



“The influence of religiosity and self-efficacy on the saving behavior of the Islamic banks”

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THE INFLUENCE OF RELIGIOSITY AND SELF-EFFICACY ON THE SAVING BEHAVIOR OF THE SLAMIC BANKS

Abstract

Indonesia is a country with the largest Muslim population in the world. However, since the Islamic banks were being established in Indonesia for about 20 years, their market share only accounts for about 5% in the Indonesian banking system. Muslim participations in using Islamic bank are relatively low. This study expands the Theory of Planned Behavior by adding the variables of religiosity and self-efficacy. Previous studies have not examined this new expanded model to analyze customers who participated in using the saving Islamic bank's products and services. Based on 220 Islamic bank consumers who participated in the study, the study indicated that questionnaires about religiosity and self-efficacy had good external validity and could be adapted for the Indonesian culture context. The most interesting finding was that the religiosity variable strongly enhanced the use of Islamic banks. Similarly, this study found that the self-efficacy variable improved an intention of customers to participate in the Islamic banking system. This paper also discusses the implications of the findings and recommendations for future studies.

Keywords

religiosity, self-efficacy, intention, behavior, subjective norm, behavioral control

JEL Classification M31, M41, G21, Z12

INTRODUCTION

For the last three decades, Islamic banks have been growing very fast. Islamic banks have spread around the world and have been accepted as one of the financial institutions by both Muslim and non-Muslim (Iqbal & Molyneux, 2005). According to the research by Thompson Reuters, Indonesia was one of the potential markets of Islamic economy. In the category Top Current Islamic Finance Market, Indonesia was ranked 9th with USD 33 billion. This position was under Turkey, Bahrain, Qatar, Kuwait, United Arab Emirates, Iran and Saudi Arabia. Unfortunately, by 2014, the penetration rate of these countries grew only one digit.

Islamic bank's operations and functions are fundamentally quite different from those of conventional banks. The activities of conventional bank transactions, whether collecting funds or in the framework of disbursement of funds, impose remuneration in the form of funds/a number of benefits in the form of percentages that are usually set up in advance. While Islamic bank is a bank in its activities, both the collection of funds and in the framework of the channeling of funds provide and impose rewards based on Shariah principles of sale, purchase and

profit sharing. Therefore, the bank's income is not derived from interest, because it lends money, but is derived from trade and actual economic activity (Zamir & Tsubota, 2006). It means that all transactions in Islamic banks have to follow the rules and principles of Shariah (Islamic law).

However, Islamic banks are not only considered as business entities that fulfill the religious duty of Muslim community, but also as business units that have to attract new customers while keeping the existing customers. Therefore, Islamic banks should understand customers' behavior or potential customers and make them loyal to the bank (Hennig-Thurau, Gwinner, & Gremler, 2002). Hence, developing and sustaining the relationship of the customers is important for Islamic banks. The development can enhance Islamic banks to grow and expand widely over the world.

The TPB is a theory that previously works generally. It has been used in the context of individual behaviors. This theory integrates four predictors of the behavior: attitude, subjective norm, Perceived Behavioral Control (PBC) and behavioral intention (Ajzen & Driver, 1992). This theory assumes that human being is rational and uses the available information systematically. Humans also consider the implications of their actions before deciding whether or not to do or not to certain behaviors. However, Ajzen (2005) recognized that the TPB is open to the inclusion of additional predictors if it can capture a significant proportion of the variance in intention or behavior.

Of the variables in the TPB, perceived behavioral control (PBC) variable is the last variable added in the model by Ajzen (2005). According to him, the PBC is a variable that can support or hamper the occurrence of a behavior. The PBC facilitates conditions that become obstacles for the occurrence of a behavior. However, Armitage and Conner (2001) and Kraft, Rise, Sutton, and Røysamb (2005) criticized the occurrence of the PBC variable. In their research, they replaced PBC variable with the self-efficacy variable to predict the behavior. A self-efficacy indicates not only physical powers but also an emotional reaction. They found that the ability of the self-efficacy to explain the intention to use is higher than the PBC. Accordingly, the higher the self-efficacy owned by an individual, the more self-confident the person to behave (Kraft et al., 2005). Therefore, the intention can be predicted from the self-efficacy instead of using PBC.

Previous studies have shown that there are many factors enhancing the developing and growing Islamic banks such as demographic, social, economic, culture and psychology considerations. Beside these factors, Islamic banks should also consider the role of religiosity and trust of the society. These two factors have significantly affected the consumption pattern of the customers (Mokhlis, 2010). Previous scholars such as Haron, Ahmad, & Planisek (1994), Metawa and Almosawi (1998), Bley and Kuehn (2003), Okumuş (2005); Gait and Worthington (2008), Mokhlis, Hazimah, Mat, and Salleh (2008) indicated that the religiosity can be a significant factor considered by customers when they choose Islamic bank services. However, previous studies used the religiosity variable, which was not a predictor of the behavior. This study expands the Theory of Planned Behavior (TPB) by integrating the religiosity to estimate the behavior.

This research examined the extension of the TPB model by using Islamic bank customers. The study expanded the Aznen TPB model by adding a new predictor named religiosity. This additional predictor was involved in the model to answer critics of the TPB, to exclude a possible external variable. In addition, the TPB was extended by replacing the variable of perceived behavioral control with the self-efficacy factor to meet the suggestion of previous studies showing that the self-efficacy was better predictor than the PBC on the intention to use Islamic banking customers. This new model contributed to building the customers' behavior model in Islamic economic perspective, especially in the process of decision-making regarding the behavior by using Islamic bank services. Furthermore, this research was conducted in the Indonesian culture, which might be different from the origin of the TPB theory, a Western culture. Therefore, the result of this study might improve external validity of the TPB.

1. THEORY OF PLANNED BEHAVIOR

Fishbein and Ajzen introduced the Theory Of Planned Behavior (TPB). This theory is useful to predict behaviors, which are not completely controlled by the person (Ajzen, 1991). The model of TPB consists of three independent variables: attitude behavior, subjective norm, and perceived behavioral control to predict the intention.

According to Skinner (1953), a behavior is a person's response or reaction to a stimulus (stimulation from the outside or an internal mental variable). Behavior is a visible response that requires a further elaboration (Icek Ajzen et al., 1980). An attitude construct is not as simple as it is seen. Four elements of the behavior consisting of target (where the behavior is directed), action (behavior and action as a result of the behavior), content (where and what do people do for behavior) and time (the time framework of observations either at a certain point of time or during a certain time).

The intention is the main component of the TPB and the direct antecedent of actual behavior (Ajzen & Fishbein, 2000). Someone tends to perform actual behavior if he/she has the opportunity. The greater intention to perform the behavior, the more possibility he/she performs the behavior. Ajzen and Fishbein defined the intention as a component of the person referring to wishes to do a certain behavior. The intention describes motivational factor, which influences someone's on behavior and how much effort someone makes to perform the behavior (Hisrich & Peters, 2002). Therefore, the greater someone's intention to take part in certain behavior, the more possibility to perform the behavior. According to this theory, intention is determined by three factors:

- behavioral belief is someone's belief in the outcome of an attitude and evaluation of its outcome (belief strength and outcome evaluation);
- normative belief is belief on the other normative wish and motivation to comply the wishes (normative belief and motivation to comply);

- control belief is a belief on the existence of supporting and hampering behavior that will be performed (control belief) and the perception on how strong those supporting and hampering behavior matters (perceived power).

An attitude is a hypothetical construct, which represents someone's like or dislike toward an object. Generally, this attitude is a positive or negative view of someone towards others, places, things, etc. This attitude is changeable due to experiences, stimulus, and so on (Diener, Sandvik, & Pavot, 1991). Initially, an attitude has only one dimension namely an affect (Thurstone, 1928; Likert, 1932; Osgood, 1962). As time goes by, the dimension and definition were developed. Thurstone (1928) stated that an attitude is the whole feeling of someone for an object. An attitude is a psychological readiness condition, organized by experiences on all related objects and situations.

Subjective norm can be defined as a social encouragement of whether or not to perform certain behaviors (Ajzen, 1991). This social encouragement will influence the decision-making process (Ajzen, 1991). This influence can be obtained from families, as well as friends. It means the greater the social encouragement received by a person, the more possibility he/she will have certain attitudes. If the family thinks positively of certain behavior, the behavior will more possibly be performed. On the contrary, if the family thinks negatively of certain behavior, the behavior will less possibly be performed. Previous study found that subjective norm was the weakest predictor of intention (Armitage & Conner, 2001). It occurs because for some behaviors attitude is the primary encouragement, and for some others subjective norm is the primary encouragement. Nevertheless, researchers agree that this social encouragement is related to attitude. It is not surprising that this subjective norm has been used frequently in any research study related to attitudes, such as organizational attitude (Ajzen, 1991), tourism (Cheng, Lam, & Hsu, 2006), information technology (Riemenschneider, Hardgrave, & Davis, 2002) and other studies.

Perceived Behavioral Control (PBC) indicated that the difficulty or easiness levels in performing certain behaviors enhance person's motivation. If a

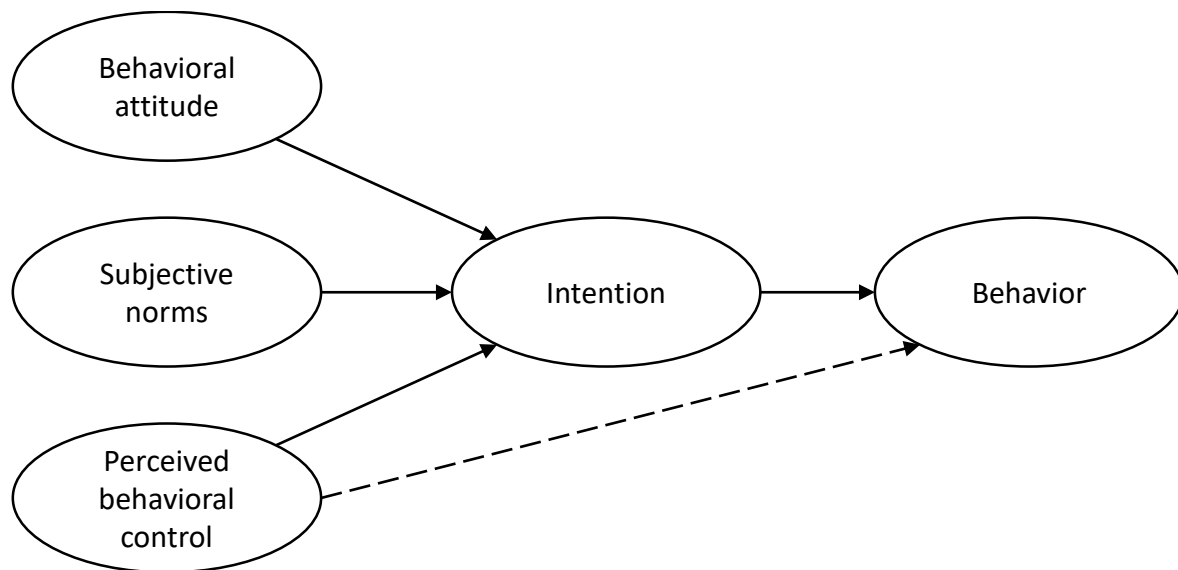


Figure 1. Theory of Planned Behavior

person has strong beliefs in factors facilitating a behavior, the person will have a strong perception of the capability to control its behavior. On the contrary, the person with a low perception of the capability to control a behavior has strong beliefs in factors hampering its behavior. These perceptions can be in the form of past experiences, anticipations on the future and attitudes towards influencing norms for the person. Previous empirical studies showed that although subjective norms and behavioral attitude can predict the intention, adding perceived behavioral control can strengthen the relationship between the intention and the behavior (Kaiser & Gutscher, 2003; Lemmens, Valkenburg, & Peter, 2011).

TPB assumes that human being is a rational creature and uses information available for him/her systematically. Human being considers the implications of his/her actions before deciding whether or not to perform certain behaviors. According to this theory, the stronger the person's intention to perform a certain behavior, the more the person succeeds to do it. The intention is a function of beliefs and/or important information about the tendency to perform a certain behavior. The intention may change over time. The longer is the period between the intention and the behavior, the bigger is the tendency to change of the intention. Therefore, the TPB is interesting for predicting and understanding the behavior. Besides, it is also used to identify the determinants of the intention.

2. EXTENSION OF THE TPB AND HYPOTHESES DEVELOPMENT

2.1. Self-efficacy as a measurement of perceived behavioral control

Ajzen (2002) stated that the variable of perceived behavioral control reflects perceived difficulty dimensions (the ease or difficulty to perform a certain behavior) and controllability (the extent of performing the behavior depends on someone else). This PBC concept is similar to Bandura's self-efficacy concept. In Bandura's terminology, self-efficacy is defined as "beliefs that someone can be successful to perform the needed behavior to obtain outcome" (Bandura, 1977). While Smith, Kass, Rotunda, and Schneider (2006) described self-efficacy as the way a person views someone's ability to work in reaching the goal or taking necessary measures to achieve certain performances. Similarly, Fishbein claimed that initially Ajzen views the PBC is equivalent to self-efficacy, an indicator of perception on how easy or difficult it is to perform a behavior. Schwenk and Möser (2009) stated that both the PBC and self-efficacy are very similar concepts giving attention to the ability to perform a certain behavior.

Another critic of the PBC constructs comes from Maddux (1995). Maddux recommended to re-

place the PBC with the variable of self-efficacy. According to him, the PBC consists of two independent variables: efficacy expectation and outcome expectation (Maddux, 1995). According to Armitage and Conner (2001), and supported by Gumela, Othman, and Yusof (2015), the PBC could be interchangeable with self-efficacy, both conceptually and operationally. They stated that the variable of self-efficacy may influence someone's intention to predict his/her actual behavior as strong as PBC. In their study, TPB model with self-efficacy is able to predict better than the PBC on the intention and behavior. Similar results were found by Kraft, Rise, Sutton and Røysamb (2005). According to them, through confirmatory factor analyses, the PBC should be measured with factors reflecting self-efficacy, because self-efficacy is able to explain the behavior intention better than the PBC. Many previous studies found that self-efficacy was a better actual behavior predictor (de Vries, Dijkstra, & Kuhlman, 1988; Dzewaltowski, Noble, & Shaw, 1990; White, Terry, & Hogg, 1994; Beiginia, Besheli, Soluklu, & Ahmadi, 2011). The most recent research by Hall, Chai, and Albrecht (2016) also found a strong association between self-efficacy and behavior.

According to Bandura, self-efficacy influences how someone feels, thinks, motivates himself/herself and performs behavior (Bandura, 1977; Bandura, 1982), because someone knows his/her capabilities and nature. This person can predict his/her ability on doing jobs and know his/her self-confidence whether or not to perform certain behavior. Following Bandura's definition of this self-efficacy, customers who have high self-efficacy are not in doubt and know what they should do when they consider Islamic bank services. As it is known, an Islamic bank is a bank that operates with the concept of Islam which is different from conventional banks first known to the public. Many Islamic banks use a lot of Arabic terms, as well as products with different contract systems with conventional banks. The new banking system with unfamiliar terms and new types of contracts gives confidence to make transaction successfully. Therefore, researchers predict that prospective customers need high self-efficacy to connect with Islamic banks.

For customers with high self-efficacy, it will be easier to handle obstacles when using Islamic bank

services. They assume that each obstacle when using product or services of Islamic bank is a challenge to encounter rather than to avoid. Inversely, customers with low self-efficacy may be doubtful and unfaithful to use product or services of an Islamic bank services. These customers group may be afraid of any obstacles that raise if they use product and services of Islamic bank. Therefore, by following the description and literature studies give above, it can be concluded that self-efficacy of Islamic bank customers will influence their behaviors on using product and services. The proposed research hypothesis is:

H1: the higher self-efficacy of Islamic bank customers, the higher customers' intention to use Islamic bank services.

2.2. Religiosity and behavior

Religiosity is a commitment that can be seen from activities or person's behaviors related to the religion, faith, or belief (Glock & Stark, 1965). A religion for Islamic followers is a guidance of behavior, a way of life on each part of life to reach happiness in the world and hereafter. Religiosity of an Islamic follower can be in the form of obedience on the knowledge, belief, implementation and comprehension on the Islamic religion. In other words, a Muslim's religiosity can be seen from daily behaviors, including the behavior on performing an economic activity. A religious Muslim will avoid all prohibited economic activities such as gambling and applying an excessive interest rate. Furthermore, a Muslim who has high religious level will avoid conventional bank and will not use conventional bank services to do transaction in their economic activities. Alternatively, a Muslim will do transaction by using products and services of Islamic bank. Therefore, it can be stated that the higher the religious level of a customer, the higher the tendency to use product and service from Islamic banks. Conversely, the lower the religious degree of a customer, the higher the possibility they do not use the product and service of Islamic banks.

Previous studies have shown the correlation between religiosity and behavior. For example, the more religious the people, the more they are offended on advertisement of controversial prod-

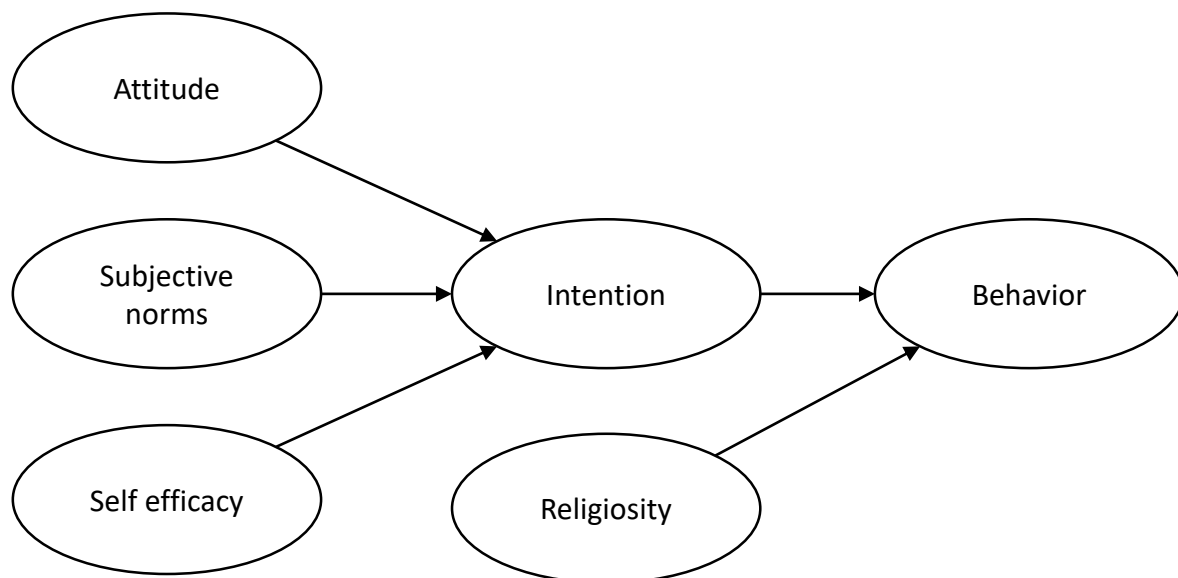


Figure 2. Research model

ucts (Fam, Waller, & Erdogan, 2004). Gait and Worthington (2008) in Australia found that believing in a religion is a factor influencing an individual consumer to have a link to Islamic finance institution. Furthermore, Azam, Fu, Abdullah, and Abbas (2011) supported a positive and significant correlation between the religiosity and innovation expansions. Kamaruddin (2007) found a positive correlation between the religiosity and consumer's shopping orientation. Mokhlis (2010) in his research show a correlation between the religiosity and shopping style. While Souiden and Rani (2015) and Abou-Youssef, Kortam, Abou-Aish, and El-Bassiouny (2015) strongly found the relationship between the religiosity and attitudes toward Islamic banks, the research by Usman, Tjiptoherijanto, Balqiah, and Agung (2017) show the relationship between religion norms and the selection of Islamic banks.

By observing descriptions and review of previous studies given above, it can be concluded that religious level of Islamic bank customers enhances customers' behaviors to use services and products of the Islamic banks. The proposed research hypothesis is:

H2: the higher the religiosity of Islamic bank customers, the higher is the intention of the customers to use Islamic bank services.

3. RESEARCH METHOD

This research was conducted in mid-2013. It uses a quantitative method, because it aims to find relationships between variables and constants and allows to verify and validate the relationship of variables that occur. The analysis unit of this study was customers of Islamic banks. The target population of this study was all savings or deposit customers of Islamic banks operated in the city of Yogyakarta. The respondents had the following characteristics:

- Islamic bank depositors / depositors who have branch offices in Yogyakarta;
- the main customers of Islamic bank and who are not an additional customer of the main customers;
- having their own income which allows to have deposits in Islamic bank;
- independently becoming customers of Islamic bank savings / deposits not on the necessity of offices or other institutions;
- believing in Islamic religion, because the scale of religiosity used in this research is the scale of religiosity for those people who believe in Islamic values.

The sample that met the criteria consisted of 220 respondents. This sample was larger than those were similar studies. This study utilized a survey method with a self-administered questionnaire technique. However, the questionnaire was tested and distributed to 37 Islamic bank customers before conducting the actual survey of the respondents. Table 1 shows the response rate of the survey.

Table 1. Response rate of the survey

Criteria of the questionnaire	Trial	Actual survey
Distributed	37	248
Unused	3 (8.1%)	13 (5.24%)
Unreturned	4(10.81%)	15 (6.01%)
Used	30 (81.08%)	220 (88.71%)
Response rate	81.08%	88.71%

This study involves six variables: 4 exogenous variables consisting of self-efficacy, religiosity, attitude and subjective norm, and two endogeneous variables including the intention and saving behavior. Table 2 shows the references and amount of questions for each variable in the questionnaire. All item questions use a continuous rating scale to measure the variables.

In this study, several validity and reliability tests of the data were conducted. The test results showed that all variable instruments met the criteria of convergent and discriminant validities. All variables also met reliability requirements. The composite reliability score of all variables were above 0.7. Furthermore, the normality distribution tests by using Kolmogorov-Smirnov and Shapiro-Wilks test showed that all variables were distributed

normally. To detect an outlier data, Mahalanobis distance value test indicate that there were no extreme data in the model.

4. RESULT AND DISCUSSION

4.1. Respondents' profiles

This section shows the characteristics of respondents from age and education aspects. About 42% of customers were young (31 years or less), while 45% respondents were aged from 31 to 40 years and the rest of 13% respondents were above 40 years. This age distribution is similar to the result found by Raman (2010) in Malaysia. This finding is also similar to Ansari's study result that age influences the adoption of new products (Ansari, 2008). According to Meyer (2008), it is presumed that for young people, it is easier to accept new things and to adapt to something new. Islamic banks compared to conventional bank is relatively new banks that provide new products and services. The domination of young consumers of Islamic banks may be due to young groups of customers to accept the new products and services easier than the older group.

The survey also shows that 84.5% of respondents had bachelor degree or higher and the rest of respondents had high school degree or less. This customer group with higher education level is similar to the results found by Ravindran Raman in Malaysia (Raman, 2010) and Khattak and Rehman (2010) in Pakistan. The proportion of Islamic bank customers in both countries is dominated by high education levels. This finding is in line with Rosenberg's argument that skills and educations are determinants of the adoption pro-

Table 2. Variables definition and references

Variables	References	Items number
Tested variables		
Self-efficacy	Sherer et al. (1982) and Bosscher and Smit (1998)	1-12
Religiosity	Youssef, Abou-Aish, and El-Bassiouny (2011)	1-30
Control variable		
Attitude	Ajzen, Beiginia et al., (2011)	1-3
Subjective norm	Ajzen, Maditinos et al. (2009)	1-4
Dependent variables		
Intention	Ajzen, Beiginia et al. (2011)	1-3
Behavior	Malhotra (1999)	9-10

Table 3. Hypotheses test results

Variables			Coefficients	P-value
Religiosity	→	Behavior	0.801	0.000
Self-efficacy	→	Intention	0.356	0.000
Intention	→	Behavior	0.780	0.000
Attitude	→	Intention	0.871	0.000
Subjective norm	→	Intention	0.177	0.000
Coefficient of determination (R²)				
Dependent variables		R ²		
Intention		0.917		
Behavior		0.718		

cess toward new products and services (Rosenberg, 1972). Educated and high-skilled consumers will adopt new products and services easier than less educated and low-skilled consumers. Educated and high-skilled consumers will be able to overcome any obstacles facing during the adoption process, including obstacles of using Islamic bank products and services. Hence, it is not surprising if the customers proportion with high education level dominates Islamic bank customers, including in Indonesia.

The result of this survey also indicated that the majority of the respondents (66.8%) were both conventional and Islamic bank customers. It was about 33.2% of respondents who uses Islamic banks only. This result is not much different from the findings of other countries. According to study by Khattak & Rehman (2010), 28.2% of Islamic bank customers in Pakistan do not have an account in a conventional bank. These finding suggests that Islamic banks have not yet become customer's primary banks. Islamic bank still becomes an alternative bank for customers to make financial transactions.

4.2. Hypotheses testing

To test the hypotheses, this study used Simultaneous Equation Modeling (SEM). This study estimated the coefficient variables with the help of the AMOS software. Table 3 shows the result of coefficient variables and their significances.

Table 3 shows that the coefficient of determination for the dependent variable of intention was 0.917, implying that the variables of self-efficacy, attitude

and subjective norm explained the intention as much as 91.7%, while the rest of 8.3% intention variance was influenced by unknown variables. This R² intention is high compared to several research results by using TPB as a basic theory and model.

Table 3 also shows that the coefficient of determination for the dependent variable of behavior was 0.718. This indicated that 71.8% variance of behavior could be explained by intention and religiosity, while the rest of variance (28.3%) was due to unknown variables. Furthermore, Table 3 shows that the established TPB model in this research and explains more on antecedents of behavior intention compared to previous studies by using the TPB model. Lastly, Table 3 shows that all hypotheses were supported by the data. As expected, the coefficients of variables for religiosity and self-efficacy had positive values and were significant at the level of 1%.

4.3. Discussions

As shown above, the data support all the hypotheses. This section discusses the findings of the study. The first hypothesis is the relationship between self-efficacy variable and intention to use Islamic bank services. In this study, self-efficacy refers to respondents' internal psychological ability to use Islamic banks. The study result shows that self-efficacy had a positive influence on the intention to use Islamic banks. This finding is in line with the study result of Al-Haderi (2013). In addition, the coefficient regression for self-efficacy variable toward customer behavior is almost twice compared to the coefficient variable of subjective norm on behavior (0.356 compared to 0.177). This

result indicates that the influence of self-efficacy toward customer behavior was stronger than subjective norm.

The finding shows that the variable of the self-efficacy is able to explain well the intention of customers to use Islamic bank services. This empirical research implies that the variable of the perceived behavioral control in the Theory of Planned Behavior can be replaced with self-efficacy, as suggested by Armitage and Corner (2001). This finding also suggests that the self-efficacy is an important variable concerning customers' behavior at Islamic bank services. In addition, this study is the first empirical research that utilizes constructs of self-efficacy as the substitution of perceived behavioral control in the context of Islamic bank services. Therefore, this finding contributes to the Islamic marketing. Especially, the Theory of Planned Behavior can be used for Islamic economic setting in terms of investigating the behavior of customers towards Islamic bank services.

Self-efficacy is a predictor for the behavior and strong internal motives of human beings. It is more important than social influence (Sirgy, 1982). In the context of Islamic banks, the social influence of families or friends is relatively small to influence customer behavior to use Islamic banks. The self-efficacy concept is similar to the confidence concept. Confidence is very important to do something, including saving in Islamic bank (Yamirudeng, 2013). Islam encourages men/women to be confident and persistent in their behavior. Qur'an Surah [41]: 30 says:

Verily, those who say: *"Our Lord is Allah (Alone)," and then they stand firm, on them the angels will descend (at the time of their death) (saying): "Fear not, nor grieve! But receive the glad tidings of Paradise which you have been promised!"*

A Muslim has self-confidence, and is not hopeless. If a Muslim views himself as a coward, unconfident, pessimistic and incapable, these characters will influence his potencies in all aspects. This unfaithfulness will make him incapable of behaving properly. Therefore, a Muslim should be persistent and have high faith to be successful in performing a certain behavior.

The last hypothesis is about the relationship between religiosity and intention to use Islamic bank services. As suggested by Bagozzi and Dabholkar (2000), the Theory of Planned Behavior can be extended by adding external variables that can improve prediction powers on the intention to use or perform the behavior. This study adds customer's religiosity as an external variable. To our knowledge, this research is the first research that uses Theory of Planned Behavior in the context of Islamic banks.

The empirical result of the study indicates that our data support Bagozzi and Dabholkar's suggestion. The coefficient value of the religiosity variable was 0.801. This value has a positive and significant influence on implying a strong correlation between two variables. This finding is similar to the research of Almossawi (2001); Abduh and Omar (2012) showing that the religiosity influences the customers' decision especially in the process of bank selection. This result is also in line with Soesilowati (2011), Mokhlis (2010), Schneider, Krieger, and Bayraktar (2011) and Assadi (2003) showing that the religiosity influences each aspect of consumers. According to Assadi (2003), professed religious values influence each purchasing and consumers' habits. However, the degree of religiosity involvement in the behavior among consumers can be different, depending on the formed religious values. In addition, this religious factor, for several customers' candidate, becomes an obstacle for using Islamic bank, because they should adjust themselves with the Islamic aspects (Karim & Affif, 2006).

In Islamic concept, the contribution of the religiosity in the behavior becomes compulsory. Muslims behave because of his/her worship to receive blessings from Allah in order to do His commands and avoid His bans. Qur'an Surah [59]: 18 says:

"O you who believed ! fear Allah and keep your duty to Him. And let every person look to what he has sent forth for the morrow, and fear Allah. Verily, Allah is All-Aware of what you do".

Therefore, it can be said that the customers' behavior to use Islamic banks mostly was encouraged by the devotion to Allah SWT. That customers save their money in Islamic banks is an effort to avoid interest, avoid wasteful attitude as means to fulfill His command.

CONCLUSION AND LIMITATION

This study finds that self-efficacy has a positive and significant influence on the behavior intention. This study also proves that self-efficacy is a predictor of good behavioral intention and, at the same time, strengthens the findings of previous research (Armitage & Conner, 2001; Beiginia et al., 2011). The finding determines that the higher the self-efficacy of a person will be more easily associated with Islamic banks, because customers who have high self-efficacy will be easier in accepting obstacles or difficulties when using Islamic banks. This study also proves Bandura thesis that perceived behavioral control in Theory of Planned Behavior can be replaced by self-efficacy. Self-efficacy is a better predictor of behavioral intention than perceived behavioral control. Further, self-efficacy questionnaires sourced from the general self-efficacy scale (Sherer, Maddux, Mercadante, Prentice-Dunn, Jacobs, & Rogers, 1982) are self-efficacy questionnaires in general, which are proven to have good validity when used in the context of self-efficacy against Islamic banks. This study finds that attitudes have a positive and significant influence on the behavioral intention. This means, the better or positively prepared individuals against Islamic banks, the greater the likelihood of individuals to intend to use products or services of Islamic banks. These findings also prove that Theory of Planned Behavior can be used to predict a variety of different behaviors, as well as in the context of behavior towards Islamic banks. Compared to other behavioral predictors, this study finds that attitudes are the strongest predictor of behavior. In addition, the results of this study reinforce the findings of previous studies such as Amin and Ramayah (2010).

Another important finding is that religiosity has a positive and significant influence on customer behavior using products and services of Islamic banks. This also reinforces the theoretical model developed in this study on the role of religiosity towards the behavior of using Islamic banks. This finding is in line with the research of Almossawi (2001); and Abduh and Omar (2012) that religiosity affects major consumer decisions in the bank selection process. The results show that religiosity is a strong predictor of behavior, stronger than the behavioral intention, as well as proving that the Theory of Planned Behavior model can be developed by adding various variables that are predicted to be behavioral predictors and can be used to predict a variety of different behaviors, as suggested by Ajzen himself. Besides, a questionnaire of religiosity derived from the Islamic behavioral religiosity scale has proven to be used for different cultural contexts with other words having good external validity.

Subjective norms also have a positive and significant influence on the behavioral intention, but the influence is weak. The stronger the social pressure on the individual, the more likely he is intended to use Islamic bank. This finding is in line with Amin and Ramayah (2010), Yaghoubi and Bahmani (2010); Shan, Wu, and Teng (2011). However, compared to some other behavioral predictors, this subjective norm is the weakest predictor of the behavioral to use Islamic banks. Armitage and Conner say that subjective norms are a weak predictor of Theory of Planned Behavior, because it uses single measurement items. In contrast to Armitage and Corner's (2001) research, this study attempts to measure subjective norms using multi-item measurement, but it gives not much different results.

Finally, this study proves that the relationship between intention and behavior is very strong. The behavioral intention has a positive and significant effect on the behavior of using Islamic bank. The stronger the intention to use the Islamic bank is more likely it will be done. This finding is in line with previous studies such as Almohaimmeed, B. M. (2012); Gumela, Othman, and Yusof (2015).

However, this research may have potential limitations that may influence the interpretation of the findings. This study surveyed only Muslim customers of Islamic banks. A further work may consider non-Muslim customers. This additional type of customers may strengthen findings of

this study. Furthermore, this study adapted questionnaire items of previous overseas studies. The result indicates that those questionnaire items had high external validity. Future studies need to be considered designing specific questionnaires for Indonesian and Muslim contexts. Finally, the conclusion of this study is based on the survey of customers of Islamic banks. It seems that further studies may also use a qualitative approach to answering why customers use Islamic bank services.

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