.896524
S.E. of regression	2.945115	Akaike info criterion		5.009101
Sum squared resid	3122.534	Schwarz criterion		5.051927
Log-likelihood	-907.6564	Hannan-Quinn criteria.		5.026123
F-statistic	91.80466	Durbin-Watson stat		1.489520
Prob(F-statistic)	0.000000			

a. R² Test

Estimation test results or R² seen from the adjusted R-Square in table 4.3 above amounted to 0.428719, showing that the proportion of the influence of the variables X1, X2, and X3 on the Y variable was 42.87%. That is the influence of attitudes, subjective norms, and public knowledge on the intention to use Muamalat Bank financing products by 42.87%. At the same time, the remaining 57.13% influenced by other variables.

b. T-Test

Partial test results or T-test are in table 4.3 by looking at the probability value of α where (X1) and X3, the Probability is smaller than the value of α with a significant level of 1%. In comparison, the X2 Probability is smaller than the value of α with a significant level of 5%.

c. Uji F

From the F test results in table 4.3 can be seen from the value of Prob (F-Statistic) of 0.000000 smaller than the significant level of 0.05. So it concluded that the regression model estimated is appropriate to explain the influence of attitudes, subjective norms, and public knowledge of the intention to use Bank Muamalat financing products.

d) Classic Assumption Test

Classical Assumption Test is an analysis conducted to assess whether, in a Linear Ordinary Least Square (OLS) regression model analyzed by Eviews 9, there are classic assumption problems.

1) Normality Test

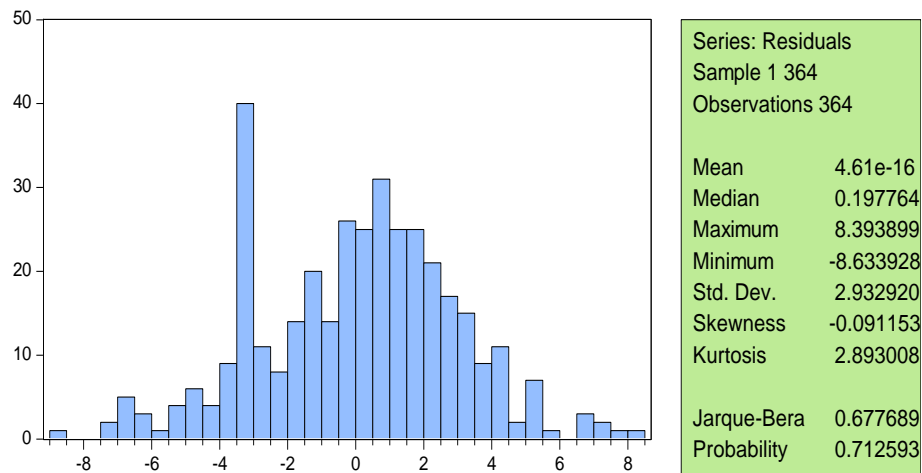


Figure 2 Histogram

Residual normality test results in Figure 2 seen from the Probability of 0.712593 where > 0.05 so that it receives H_0 , which means that the residuals normally distributed. (Widarjono, 2013)

2) Heteroscedasticity Test

Table 3 The Result of Heteroscedasticity Test

Heteroscedasticity Test: White			
F-statistic	2.568478	Prob. F(9,354)	0.0071
Obs*R-squared	22.31231	Prob. Chi-Square(9)	0.0079
Scaled explained SS	20.65710	Prob. Chi-Square(9)	0.0143

Table 3 shows the results of the Heteroscedasticity test using the White test by looking at probability values. Chi-Square (9) on Obs * R-Squared of 0.0079 < 0.05 then reject H_0 and accept H_a , which means there is heteroscedasticity, so it is necessary to use the Breusch-Pagan-Godfrey test for healing. (Widarjono, 2013).

Table 4 The Result of Heteroscedasticity Healing

Heteroskedasticity Test: Breusch-Pagan-Godfrey			
F-statistic	1.663674	Prob. F(3,360)	0.1745
Obs*R-squared	4.977470	Prob. Chi-Square(3)	0.1735
Scaled explained SS	4.608223	Prob. Chi-Square(3)	0.2028

The results of heteroscedasticity healing in table 4 explain that the value of Prob. Chi-Square (3) of 0.1735 > 0.05 so that it accepts H_0 and rejects H_a , which means there is no heteroscedasticity (it has healed).

3) Autocorrelation Test

Table 5 The Result of Autocorrelation Test

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	15.61894	Prob. F(2,358)	0.0000
Obs*R-squared	29.21244	Prob. Chi-Square(2)	0.0000

The P-value of the Autocorrelation test saw from the Prob. Chi-Square (2) with a value of $0.0000 < 0.05$ so that it concluded autocorrelation occurs. It is necessary to heal autocorrelation with the Durbin-Watson statistical test d . (Widarjono, 2013)

Table 6 The Result of Durbin-Watson Test

Statistics d Value	Result
$0 < d < d_L$	H_0 is rejected; there is positive autocorrelation
$d_L < d < d_u$	Area of doubt; there is no decision
$d_u < d < 4 - d_u$	Accepted H_0 ; there is no autocorrelation
$4 - d_u < d < 4 - d_L$	Area of doubt; there is no decision
$4 - d_L < d < 4$	Hypothesis is rejected; there is autocorrelation

Figure 3 Durbin-Watson d Statistics

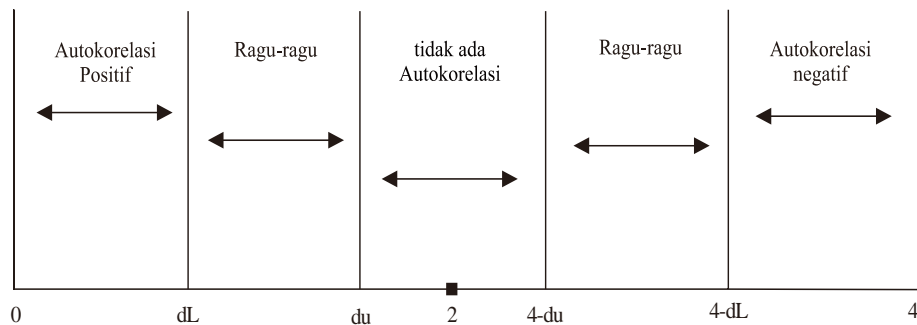
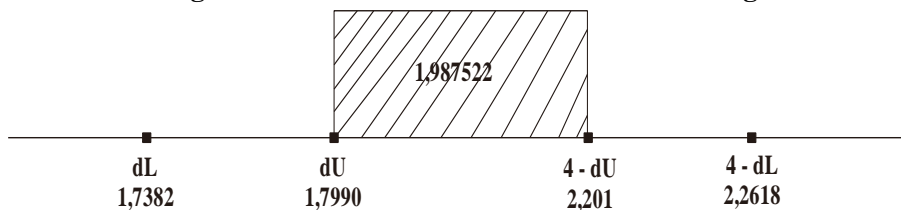


Figure 4 The Result of Autocorrelation Healing



The calculated statistical value $d = 1.987522$ while the critical value d at α with $n = 365$ and $k = 3$ for $d_L = 1.7382$ and the value of $d_u = 1.7990$. Whereas $4 - d_L = 2.201$ and $4 - d_u = 2.2618$. Because the statistical value of d located between d_u and $4 - d_u$ or $d_u < d < 4 - d_u$, it can be concluded that there is no autocorrelation problem (it has healed). (Widarjono, 2013)

4) Multicollinearity Test

Table 7 The Result of Multicollinearity Test

	X1	X2	X3
X1	1.000000	0.472064	0.354052
X2	0.472064	1.000000	0.340493
X3	0.354052	0.340493	1.000000

Based on table 7 above, we can see a relationship of independent variables with less than 0.85. It can be concluded that the variable data in this study did not occur multicollinearity (Widarjono, 2013).

DISCUSSION

This study uses the help of SPSS 20 and Eviews 9. From the above research, it can see how much influence attitudes, subjective norms, and knowledge have on the intention to use Bank Muamalat financing products in Polewali Mandar Regency. Questionnaires were distributed to respondents in each sub-district in Polewali Mandar Regency to determine what influenced people's intention to use Muamalat Bank financing products through attitudes, subjective norms, and knowledge.

The influence between attitudes, subjective norms and knowledge intends to use Muamalat Bank financing products.

Based on the results of the regression together show the results in this study reject the hypothesis (H₀), which states that attitudes, subjective norms, and knowledge together affect the intention to use Bank Muamalat financing products in Polewali Mandar Regency. This will reflect that the independent variables, namely attitudes, subjective norms, and good knowledge, can increase people's intention to use Bank Muamalat financing products. Individual preferences form from subjective attitudes and norms—the variables which influence attitudes influenced by the results of actions that have taken in the past. Simultaneously, subjective criteria will be affected by beliefs about other people's opinions and motivation to obey others' views or opinions. Simply put, people will take action if it has a positive value from the existing experience and the action supported by the individual's environment (Ajzen, 2011). If all variables show a positive relationship, then the intention to use Sharia financing products at Muamalat banks will be greater.

Influence of attitude towards intention to use Bank Muamalat financing products.

The regression coefficient value indicates that the attitude variable influences the intention to use Muamalat Bank financing products. This result follows the hypothesis, namely the attitude of influence on using Muamalat Bank financing products. The attitude variable has a coefficient of 0.304821. A positive regression coefficient shows that each additional analytical relative advantage will increase the level of intention to use Bank Muamalat's financing products by 30.4%. The results of this study are following research conducted by Walipah & Naim (2016), Widyastuti et al. (2007), According to Syah et al. (2018), Jaffar and Musa (2014), and Buchari et al. (2015) that attitude is a significant factor in intention to use Bank Muamalat's financing products. Attitude is a mechanism of view that evaluates, shapes thoughts, colours feelings, and will help determine our behavioural tendencies towards humans or something that we face, even towards ourselves (Islamyliya and Mutia, 2016). This can be proven through data obtained through a questionnaire that the majority of respondents responded positively to Sharia financing products at Bank Muamalat.

Influence of subjective norms on an intention to use Bank Muamalat financing products.

Based on the data analysis results, the regression coefficient values indicate that the subjective norm variable influences intention. These results follow the hypothesis. Namely, subjective norms affect the choice to use Muamalat Bank financing products. The positive, positive regression coefficient of 0.090866 indicates that any increase in subjective norms analytically will increase the level of intention to use Muamalat Bank financing products by 09.0%. These results are consistent with research conducted by Islamyliya & Mutia (2016), Balushi et al. (2018), Imran and Hendrawan (2017), and Rohmatun and Dewi (2017), which stated that subjective norms are factors that influence the intention to use Bank Muamalat's financing products. The normative beliefs of others determine subjective norms. Normative

beliefs are behavioural perceptions affected by essential people around individuals such as family, friends, or depending on the population's size and the type of research taken (Islamyliya and Mutia, 2016). Based on the data obtained that the majority of the people of Polewali Mandar is Muslim, so that environmental factors also affect the population in being optimistic about financing products at Bank Muamalat's Polewali Mandar branch.

Influence of knowledge on an intention to use Bank Muamalat financing products.

The results displayed that the value of the regression coefficient indicates that the variable of knowledge influences intention. These results are consistent with the hypothesis. Namely, knowledge influences the choice to use Bank Muamalat financing products. A positive regression coefficient of 0.399991 indicates that any increase in analytical knowledge will increase the level of intention to use Bank Muamalat financing products by 39.9%. These results are consistent with research conducted by Wahyuni (2012), Rafiah Pakpahan (2017), Kholilah and Iramani (2013), Johana Johan and Putit (2016), and Andriani and Juliandi (2008), which state that knowledge is an influential factor in intention to use Bank Muamalat's financing products. According to Kotler (2000), which suggests that knowledge as a change in the behaviour of an individual comes from experience. Good knowledge of financing products owned by Muamalat Bank will directly impact the intention to use the financing product.

CONCLUSION

Based on the results of the discussion of data analysis through proof of the hypothesis of the problem taken regarding the investigation partially or simultaneously, there is an influence between attitudes, subjective norms, and knowledge of the intention to use Bank Muamalat financing products in Polewali Mandar Regency.

The government and this case Financial Services Authority (FSA) expected to continue to conduct socialization about Sharia Banks, given the potential of Sharia finance in Indonesia is very large. Infrastructure and qualified human resources are also essential to improve, so customer service is not far behind conventional banks.

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Attached No 1:

Table The Result of Validity

Item	N	R tabel	R hitung	Keterangan
Niat (Y)				
Y	30	0,361	0,617	VALID
Y	30	0,361	0,416	VALID
Y	30	0,361	0,646	VALID
Y	30	0,361	0,564	VALID
Y	30	0,361	0,490	VALID
Y	30	0,361	0,466	VALID
Y	30	0,361	0,482	VALID
Sikap (X1)				
X1.1	30	0,361	0,633	VALID
X1.2	30	0,361	0,701	VALID
X1.3	30	0,361	0,738	VALID
X1.4	30	0,361	0,633	VALID
X1.5	30	0,361	0,476	VALID
X1.6	30	0,361	0,518	VALID
X1.7	30	0,361	0,672	VALID
Norma Subjektif (X2)				
X2.1	30	0,361	0,614	VALID
X2.2	30	0,361	0,414	VALID
X2.3	30	0,361	0,644	VALID
X2.4	30	0,361	0,556	VALID
X2.5	30	0,361	0,450	VALID
X2.6	30	0,361	0,465	VALID
X2.7	30	0,361	0,483	VALID
Pengetahuan (X3)				
X3.2	30	0,361	0,465	VALID
X3.3	30	0,361	0,496	VALID
X3.4	30	0,361	0,473	VALID
X3.5	30	0,361	0,836	VALID
X3.6	30	0,361	0,386	VALID
X3.7	30	0,361	0,613	VALID