

## **Hijrah Intention and Customer Decisions to Use Islamic Banks: Development of Theory of Planned Behavior**

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### **ABSTRACT**

This study aims to analyze the determinants of hijrah intention and customers' decisions to use Islamic banks. This study carries out the development of a theory of planned behavior which consists of attitude factors, subjective norms and behavior control. The development that is done is to modify the intention in the theory of planned behavior to become hijrah intention. Another development is adding the factor of Islamic branding to analyze its effect on hijrah intention and customer decisions. The next development is to link the influence of hijrah intention on customer decisions. Other developments also add a moderating construct, namely Islamic financial literacy with the aim of Islamic financial literacy can be a determinant of strengthening or weakening the variable of hijrah intention towards customer decisions. This study is a study with a quantitative approach. The population in this study are all customers of Islamic banks in Indonesia. The sample of this research is 275 respondents from 34 provinces in Indonesia. Data analysis used SEM with the SmartPLS 3 application. The results in this study indicate that the theory of planned behavior which consists of attitude variables, subjective norms and behavioral control and Islamic branding variables has a significant positive effect on hijrah intention. Islamic branding also has a significant influence on customer decisions. Hijrah intention has no significant effect on customer decisions. Islamic financial literacy weakens the effect of hijrah intention on customer decisions.

**Abstrak:** Penelitian ini bermaksud untuk menganalisis determinan terhadap hijrah intention dan keputusan nasabah menggunakan bank syariah. Studi ini melakukan pengembangan dari theory of planned behavior yang terdiri dari faktor sikap, norma subyektif dan kontrol perilaku. Pengembangan yang dilakukan adalah memodifikasi niat dalam theory of planned behavior menjadi hijrah intention. Pengembangan lain yakni menambah faktor islamic branding untuk menganalisis pengaruhnya terhadap hijrah intention dan keputusan nasabah. Pengembangan selanjutnya yakni menghubungkan pengaruh antara hijrah intention terhadap keputusan nasabah. Pengembangan lain juga menambahkan konstruk pemoderasi yakni literasi keuangan syariah dengan tujuan literasi keuangan syariah dapat menjadi penentu memperkuat atau memperlemah variabel hijrah intention terhadap keputusan nasabah. Studi ini merupakan studi dengan pendekatan kuantitatif. Populasi dalam penelitian ini yakni seluruh nasabah bank syariah di Indonesia. Sampel penelitian ini berjumlah 275 responden dari 34 Provinsi di Indonesia. Analisis data menggunakan SEM dengan aplikasi SmartPLS 3. Hasil dalam penelitian ini menunjukkan bahwa theory of planned behavior yang terdiri atas variabel sikap, norma subyektif dan kontrol perilaku dan variabel islamic branding berpengaruh secara positif signifikan terhadap hijrah intention. Islamic branding juga memiliki pengaruh yang signifikan terhadap keputusan nasabah. Hijrah intention tidak berpengaruh secara signifikan terhadap keputusan nasabah. Literasi keuangan syariah memperlemah pengaruh hijrah intention terhadap keputusan nasabah.

**Kata kunci:** theory of planned behavior, Islamic branding, hijrah intention, literasi keuangan syariah, keputusan nasabah

## INTRODUCTION

The development of the halal industry is growing from year to year<sup>1</sup>. Referring to the statement by the State of The Global Islamic Report in 2019, stated that as many as 1.8 billion Muslim residents have become consumers of the halal industry. The potential of consumers in the halal industry is expected to increase annually by around 5.2% with total spending reaching USD 2.2 trillion. It is estimated that this number will increase every year. The Compound Annual Growth Rate (CAGR) estimates that the halal industry will increase by 6.2% in the period 2018 to 2024<sup>2</sup>.

In Indonesia, the halal industry is not only limited to the food and beverage industry, but the halal industry goes beyond that, which includes the Islamic finance sector, Muslim fashion, halal cosmetics, travel, pharmaceuticals, hotels, media, tourism and the film recreation sector<sup>3</sup>. One sector that has developed quite rapidly is the Islamic finance sector<sup>4</sup>. Islamic finance, especially banking, is a sector with dynamic development, especially in the Islamic industry. In Indonesia, the development of the Islamic banking industry began with the establishment of the first Islamic bank, namely Bank Muamalat Indonesia in 1991 by the Indonesian Ulema Council<sup>5</sup>. According to data from

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<sup>1</sup> Riri Nisponi and Suraya Hidayati, "Trend Perkembangan Ekonomi Syariah Global," *An-Nahdhah* 14, no. 2 (2021): 152–166.

<sup>2</sup> Ibid.

<sup>3</sup> Nora Maulana, "Potensi Pengembangan Industri Halal Indonesia Di Tengah Persaingan Halal Global" 8 (2022): 136–150.

<sup>4</sup> Ahmad Ulil Albab Al Umar and Slamet Haryono Haryono, "Kinerja Keuangan Bank Syariah: Perbandingan Studi Dari Indonesia, Malaysia, Arab Saudi Dan United Emirates Arab," *Owner* 6, no. 2 (2022): 1830–1840.

<sup>5</sup> Andrew Shandy Utama, "Perkembangan Perbankan Syariah Di Indonesia," *UNES Law Review* 2, no. 3 (2020): 290–298.

the Financial Services Authority (OJK) in 2022 Indonesia has 12 Islamic Commercial Banks and 21 Islamic Business Units. The Indonesian government pays close attention to the Islamic banking industry in Indonesia, marked by the merger of several Islamic banks in Indonesia<sup>6</sup>. The sharia banking that was merged included Bank Syariah Mandiri, Bank BNI Syariah and Bank BRI Syariah to become PT. Bank Syariah Indonesia (BSI) which officially operates in February 2021. The merger policy is expected to be an alternative for the community as a choice of new financial institutions while at the same time it is expected to boost the national economy<sup>7</sup>. Islamic banking is expected to be an alternative choice for the community because Islamic banking activities are based on the Islamic concept of being free from interest (usury), free from doubtful matters (gharar), and free from speculative practices (maysir)<sup>8</sup>.

The growth of Islamic banking in Indonesia is very rapid. The growth of Islamic banking in Indonesia is characterized by asset growth which has grown by 17.91 percent YoY reaching IDR 744.68 trillion as of August 2022. Another growth in Islamic banking can also be seen from the increase in the number of Islamic banking accounts where as of August 2022 the number of DPK accounts reached 49.12 million accounts or in other words an increase of 1.54 million accounts from July 2022<sup>9</sup>. Another significant growth by Islamic banking, namely according to the Financial Services Authority (OJK) noted that the market share of Islamic banking in Indonesia reached 7.03 percent as of August 2022<sup>10</sup>.

This significant development in the number of customers and market share of Islamic banking when compared to Indonesia's population as of June 2022 was 275.36 million people<sup>11</sup> still far behind. This is also supported by research by Lubis & Rokan which states that the development of the number of customers and market share of Islamic banking is still far behind compared to conventional banks<sup>12</sup>. Data from the OJK shows that as of August 2022 the market share for Islamic banking is 7.03 percent and has Islamic banking assets of Rp. 744.68 trillion, much smaller than the market share for conventional banking which exceeds Rp. 9,488 trillion<sup>13</sup>.

<sup>6</sup> Eka Kurniasari, "Prospek Masa Depan Bank Syariah Di Indonesia Pasca Pemergeran Bank-Bank Syariah BUMN," *Rechtenstudent* 2, no. 1 (2021): 35–45.

<sup>7</sup> Ibid.

<sup>8</sup> Winda Fitri, "Pengaruh Integritas Perbankan Syariah Sebagai Sektor Keuangan Dalam Meningkatkan Perekonomian Indonesia Pada Masa Pandemi," *Jurnal Komunikasi Hukum* 7 (2021): 387–402.

<sup>9</sup> Merdeka, *Data OJK: Pangsa Pasar Perbankan Syariah Baru Capai 7,03 Persen per Agustus 2022, 2022*, <https://www.merdeka.com/perbankan/data-ojk-pangsa-pasar-perbankan-syariah-baru-capai-703-persen-per-agustus-2022.html>.

<sup>10</sup> OJK, *Snapshot Perbankan Syariah Agustus 2022, 2022*.

<sup>11</sup> Dukcapil, *Dukcapil Kemendagri Rilis Data Penduduk Semester I Tahun 2022, 2022*.

<sup>12</sup> Yosa Afandi Lubis and M.K Rokan, "Analisis Faktor-Faktor Yang Mempengaruhi Switching Intention Pada Bank Syariah Kc Lubuk Pakam," *PRAJA Observer: Jurnal Penelitian Administrasi Publik* 2, no. 2 (2022): 72–77.

<sup>13</sup> OJK, *Snapshot Perbankan Syariah Agustus 2022*.

According to data from the Dukcapil, there are 237.53 million Muslims in Indonesia or around 83% of the total population of Indonesia<sup>14</sup>. With the potential for a large Muslim population, Islamic banks should be able to become another alternative for Muslims in Indonesia besides conventional banks as stated by Hanafi<sup>15</sup>. This was also reinforced by Siregar & Sissah who stated that the potential for large Islamic banks is currently still inferior when compared to conventional banks<sup>16</sup>. The problem in deciding someone to use an Islamic bank is also strengthened from initial observations by researchers who found that there are still many people who are Muslims, Muslim academics, and graduates from universities majoring in Islamic economics who should have good religiosity and use Islamic banks as a form of their obedience towards Islamic principles, but in fact there are still many who use conventional banks as their transactions.

In the rapid development of the Islamic banking industry, in fact many Muslims do not comply with the prohibition of Islamic law, namely the prohibition of bank interest<sup>17</sup>. Many Muslims still use conventional banks. This is due to the dual banking system in the Indonesian banking industry. A Muslim who has good religiosity should choose an Islamic bank to avoid bank interest or usury, but in reality many customers tend to ignore these religious norms because Islamic banks are unable to fulfill their wants and needs<sup>18</sup>. But there are also many people who use Islamic banks even though they don't believe in the prohibition of bank interest<sup>19</sup>. This shows that various rational reasons influence a person's decision in choosing an Islamic bank<sup>20</sup>.

Studies on a person's behavior in this case in relation to using Islamic banks mostly use the theory of planned behavior where the theory is a development of the previous theory, namely the theory of reasoned action. Several theories that are widely used in studying consumer behavior include theory of reasoned action (TRA), theory of planned behavior (TPB), social cognitive theory (SCT), technology acceptance model (TAM), combined TAM and TPB (C-TAM-TPB), motivation model (MM), model of PC utilization (MPCU), and innovation diffusion theory (IDT). Theory about a person's behavior in doing something is the theory of planned behavior (TPB). The TPB

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<sup>14</sup> Dukcapil, *Dukcapil Kemendagri Rilis Data Penduduk Semester I Tahun 2022*.

<sup>15</sup> Syafiq Mahmadah Hanafi, "Determinant of Market Share in the Indonesian Islamic Banking Industry," *Muqtasid: Jurnal Ekonomi dan Perbankan Syariah* 12, no. 1 (2021): 1-16.

<sup>16</sup> Erwin Saputra Siregar and Sissah Sissah, "Analisis Dampak Kebijakan Merger Dalam Pengembangan Bank Syariah Di Indonesia," *Jurnal Ekonomi Syariah, Akuntansi dan Perbankan (JESKaPe)* 5, no. 1 (2021): 16-24.

<sup>17</sup> Fetria Eka Yudiana, Hadri Kusuma, and Ibnu Qizam, "Hijrah Intention And Type Of Customer Loyalty of Islamic Banks In Indonesia," *Iqtishadia* 14, no. 1 (2021): 43.

<sup>18</sup> Ibid.

<sup>19</sup> Ibid.

<sup>20</sup> H Usman et al., "The Role of Religious Norms, Trust, Importance of Attributes and Information Sources in the Relationship between Religiosity and Selection of the Islamic Bank," *Journal of Islamic Marketing* 8, no. 2 (2017): 158-186.

theory is a development of the theory of reasoned action (TRA) where this theory was created by the limitations of the original model of incomplete volitional control<sup>21</sup>. *Theory of planned behavior (TPB) was developed from the theory of reasoned action (TRA) by adding an additional variable, namely perceived control behavior*<sup>22</sup>. TPB is used to predict and explain behavioral intentions in social psychology<sup>23,24</sup>, adopt an information system<sup>25</sup>, and marketing<sup>26</sup>. Ryu et al. apply TPB to predict the factors of belief that can influence the behavior of knowledge sharing in professional groups<sup>27</sup>. In TPB theory there are 3 determining factors that influence a person's intention to behave, namely attitudes toward behavior, subjective norms regarding behavior, and perceived behavioral control.

Attitude towards behavior is a person's judgment about a behavior (such as agreeing or disagreeing). According to Ajzen someone who has a certain interest, then that person will behave according to his attitude<sup>28</sup>. Subjective norms are social pressures that are received by someone and are also influenced to motivate them to take these actions. Subjective norms will shape one's behavior. If other people agree with someone's behavior, then the behavior will be carried out continuously<sup>29</sup>. Perceived behavioral control is a person's perception of carrying out a behavior<sup>30</sup>. Behavioral control is influenced by one's beliefs about things that inhibit or support one's behavior and one's perception of how strongly these things influence one's behavior<sup>31</sup>. Someone will have a strong interest in doing something if there is strong support for his behavior. The stronger a person's approval of a behavior and the stronger the

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<sup>21</sup> Icek Ajzen, "The Theory of Planned Behavior" (Organizational Behavior and Human Decision Processes 50, 1991), 179–211.

<sup>22</sup> Mahyarni Mahyarni, "Theory Of Reasoned Action Dan Theory Of Planned Behavior," *Jurnal EL-RIYASAH* 4, no. 1 (2013): 13, <http://ejournal.uin-suska.ac.id/index.php/elriyasaah/article/view/17>.

<sup>23</sup> M.K Chang, "Predicting Unethical Behavior: A Comparison of the Theory of Reasoned Action and the Theory of Planned Behavior," *Journal of Business Ethics* 17, no. 16 (1998): 1825–1834.

<sup>24</sup> R Millar and M Shevlin, "Predicting Career Information-Seeking Behavior of School Pupils Using the Theory of Planned Behavior," *Journal of Vocational Behavior* 62, no. 1 (2003): 26–42.

<sup>25</sup> S Taylor and P Todd, "Decomposition and Crossover Effects in the Theory of Planned Behavior: A Study of Consumer Adoption Intentions," *International journal of research in marketing* 12, no. 2 (1995): 137–155.

<sup>26</sup> Soyeon Shim et al., "An Online Prepurchase Intentions Model: The Role of Intention to Search: Best Overall Paper Award - The Sixth Triennial AMS/ACRA," *Journal of Retailing* 77, no. 3 (2001): 397–416.

<sup>27</sup> SeewonHo Ryu, Seung Ho, and Han Ingo, "Knowledge Sharing Behavior of Physicians in Hospitals," *Expert Systems with applications* 25, no. 1 (2003): 113–122.

<sup>28</sup> Icek Ajzen, *Attitudes, Personality and Behaviour* (UK: McGraw-hill education, 2005).

<sup>29</sup> Irawan et al., "Pengaruh Theory Planned Behavior Terhadap Keputusan Menabung Di Rekening Syariah."

<sup>30</sup> Ajzen, *Attitudes, Personality and Behaviour*.

<sup>31</sup> Irawan et al., "Pengaruh Theory Planned Behavior Terhadap Keputusan Menabung Di Rekening Syariah."

subjective norm and perceived behavioral control, the stronger the person's intention to perform a behavior<sup>32</sup>.

*Theory of Planned Behavior (TPB) has weaknesses.* Kolvereid<sup>33</sup> and Godin *et al.*<sup>34</sup> questioning in TPB theory the relationship between intention and actual behavior. Furthermore, Godin *et al.* asking about perceived behavioral control variables that can influence intentions but cannot predict behavior<sup>35</sup>. Okun & Sloane respond that the need for a variable to strengthen intention to materialize in real behavior<sup>36</sup>. Godin *et al.*<sup>37</sup> and Kouthouris & Spontis<sup>38</sup> suggests that other factors can be included between intentions and actual behavior. On the basis of this premise, the TPB still has gaps to add factors that may strengthen intention to actual behavior and/or factors that influence behavioral intention.

Based on the weaknesses of TPB, the authors try to include factors that can influence behavioral intentions, namely Islamic branding. This is supported by research by Hutauruk stating that Islamic branding can affect one's interests<sup>39</sup>, furthermore research by Salim *et al.* which states that Islamic branding can influence a person's decision to use an Islamic bank<sup>40</sup>. According to Nasrullah, Islamic branding can have a significant influence in terms of influencing a person's decision in choosing a product, in this case in relation to choosing Islamic financial products and services<sup>41</sup>. Islamic financial institutions need Islamic branding as part of their marketing strategy using sharia labels, this is useful for demonstrating Islamic identity and demonstrating the halalness of their products and operations. This is very important for Muslims who pay close attention to the aspects used in selecting products so that they comply

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<sup>32</sup> Ajzen, *Attitudes, Personality and Behaviour*.

<sup>33</sup> L Kolvereid, "Prediction of Employment Status Choice Intentions," *Entrepreneurship Theory and Practice* 21, no. 1 (1996): 47-58.

<sup>34</sup> Gaston Godin, Pierre Valois, and Linda Lepage, "The Pattern of Influence of Perceived Behavioral Control upon Exercising Behavior: An Application of Ajzen's Theory of Planned Behavior," *Journal of Behavioral Medicine* 16, no. 1 (1993): 81-102.

<sup>35</sup> Ibid.

<sup>36</sup> Morris A. Okun and Erin S. Sloane, "Application of Planned Behavior Theory to Predicting Volunteer Enrollment by College Students in a Campus-Based Program," *Social Behavior and Personality* 30, no. 3 (2002): 243-249.

<sup>37</sup> Godin, Valois, and Lepage, "The Pattern of Influence of Perceived Behavioral Control upon Exercising Behavior: An Application of Ajzen's Theory of Planned Behavior."

<sup>38</sup> C Kouthouris and A Spontis, "Outdoor Recreation Participation: An Application of the Theory of Planned Behavior," *The Sport Journal* 8, no. 3 (2005).

<sup>39</sup> Indah Syahfitri Hutauruk, "Pengaruh Islamic Branding Dan Religiusitas Terhadap Minat Mahasiswa PAI IAIN Padangsidimpuan Menabung Di Bank Syariah," *Skripsi* (2021): 1-141.

<sup>40</sup> Fajriah Salim, Suyud Arif, and Abrista Devi, "Pengaruh Literasi Keuangan Syariah, Islamic Branding, Dan Religiusitas Terhadap Keputusan Mahasiswa Dalam Menggunakan Jasa Perbankan Syariah: Studi Pada Mahasiswa FAI Universitas Ibn Khaldun Bogor Angkatan 2017-2018," *El-Mal-Jurnal Kajian Ekonomi & Bisnis Islam* 5, no. 2 (2022): 226-244, <http://www.journal.laaroiba.ac.id/index.php/elmal/article/view/752/675>.

<sup>41</sup> Muhammad Nasrullah, "Islamic Branding, Religiusitas Dan Keputusan Konsumen Terhadap Produk," *Jurnal Hukum Islam* 13, no. 79 (2015): 79-87.

with sharia principles<sup>42</sup>. Based on this explanation, the Islamic branding variable is used as a variable that influences a person's intention and actual behavior to use Islamic banks.

A person's behavior in deciding or using an Islamic bank according to TPB is influenced by intentions. Intentions in TPB in this study were modified into hijrah intentions. The intention is modified to be hijrah intention in the context of this research because this research focuses on the behavior of a Muslim in using Islamic banks. Where the context is the interest of a Muslim in complying with Islamic law. This also refers to previous research by Yudiana et al. also modifying the intention in TPB to become hijrah intention to see the effect on customer loyalty of Islamic banks<sup>43</sup>.

The intention to hijrah or the intention to hijrah for good things, for example using products and services, is an encouragement from each individual. It is also like a person becoming a customer of Islamic banks on the basis of religious belief<sup>44</sup>. In the life of Muslims, migration is an important thing. Hijrah is a change in the behavior and attitude of a Muslim in pursuing a better life based on the Al-Qur'an and Hadith whose hope is the pleasure of Allah<sup>45</sup>. The results of research by Yudiana et al. found that hijrah has a direct effect on customer loyalty of Islamic banks<sup>46</sup>. However, research by Setiani & Yudiana found a non-significant negative effect on customer satisfaction<sup>47</sup>.

Based on the criticism of TPB, there must be a factor that is used to strengthen the relationship between hijrah intention and actual behavior. In several events, hijrah intention does not always influence someone to decide to use an Islamic bank. This is reinforced by research by Setiani & Yudiana which found that hijrah intention has no significant effect and has a negative direction on satisfaction<sup>48</sup>. This indicates that someone who has a good hijrah intention does not also have good satisfaction in using Islamic banks. On the basis of these assumptions, the authors try to include Islamic financial literacy as a factor that can moderate the influence between one's intentions and actual

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<sup>42</sup> Agus Wijanarko and Lucky Rachmawati, "Pengaruh Literasi Keuangan Syariah, Islamic Branding Dan Religiusitas Terhadap Keputusan Mahasiswa Dalam Memilih Layanan Keuangan Syariah," *Jurnal Ekonomika dan Bisnis Islam* 3, no. 1 (2020): 104–116.

<sup>43</sup> Yudiana, Kusuma, and Qizam, "Hijrah Intention And Type Of Customer Loyalty of Islamic Banks In Indonesia."

<sup>44</sup> Nunung Setiani and Fetria Eka Yudiana, "Effect Of Hijrah Intention, Islamic Bank Service Quality, And Islamic Branding On Loyalty In The Use Of Sharia Digital Banking With Satisfaction As An Intervening Variabel (Case Study Btn Syariah Kcp Pekalongan)," *Imara: Jurnal Riset Ekonomi Islam* 6, no. 2 (2022): 111–122.

<sup>45</sup> Yudiana, Kusuma, and Qizam, "Hijrah Intention And Type Of Customer Loyalty of Islamic Banks In Indonesia."

<sup>46</sup> Ibid.

<sup>47</sup> Setiani and Yudiana, "Effect Of Hijrah Intention, Islamic Bank Service Quality, And Islamic Branding On Loyalty In The Use Of Sharia Digital Banking With Satisfaction As An Intervening Variabel (Case Study Btn Syariah Kcp Pekalongan)."

<sup>48</sup> Ibid.

behavior. Moderating variables are variables that can strengthen or weaken the relationship between the independent variables and the dependent variable<sup>49</sup>.

Research by Handinda & Sholeh<sup>50</sup> and Salim *et al.*<sup>51</sup> argues that Islamic financial literacy has a significant positive influence on a person's decision to choose Islamic banking. Islamic financial literacy is one's knowledge of finance in sharia, both one's knowledge of contracts and sharia financial products<sup>52</sup>. Someone who has good financial literacy tends to be able to improve their standard of living in the future for the better, this is because someone who has good financial literacy will be able to manage finances well and tend to use money for productive things. Research by Astuty & Umiyati found that knowledge can be a moderator variable that can strengthen the influence of religiosity on the intention to save in Islamic banks<sup>53</sup>. Islamic financial literacy also includes knowledge about Islamic banking, hijrah intention is also related to one's religiosity. On the basis of these assumptions, it can be said that even though someone has a hijrah intention, sometimes he cannot decide how to behave. The presence of Islamic financial literacy will moderate someone who already has a hijrah intention to behave.

Several studies regarding a person's decision to use an Islamic bank using the application of the theory of planned behavior have been carried out by previous researchers such as by Irawan *et al.* found that attitudes, subjective norms and perceptions of behavioral control have a positive effect on the intention to save in Islamic savings, intentions and perceptions of behavioral control also have a positive effect on saving behavior in Islamic savings<sup>54</sup>. Research by Pitchay *et al.* who examined the determinants of factors influencing customers to choose Islamic Banks in Malaysia whose results found that 3 (three) variables from TPB namely intention, subjective norms, and perceived behavioral control were significant in encouraging the intention to choose Islamic Banks<sup>55</sup>. However, research is different by Resty & Hidayat whose

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<sup>49</sup> S. Urbayatun and W. Widhiarso, "Variabel Mediator Dan Moderator Dalam Penelitian Psikologi Kesehatan Masyarakat," *Jurnal Psikologi* 39, no. 2 (2012): 180-188.

<sup>50</sup> Rahmawati Deylla Handinda and Maimun Sholeh, "Kualitas Layanan, Dan Tingkat Literasi Keuangan Syariah Terhadap Pengambilan Keputusan," *Jurnal Economia* 14, no. 1 (2018): 84-90.

<sup>51</sup> Salim, Arif, and Devi, "Pengaruh Literasi Keuangan Syariah, Islamic Branding, Dan Religiusitas Terhadap Keputusan Mahasiswa Dalam Menggunakan Jasa Perbankan Syariah: Studi Pada Mahasiswa FAI Universitas Ibn Khaldun Bogor Angkatan 2017-2018."

<sup>52</sup> N Lestari, "Pengaruh Literasi Keuangan Syariah Mahasiswa Terhadap Minat Menabung Di Bank Syariah Dalam Perspektif Ekonomi Islam (Studi Pada Mahasiswa FEBI UIN Raden Intan Lampung Angkatan 2017)" (UIN Raden Intan Lampung, 2020).

<sup>53</sup> Pudji Astuty and Umiyati Umiyati, "Influence Of Religiosity Towards The Saving Interest At Islamic Banking With The Knowledge Of The People As Moderator Variable(Case Study on The People of South Tangerang City)," *Ikonomika* 3, no. 1 (2018): 1.

<sup>54</sup> Irawan *et al.*, "Pengaruh Theory Planned Behavior Terhadap Keputusan Menabung Di Rekening Syariah."

<sup>55</sup> Anwar Bin Allah Pitchay *et al.*, "Factors Persuade Individuals' Behavioral Intention to Opt for Islamic Bank Services: Malaysian Depositors' Perspective," *Journal of Islamic Marketing* 11, no. 1 (2020): 234-250.



research results show that attitudes and subjective norms do not have a significant effect on the intention to save in Islamic banks<sup>56</sup>. Research on Islamic branding was also conducted by Salim et al. who argued that Islamic branding can have a significantly positive influence on the decision to use Islamic banks<sup>57</sup>. Unlike the research by Aisyah et al. found that Islamic branding has no influence on Muslim consumers' decisions<sup>58</sup>.

Based on the phenomena, background problems and differences (gaps) that have been described above, this study will discuss "Hijrah Intention and Customer Decisions to Use Islamic Banks: Development of Theoy of Planned Behavior".

## METHODS

This research is a quantitative research. The type of data in this study uses primary data sourced from questionnaires or questionnaires. The population of this study is all customers of Islamic banks in Indonesia whose exact number is unknown. The sampling technique in this study was non-probability sampling because the population in this study was unknown. The technique of determining the sample in this study because the population is unknown, namely using a convenience sampling technique<sup>59</sup> and to determine the specific criteria of the sample using purposive sampling. Convenience sampling is a technique of taking a sample from a population based on coincidence, meaning that anyone who happens to be found by the researcher is used as a sample, if it matches the criteria for the data source<sup>60</sup>. While purposive sampling is a method of determining respondents to be sampled with certain criteria<sup>61</sup>. The combination of convenience sampling and purposive sampling will later take samples by chance from respondents who meet the criteria determined by the researcher.

Sampling criteria to be taken in this study: First, Respondents are over 20 years old with the assumption that respondents have been able to decide when filling out the questionnaire. Second, the respondent has no family relationship with the researcher. Third, the education level of the respondent is at least a high school, with the assumption that the education level can influence the

<sup>56</sup> Nadia Nila Henda Resty and Anas Hidayat, "Factors Affecting Millennial Customers' Savings Intention in Islamic Banks," *European Journal of Business and Management Research* 6, no. 4 (2021): 116-122.

<sup>57</sup> Salim, Arif, and Devi, "Pengaruh Literasi Keuangan Syariah, Islamic Branding, Dan Religiusitas Terhadap Keputusan Mahasiswa Dalam Menggunakan Jasa Perbankan Syariah: Studi Pada Mahasiswa FAI Universitas Ibn Khaldun Bogor Angkatan 2017-2018."

<sup>58</sup> Nurul Aisyah, Haris Hermawan, and Ahmad Izzuddin, "Pengaruh Branding Islami Dan Kualitas Produk Terhadap Keputusan Pembelian Konsumen Muslim," *Jurnal Manajemen Sumber Daya Manusia, Adminsitrasi dan Pelayanan Publik* 4, no. 1 (2022): 1-9.

<sup>59</sup> Yudianta, Kusuma, and Qizam, "Hijrah Intention And Type Of Customer Loyalty of Islamic Banks In Indonesia."

<sup>60</sup> Sugiyono, *Metode Penelitian Kuantitatif Dan R&D* (Bandung: Alfabeta, 2017).

<sup>61</sup> A. Ferdinand, *Metode Penelitian Manajemen: Pedoman Penelitian Untuk Penulisan Skripsi Tesis Dan Desrtasi Ilmu Manajemen*, 2014.

attitude of the respondent<sup>62</sup>. Fourth, the respondent is Muslim. Fifth, respondents who use Islamic Banks.

Determining the number of samples in this study adjusts the analytical method used in this study, namely the Structural Equation Model (SEM). The SEM method requires the required number of samples to be at least 5 times the number of indicator variables<sup>63</sup>. The number of indicators in this study is that there are 55 indicators, so the minimum sample required is  $55 \times 5$ , which is 275 samples..

The data collection technique in this study was carried out by distributing questionnaires in the form of a Google form to all customers of Islamic banks in Indonesia. Then the questionnaire was distributed to several social media platforms such as the WhatsApp (WAG) group, Instagram, Facebook, Tiktok. This is due to the consideration that all of these social media platforms consist of people who have a great opportunity to become customers of Islamic banks. Then the data was analyzed using the SmartPLS 3 application.

## RESULT AND DISCUSSION

The characteristics of the respondents in this research were presented based domicile, on gender, age, latest education, occupation, and income of the respondent. Demographic data showed that Respondents in this study amounted to 275 respondents from 34 provinces in Indonesia. Based on gender, it showed that 41.1% were male and 58.9% were female. Based on the age of the respondents in this study aged 20-25 years amounted to 44.4%, aged 26-30 years amounted to 14.9%, 31-35 years amounted to 11.6%, aged 36-40 years amounted to 10.9%, and aged 40 years and over amounted to 18.2%.

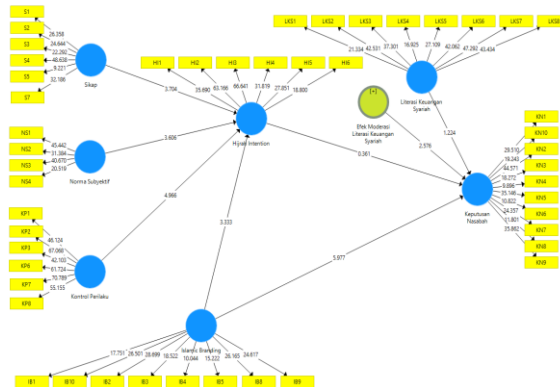
Based on the last education of respondents with high school education, it was 18.5%, Diploma was 5.8%, S1 was 48.4%, Masters was 22.9%, and S3 was 4.4%. Based on the work of the respondents in this study, 18.2% were civil servants, 19.6% self-employed, 1.1% laborers, 0.7% housewives, 34.5% students, 3 traders. .3% and other jobs amounted to 22.5%. Based on the income of respondents, respondents with income < 1,000,000 amounted to 30.5%, income 1,000,000 - 2,000,000 amounted to 13.8%, income 2,000,000-5,000,000 amounted to 25.8%, income 5,000,000- 8,000,000 amounted to 16.4% and income > 8,000,000 amounted to 13.5%.

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<sup>62</sup> Muhammad Zuhirsyan and Nurlinda Nurlinda, "Pengaruh Religiusitas, Persepsi Dan Motivasi Nasabah Terhadap Keputusan Memilih Perbankan Syariah," *JPS (Jurnal Perbankan Syariah)* 2, no. 2 (2021).

<sup>63</sup> Ferdinand, *Metode Penelitian Manajemen: Pedoman Penelitian Untuk Penulisan Skripsi Tesis Dan Desrtasi Ilmu Manajemen*.

**SEM Test Result**



**Figure 1. Significance Test Results**

This study developed a model consisting of 7 models, both direct and indirect effects (moderation).

**Direct and Indirect Effect Test Results**

Table 1. Direct Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
HI -> KN	0,025	0,021	0,069	0,361	0,718
IB -> HI	0,254	0,252	0,076	3,333	0,001
IB -> KN	0,581	0,583	0,097	5,977	0,000
KP -> HI	0,226	0,228	0,046	4,966	0,000
NS -> HI	0,203	0,204	0,056	3,606	0,000
S -> HI	0,246	0,248	0,066	3,704	0,000

Source: SmartPLS 3 results, 2022

Based on table 1, it can be seen that first, the attitude construct has an influence on the hijrah intention variable with a parameter of 0.246 and a significance of 0.000 less than 0.05. Second, the subjective norm construct has an influence on the hijrah intention variable with a parameter of 0.203 and a significance of 0.000 less than 0.05. Third, the behavioral control construct influences the hijrah intention variable with a parameter of 0.226 and a significance of 0.000 less than 0.05. Fourth, the Islamic branding construct has an influence on the hijrah intention variable with a parameter of 0.254 and a significance of 0.001 less than 0.05. Fifth, the hijrah intention construct has no influence on the customer decision variable with a parameter of 0.025 and a significance of 0.718. Sixth, the Islamic branding construct has an influence on customer decision variables with a parameter of 0.581 and a significance of 0.000 less than 0.05.

Furthermore, to explain how the moderating variable influences, it is necessary to see how much influence the moderating construct can strengthen or weaken the relationship of the independent variable to the moderated

dependent variable. The influence of these moderating variables is more clearly shown in table 2 below:

Table 2. Indirect Influence Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Moderation Effect of Islamic Financial Literacy_Hijrah Intention -> KN	-0,112	-0,104	0,043	2,576	0,010

Source: SmartPLS 3 results, 2022

Based on table 2, it can be seen that the Islamic financial literacy variable has a p-value of 0.010, which is significant at an alpha of 5 percent or 0.05. This means that the Islamic financial literacy variable can significantly moderate the effect of hijrah intention on customer decisions. The original sample value is -0.112 and has a negative slope, meaning that the Islamic financial literacy variable weakens the influence of the hijrah intention variable on customer decision variables.

### The Influence of Attitudes on Hijrah Intention

Theory of Planned Behavior explains that attitudes toward behavior are assumed to be a function of easily accessible beliefs about the possible consequences of behavior called beliefs. Behavioral beliefs are a person's subjective possibility to perform interesting behavior and will give a certain influence or give a certain experience<sup>64</sup>. Attitude is an important determinant of a person in generating a belief. The findings of this study indicate that there is an influence of attitude on the intention to hijrah or in this study a person's hijrah intention to use Islamic banks, in accordance with the basic theory of TPB which argues that the attitude variable has a direct causal influence on behavioral intentions.

The results of this study mean that the higher a person's belief in Islamic banks, the higher the intention to hijrah or hijrah intention to use Islamic banks. Therefore, to increase one's intention to move or move one's intention to use an Islamic bank, it can be done by increasing one's attitude beliefs. In addition, it can be done by cultivating one's belief in Islamic banking that using Islamic banks can facilitate one's financial activities.

Based on the results of the direct influence test in Table 1, it shows that the attitude construct has a positive and significant effect on someone's intention to use Islamic banks. The attitude variable is considered an important determinant in predicting hijrah intention to use Islamic banks. This result is also in accordance with Ajzen's opinion which suggests that attitude is an important factor in predicting one's intentions<sup>65</sup>.

The results of this study are in line with several previous empirical studies. Among them are the results of research by Irawan et al. which reveals

<sup>64</sup> Icek Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," *Human Behavior and Emerging Technologies* 2, no. 4 (2020): 314–324.

<sup>65</sup> Ajzen, "The Theory of Planned Behavior."

that attitude positively and significantly influences one's intention to save in Islamic banks. Other conditions that are no different were also expressed by Pitchay et al.<sup>66</sup> and Bananuka *et al.*<sup>67</sup> whose research results found that attitude has a significant positive effect on the intention to choose an Islamic bank.

### **Effect of Subjective Norms on Hijrah Intention**

Theory of Planned Behavior explains that social pressure can influence someone to do something. Subjective norms are social pressures received by a person and are also influenced by motivation to comply with these norms<sup>68</sup>. Subjective norms shape one's behavior. If other people agree with the individual's behavior, then the behavior will be carried out continuously because they feel that this behavior is acceptable<sup>69</sup>. The findings of this study indicate that there is an influence of subjective norms on intention to hijrah or in this study a person's hijrah intention to use Islamic banks, in accordance with the basic theory of TPB which argues that subjective norm variables have a direct causal influence on behavioral intentions.

Based on the results of the direct effect test in Table 1, it shows that the construct of subjective norms has a positive and significant effect on a person's intention to use Islamic banks. The subjective norm variable is considered an important determinant in predicting hijrah intention to use Islamic banks. This result is also in accordance with Ajzen's opinion which suggests that subjective norms are an important factor in predicting one's intentions<sup>70</sup>.

The results of this study are in line with several previous empirical studies. Among them are the results of research by Irawan et al.<sup>71</sup>, Pitchay *et al.*<sup>72</sup> and Bananuka *et al.*<sup>73</sup> whose research results found that subjective norms have a significant positive influence on the intention to choose an Islamic bank.

### **Effect of Behavioral Control on Hijrah Intention**

Theory of Planned Behavior explains that behavior control can influence someone to do something. Perceptual behavioral control is the ease or difficulty of doing something<sup>74</sup>. Perceived behavioral control shapes a person's behavior.

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<sup>66</sup> Pitchay et al., "Factors Persuade Individuals' Behavioral Intention to Opt for Islamic Bank Services: Malaysian Depositors' Perspective."

<sup>67</sup> Juma Bananuka et al., "Determinants of the Intention to Adopt Islamic Banking in a Non-Islamic Developing Country: The Case of Uganda," *ISRA International Journal of Islamic Finance* 11, no. 2 (2019): 166–186.

<sup>68</sup> Ajzen, "The Theory of Planned Behavior."

<sup>69</sup> Irawan et al., "Pengaruh Theory Planned Behavior Terhadap Keputusan Menabung Di Rekening Syariah."

<sup>70</sup> Ajzen, "The Theory of Planned Behavior."

<sup>71</sup> Irawan et al., "Pengaruh Theory Planned Behavior Terhadap Keputusan Menabung Di Rekening Syariah."

<sup>72</sup> Pitchay et al., "Factors Persuade Individuals' Behavioral Intention to Opt for Islamic Bank Services: Malaysian Depositors' Perspective."

<sup>73</sup> Bananuka et al., "Determinants of the Intention to Adopt Islamic Banking in a Non-Islamic Developing Country: The Case of Uganda."

<sup>74</sup> Ajzen, "The Theory of Planned Behavior."

This is due to control beliefs, namely one's beliefs about the existence of things that support or hinder one's perceptions and behavior<sup>75</sup>. The findings of this study indicate that there is an influence of behavioral control on the hijrah intention or in this study a person's hijrah intention to use Islamic banks, in accordance with the basic theory of TPB which argues that the behavioral control variable has a direct causal influence on behavioral intentions.

Based on the results of the direct effect test in Table 1, it shows that the behavioral control construct has a positive and significant effect on a person's intention to use Islamic banks. The behavioral control variable is considered an important determinant in predicting hijrah intention to use Islamic banks. These results are also in accordance with Ajzen's opinion which suggests that behavioral control is an important factor in predicting one's intentions<sup>76</sup>.

The results of this study are in line with several previous empirical studies. Among them are the results of research by Irawan *et al.*<sup>77</sup> and Pitchay *et al.*<sup>78</sup> whose research results found that behavioral control has a significant positive effect on the intention to choose an Islamic bank.

### **The Effect of Islamic Branding on Hijrah Intention**

Based on the results of the direct effect test in Table 1, it shows that the construct of Islamic branding has a positive and significant effect on a person's intention to use Islamic banks. Islamic branding variable is considered an important determinant in predicting hijrah intention to use Islamic banks. This result is also in accordance with Ranto's opinion which states that Islamic branding is not limited to the definition that the brand is a name, symbol or other<sup>79</sup>. But furthermore, in building the brand it contains sharia principles which are the embodiment of Islamic values. Islamic branding carried out by Islamic banking has the aim of influencing consumer interest, especially Muslim consumers. Muslim consumers' awareness of Islamic branding will increase the interest of Muslim consumers. In addition, there are increasingly companies that use Islamic branding as a venue to compete with global branding which currently has a large presence from its consumers<sup>80</sup>.

The results of this study are in line with several previous empirical studies. Among them are the results of research by Riyani<sup>81</sup> and Hutauruk<sup>82</sup>

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<sup>75</sup> Irawan *et al.*, "Pengaruh Theory Planned Behavior Terhadap Keputusan Menabung Di Rekening Syariah."

<sup>76</sup> Ajzen, "The Theory of Planned Behavior."

<sup>77</sup> Irawan *et al.*, "Pengaruh Theory Planned Behavior Terhadap Keputusan Menabung Di Rekening Syariah."

<sup>78</sup> Pitchay *et al.*, "Factors Persuade Individuals' Behavioral Intention to Opt for Islamic Bank Services: Malaysian Depositors' Perspective."

<sup>79</sup> Dwi Wayu Pril Ranto, "Menciptakan Islamic Branding Sebagai Strategi Menarik Minat Beli Konsumen," *Jbma* I, no. 2 (2013): 1-11.

<sup>80</sup> Ainun Desti Riyani, "Pengaruh Islamic Branding, Religiusitas Dan Reputasi Terhadap Minat Menjadi Nasabah Di Bank Muamalat," *Paper Knowledge . Toward a Media History of Documents*, no. 2 (2020): 107-15.

<sup>81</sup> *Ibid.*

whose research results found that Islamic branding has a significant positive influence on the intention to choose an Islamic bank.

### **The Effect of Hijrah Intention on Customer Decisions**

Based on the results of the direct effect test in table 1, it shows that the hijrah intention construct has a positive and not significant effect on customers' decisions to use Islamic banks. These results also mean that the positive effect of hijrah intention on customer decisions is not supported by data or the data collected in this study is unable to show the influence of the variable hijrah intention on customer decisions.

The results of this study are in line with several previous empirical studies. Among them are the results of research by Setiani & Yudiana whose research results found that hijrah intention has an insignificant effect on customer satisfaction of Islamic banks<sup>83</sup>.

### **The Effect of Islamic Branding on Customer Decisions**

Based on the results of the direct influence test in table 1, it shows that the construct of Islamic branding has a positive and significant effect on customer decisions to use Islamic banks. Islamic branding variable is considered an important determinant in predicting customer decisions to use Islamic banks. This result is also in accordance with the opinion Salim et al who argues that in doing a business, Islamic Branding is an important factor because the brand will be the hallmark of a company in marketing its products, the brand becomes one of the lures of consumers to buy a product<sup>84</sup>. In this case Islamic banking builds a brand with a branding called Islamic branding which is based on Islamic values. This Islamic branding built or formed by Islamic banking will attract someone to use Islamic banking.

The results of this study are in line with several previous empirical studies. Among them are the results of research by Fitriya<sup>85</sup> and Salim *et al.*<sup>86</sup> whose findings from the results of his research found that Islamic branding has a significant positive influence on the decision to use Islamic banking.

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<sup>82</sup> Hutaauruk, "Pengaruh Islamic Branding Dan Religiusitas Terhadap Minat Mahasiswa PAI IAIN Padangsidempuan Menabung Di Bank Syariah."

<sup>83</sup> Setiani and Yudiana, "Effect Of Hijrah Intention, Islamic Bank Service Quality, And Islamic Branding On Loyalty In The Use Of Sharia Digital Banking With Satisfaction As An Intervening Variabel (Case Study Btn Syariah Kcp Pekalongan)."

<sup>84</sup> Salim, Arif, and Devi, "Pengaruh Literasi Keuangan Syariah, Islamic Branding, Dan Religiusitas Terhadap Keputusan Mahasiswa Dalam Menggunakan Jasa Perbankan Syariah: Studi Pada Mahasiswa FAI Universitas Ibn Khaldun Bogor Angkatan 2017-2018."

<sup>85</sup> Elok Fitriya, "Analisis Pengaruh Islamic Branding Terhadap Keputusan Konsumen Untuk Membeli Produk," *Jurnal Ilmiah Akuntansi Indonesia* 2, no. 1 (2017): 31-40.

<sup>86</sup> Salim, Arif, and Devi, "Pengaruh Literasi Keuangan Syariah, Islamic Branding, Dan Religiusitas Terhadap Keputusan Mahasiswa Dalam Menggunakan Jasa Perbankan Syariah: Studi Pada Mahasiswa FAI Universitas Ibn Khaldun Bogor Angkatan 2017-2018."

## The Effect of Islamic Financial Literacy in Moderating the Effect of Hijrah Intention on Customer Decisions

Based on the weaknesses of TPB, namely on the basis of criticism from Godin *et al.*<sup>87</sup> and Kouthouris & Spontis<sup>88</sup> which suggests that factors or variables are needed to strengthen intentions for actual behavior. On the basis of these criticisms, this study tries to include Islamic financial literacy variables with the assumption that someone who already has hijrah intentions does not always choose Islamic banks. These results are actually in accordance with the empirical findings in this study, namely the hijrah intention does not have a significant effect on customer decisions.

The empirical results of this study are based on table 2. Islamic financial literacy can moderate the influence of the hijrah intention variable on customer decisions, but the effect is weakened. This can be interpreted that someone who has a strong or high hijrah intention and has good Islamic financial literacy but in behavior to decide to use Islamic banks is low. This is because someone who has good financial literacy tends to have better control in choosing an investment because that person has more financial information<sup>89</sup>. This was also reinforced by Humaira & Sagoro who found that financial knowledge had a positive relationship with financial behavior<sup>90</sup>.

A person's Islamic financial literacy in this study is not able to strengthen the intention to hijrah towards the decision to use Islamic banks. The researcher's assumption is that Islamic banks are deemed unable to meet the needs and Islamic banks are considered to be no better than conventional banks. Another factor revealed by Hatmawan & Widiasmara states that rational reasons for one's finances are the dominant factor for someone to place their money in a bank<sup>91</sup>.

### CONCLUSION

Based on the test results and discussion, it can be concluded that attitudes towards hijrah intention have a significant positive influence. Subjective norms on hijrah intention have a significant positive effect. Behavior control on hijrah intention has a significant positive effect. Islamic branding on hijrah intention has a significant positive effect. Hijrah intention on customer

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<sup>87</sup> Godin, Valois, and Lepage, "The Pattern of Influence of Perceived Behavioral Control upon Exercising Behavior: An Application of Ajzen's Theory of Planned Behavior."

<sup>88</sup> Kouthouris and Spontis, "Outdoor Recreation Participation: An Application of the Theory of Planned Behavior."

<sup>89</sup> I Wayan Adi Upadana and Nyoman Trisna Herawati, "Pengaruh Literasi Keuangan Dan Perilaku Keuangan Terhadap Keputusan Investasi Mahasiswa," *Jurnal Ilmiah Akuntansi dan Humanika* 10, no. 2 (2020): 126-135.

<sup>90</sup> Iklima Humaira and Endra Murti Sagoro, "Pengaruh Pengetahuan Keuangan, Sikap Keuangan Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku UMKM Sentra Kerajinan Batik," *Nominal: Barometer Riset Akuntansi dan Manajemen* 7, no. 1 (2018): 96-110.

<sup>91</sup> Aglis Andhita Hatmawan and Any Widiasmara, "Faktor -Faktor Yang Mempengaruhi Niat Pada Perilaku Nasabah Menabung Di Perbankan Syariah Dengan Agama Sebagai Variabel Kontrol," *Assets: Jurnal Akuntansi dan Pendidikan* 5, no. 2 (2017): 101.



decisions has an insignificant effect. Islamic branding on customer decisions has a significant positive influence. Islamic financial literacy in moderating the effect of hijrah intention on customer decisions, namely it can moderate significantly but the effect is weakened.

Recommendations for future researchers: First, try to add variables that can reinforce intentions with actual behavior based on the weaknesses of the theory of planned behavior. Second, based on the results of research on the effect of hijrah intention on decisions whose results are not supported by data, the researchers suggest adding data. Third, to develop further research models to produce more perfect and complex research.

#### Author's Contribution

Ahmad Ulil Albab Al Umar: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Joko Setyono: Contributing to writing systematics, research methods, analyzing interpretation results, the language proofread

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#### Declaration of Competing Interest

We declare that we have no conflict of interest

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