
DETERMINANTS OF PUBLIC INTEREST IN USING ISLAMIC BANKS: A PLANNED BEHAVIOR THEORY APPROACH

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ABSTRACT

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Public interest in using Islamic banking services is growing but remains limited in actual behavioral adoption. This study aims to analyze the determinants of public interest in Islamic banks through the Theory of Planned Behavior (TPB) framework, which includes attitude, subjective norms, and perceived behavioral control. A descriptive qualitative method was employed through in-depth interviews with 20 informants across three major cities. The findings reveal that although most respondents hold positive attitudes toward Islamic banking values, behavioral intention is not fully realized due to technical constraints, lack of social reinforcement, and perceived access difficulties. The integration of all three TPB components plays a crucial role in shaping and converting intention into actual usage. The study implies the need for public education, digital service enhancement, and social norm reinforcement to strengthen Islamic banking adoption. This research offers both theoretical and practical insights for policy development and behavior-based marketing strategies.

INTRODUCTION

The growth of the Islamic banking industry in Indonesia has shown a positive trend over the last two decades as part of the inclusive financial system. Islamic banks have emerged as an alternative to conventional banking that not only prioritizes financial profit but also upholds values of justice, transparency, and ethics based on Sharia principles. However, the market share of Islamic banks is still far behind that of conventional banks, indicating that public interest has not been fully optimized (Firmansyah & Khairunnisa, 2021; Prasetyo & Sari, 2020; Sulaiman et al., 2022). This condition raises a fundamental question about what truly influences the public's decision to choose Islamic banks. One approach that can be used to understand this behavior is the Theory of Planned Behavior (TPB), which links intentions with actual behavior. TPB considers attitude, subjective norms, and behavioral control as key factors in determining an individual's intention. Therefore, a study using the TPB approach is highly relevant in analyzing the determinants of public interest in Islamic banking.

Islamic banking has great potential in filling the market gap for a financial system based on spiritual and social values. Although the products and services offered are increasingly diverse, their utilization has not been evenly distributed across society's segments. Many people still perceive Islamic banks as only suitable for religious communities, leading to a gap between perceptions and the actual services provided (Mubarok & Huda, 2023; Ramadani et al., 2021; Maulana & Yulianti, 2020). In addition, limited information, low Sharia financial literacy, and a limited understanding of the basic principles of Islamic banks also influence the low intention to use them. Along with the digital transformation efforts being made by Islamic banks, understanding consumer behavior has become increasingly important to study scientifically. The increase in public interest cannot rely solely on product promotion but must also be supported by a psychological and sociological understanding of the public. Therefore, the

planned behavior approach can serve as a strong theoretical foundation to explore these determinant factors.

The main issue faced by Islamic banking today is the low conversion of intention into actual usage behavior. Many people express an interest in using Islamic banks but do not follow through with actions like opening an account or using the products (Wulandari & Pramono, 2021; Fauziah & Hasanah, 2022; Nugraha et al., 2020). This indicates a gap between intention and behavior that has not been fully explained by general variables such as promotion or product pricing. It is necessary to explore the psychological and social factors underlying this decision-making process so that the development strategies for Islamic banking can be more targeted. One approach that has not been extensively explored in this context is the Theory of Planned Behavior. Although TPB has been used in marketing and consumer behavior in general, its use in the context of Islamic banking in Indonesia is still limited. This study aims to address this issue by evaluating the three components of TPB specifically in the context of public preferences for Islamic banks.

This study is important because understanding the determinants of public interest in using Islamic banks is key to expanding market penetration and building consumer loyalty. In the context of Indonesia as a Muslim-majority country, the potential market for Islamic banking is huge but still underdeveloped. Without a deep understanding of behavior, the marketing strategies and public education conducted by Islamic banking institutions risk being ineffective (Rizki & Kurniawan, 2022; Faridah & Abdurrahman, 2021; Putra & Halim, 2020). Moreover, mapping determinant factors based on theory allows for evidence-based strategies in policymaking. Another urgency is the increasing demand for digital Islamic financial services, which requires a broader understanding of consumer behavior, particularly among the younger generation. This research can serve as a foundation for product and service innovations that better meet the expectations of modern society. Therefore, this study holds strategic value in building a foundation for the sustainable development of the national Islamic financial ecosystem.

Several previous studies have examined factors affecting the use of Islamic banks, but most have been limited to aspects of religiosity or consumer satisfaction. For example, a study by Prasetyo and Sari (2020) emphasized the importance of religiosity perceptions but did not address behavioral control and social norms. Another study by Sulaiman et al. (2022) showed that loyalty to Islamic banks is more influenced by the perceived benefits but did not integrate the planned behavior theory approach comprehensively. Research by Mubarak and Huda (2023) began to use the TPB approach, but its focus was still limited to attitudes alone, without involving subjective norms and control perceptions. Therefore, there is still room for development to test the full integration of the three TPB components in a single research model. By reviewing the existing literature, this study aims to complement the gaps in previous studies. This provides an opportunity to expand the academic discourse on consumer behavior in the context of Islamic banking.

The uniqueness of this research lies in its use of the Theory of Planned Behavior approach in its entirety and integratively in the context of public usage of Islamic banks in Indonesia. This study not only tests the influence of attitudes on intention but also includes the role of subjective norms and behavioral control perceptions as complementary predictors (Firmansyah & Khairunnisa, 2021; Rizki & Kurniawan, 2022; Wulandari & Pramono, 2021). Additionally, this study aims to explore the interaction between variables comprehensively through a quantitative path analysis approach. This approach has rarely been used holistically in studies

of Islamic banking consumers in Indonesia. The study also provides new contributions by testing the TPB model in the context of digital Islamic banking, considering the shift in consumer behavior post-pandemic. With this approach, the study is expected to provide new insights that are academically and practically relevant. Therefore, the novelty of this study lies in the depth of its theoretical model and the contemporary empirical context.

This study aims to analyze the determinant factors influencing public interest in using Islamic bank services using the Theory of Planned Behavior approach. Specifically, this study will measure the extent to which attitudes, subjective norms, and behavioral control perceptions contribute to the intention to use Islamic banks. The benefits of this study are to provide a strong theoretical basis for developing marketing strategies and consumer education by Islamic banking institutions. This research can also serve as a reference for formulating policies on developing Sharia financial literacy based on behavior. Its practical implications include improving the effectiveness of digital campaigns and increasing public participation in Islamic banking services. Academically, this study is expected to enrich the body of consumer behavior research from the perspective of Islamic finance. The findings of this study may also serve as an important reference for the development of other behavior models in the context of global Islamic finance.

METHOD RESEARCH

This study uses a descriptive qualitative approach aimed at deeply understanding the factors influencing public interest in using Islamic bank services based on the Theory of Planned Behavior (TPB) perspective. The subjects of this study are individuals who have knowledge of Islamic banks, including both active users and those who have an intention to use the services but have not yet engaged in transactions. The primary data source is obtained from in-depth interviews with informants selected through purposive sampling, with the criteria of being aged 20–45 years, having access to financial services, and residing in urban areas. A total of 20 informants were selected from three major cities in Indonesia, with varying economic and educational backgrounds. The research instrument used is a semi-structured interview guide, designed to explore the dimensions of attitudes, subjective norms, and perceived behavioral control regarding the use of Islamic banks. Data collection was conducted through face-to-face and online interviews, as well as documentation of relevant Islamic bank promotional campaigns. Data validity is ensured through source and method triangulation to verify the reliability of the information obtained (Creswell & Poth, 2018; Moleong, 2021; Sugiyono, 2022).

The research procedure consists of four main stages: planning, data collection, data analysis, and reporting the results. The planning stage includes the preparation of the interview guide based on the TPB constructs and a pilot test with two initial informants. Data was then collected in stages over a two-month period, recorded, and transcribed for further analysis. The analysis technique used is thematic analysis, which involves identifying patterns and themes in the informants' responses related to the three main components of TPB: attitudes toward behavior, subjective norms, and perceived behavioral control. Each transcript was manually analyzed and coded using open coding to uncover response tendencies. The findings were then categorized based on theoretical indicators and verified through cross-comparison among respondents. This analysis aims to create a comprehensive and contextual mapping of the determinant factors influencing public interest in using Islamic banks.

RESULT AND DISCUSSION

Attitudes Toward Islamic Banks: Between Belief and Doubt

An individual's attitude toward Islamic banks is one of the key factors in shaping the interest in using their services. The majority of informants stated that they view Islamic banks positively because they are considered in line with religious principles and ethical values. However, some of them also mentioned that this positive view is not strong enough to directly encourage actual usage behavior. Positive attitudes often exist only at the level of knowledge and awareness but have not yet become convictions that significantly influence financial decisions. Some informants mentioned that there is still doubt about whether the operations of Islamic banks are truly free from *riba* and speculation practices. This uncertainty weakens the link between attitudes and actions, suggesting that the available information is not sufficiently convincing or comprehensive. Therefore, although perceptions of Islamic banks are generally positive, their impact on actual behavior remains limited.

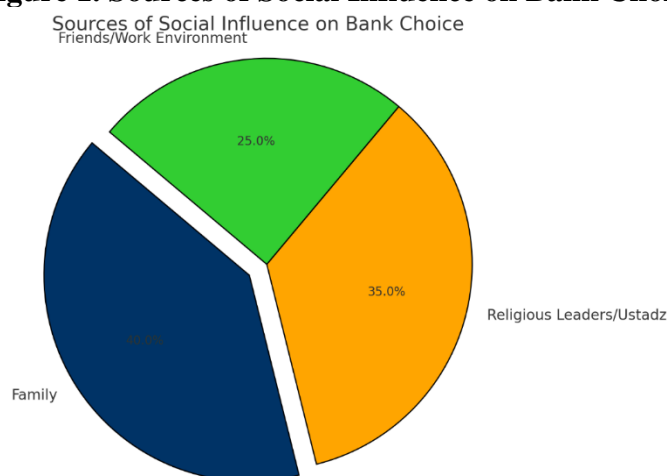
Table 1. General Perception of Islamic Bank Values

Value Aspect	Strongly Agree	Agree	Neutral	Disagree
In accordance with Sharia	12	6	2	0
Transparent and fair	10	7	3	0
Avoiding <i>riba</i> and <i>gharar</i>	9	8	3	0

Subjective Norms: The Varied Social and Religious Influence

Subjective norms indicate the social influence from close individuals, including family, friends, and religious leaders, on an individual's intention to use Islamic banks. In this study, informants who had a social environment supporting the use of Islamic banks tended to show a greater interest. On the other hand, those who were in neutral or less religious communities did not feel motivated by social factors to use Islamic banks. Subjective norms were also found to be stronger among older generations compared to millennials, as the level of compliance with religious leaders and family was higher. However, some respondents claimed that their preference was purely based on personal considerations, not social pressure. This shows that the influence of social norms can be contextual and not always consistent in forming intentions. As a determinant factor, subjective norms have a significant but varied contribution among individuals.

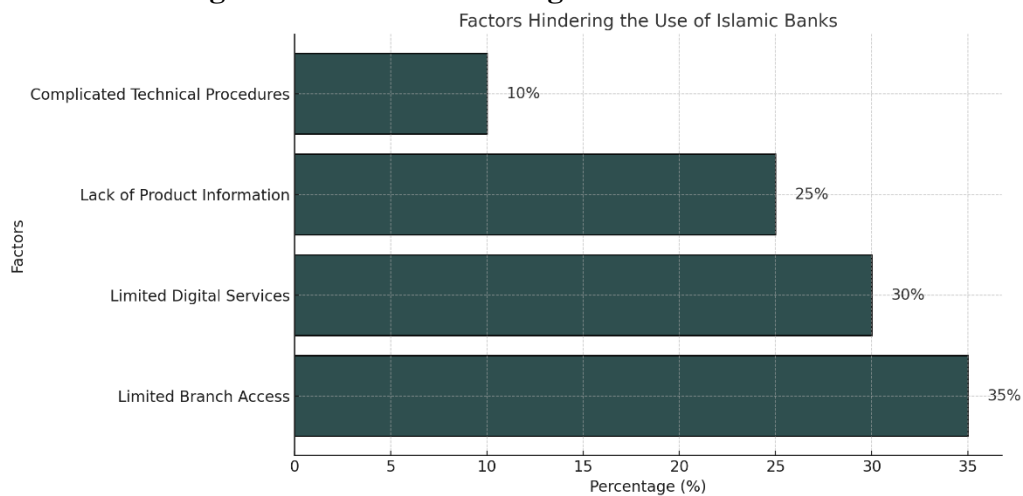
Figure 1. Sources of Social Influence on Bank Choice



Perceived Behavioral Control: Between Ease of Access and Technical Barriers

The third component in TPB, perceived behavioral control, is crucial in determining whether intentions will turn into actual actions. In this study, perceptions of ease of access, service convenience, and technological support were important factors. Informants who felt that Islamic banks were geographically accessible and had adequate digital services were more likely to use these services. However, there were other barriers, such as ignorance of account opening procedures or doubts about the speed of digital services. Some informants stated that conventional banks have a more efficient system, which is why they continue to stay with them despite their intention to switch to Islamic banks. This means that intention alone is not enough if it is not supported by strong perceptions of control over the action. Therefore, strengthening technology-based services and technical education becomes a key strategy in increasing the conversion of intentions into behavior.

Figure 2. Factors Hindering the Use of Islamic Banks



Integration of the Three TPB Components: A Comprehensive Explanation of Interest

The three TPB components in this study complement each other in explaining the public's intention to use Islamic bank services. Positive attitudes, if not supported by strong behavioral control and norms, are not enough to encourage action. Likewise, high social norms but facing technical barriers will fail to turn intention into actual behavior. This study shows that the conversion from intention to action is most successful when all three factors align. Informants with positive attitudes, strong social support, and high perceived control were proven to be more consistent in using Islamic banks. Conversely, an imbalance in any of the components led to failure in implementation even if the intention was formed. Therefore, the TPB approach has proven to be relevant and effective in comprehensively evaluating the behavior of Islamic bank users.

Comparison with Previous Research, Practical Implications, and Limitations

The findings in this study align with several previous studies that emphasize the importance of psychological and social approaches in understanding preferences for Sharia financial services. However, this research expands the insight by fully integrating the three TPB dimensions and positioning them within the context of banking digitalization. The practical implications of this study are that Islamic banks need to strengthen public education, expand access to digital services, and build Sharia-based value communities that can reinforce social norms. Communication strategies must be tailored to social and age segmentation to ensure message effectiveness. Furthermore, improving technical literacy should be prioritized to increase behavioral control among the public. The main limitation of this study lies in the

limited sample scope to three major cities and the exclusion of non-Muslim groups for comparison. Future research is recommended to use a quantitative or mixed-methods approach to strengthen the generalization of these results.

CONCLUSION

This study shows that public interest in using Islamic bank services is significantly influenced by the three main components of the Theory of Planned Behavior: attitude, subjective norms, and perceived behavioral control. Positive attitudes toward Sharia values and banking ethics are the main drivers; however, they are not strong enough without the support of easy access and social backing. Subjective norms have a stronger influence in religious environments and among individuals who are close to religious leaders. Meanwhile, perceived behavioral control plays a crucial role in turning intention into action, especially when Islamic banking services are perceived as less practical or technically complicated. These three factors complement each other and need to be strengthened simultaneously to enhance interest and convert intentions into actual usage of Islamic bank services.

From these findings, it can be concluded that strategies to increase the penetration of Islamic banks should focus on educating Sharia values, strengthening community-based social ecosystems, and developing easily accessible technology-based services. The formulation of Sharia financial literacy programs should involve influential social figures in shaping norms and public opinion. Additionally, optimizing digital services is essential in the modern banking era, particularly to meet the needs of the younger generation. This study also emphasizes the importance of a psychosocial approach in designing sustainable Islamic bank development policies. With the integration of theoretical and empirical aspects, the results of this research can serve as a foundation for innovative policies and more effective marketing strategies.

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