



Factors Forming Indonesian Customers' Attitudes and Intention towards Sharia Banking Products Before and After the COVID-19 Pandemic

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Abstract

The objective of the research is to uncover the factors shaping customer attitudes and intentions towards using Islamic banking products in Indonesia after the COVID-19 pandemic. A preliminary study identified the factors shaping attitudes, including bank image, social norms, and compliance with Sharia law. This study also revealed differences in Indonesian customers' intentions towards using Islamic banking products before and after the COVID-19 pandemic. Data collection used an online survey involving 479 Islamic banking customers in Indonesia. Structural Equation Modeling (SEM) was used for data analysis. The results indicate that attitudes can predict Indonesian customers' intentions towards using Islamic banking products. The most influential factor influencing Indonesian customers' attitudes towards using Islamic banking products is social norms. This study demonstrates the importance of reference groups and bank image in shaping attitudes and intentions, suggesting that banks should leverage these aspects to expand their customer base. This study also provides insights into individual decision-making and the importance of a social approach for banks in advertising. By confirming all TPB-related hypotheses, the study empirically validates and extends multi-attribute attitude model, Theory of Reasoned Action, Theory of Planned Behavior in the context of Sharia banking adoption after a global crisis. It demonstrates those model theories are reliable and adaptable framework for explaining Islamic financial behavior in emerging markets and during periods of economic disruption.

Faktor-Faktor Pembentuk Sikap dan Niat Nasabah Indonesia terhadap Produk Perbankan Syariah Sebelum dan Sesudah Pandemi Covid-19

Abstrak

Penelitian ini bertujuan untuk mengungkap faktor-faktor yang membentuk sikap dan niat nasabah dalam menggunakan produk perbankan syariah di Indonesia pascapandemi COVID-19. Sebuah studi pendahuluan mengidentifikasi faktor-faktor yang membentuk sikap, termasuk citra bank, norma sosial, dan kepatuhan terhadap hukum Syariah. Penelitian ini juga mengungkapkan perbedaan niat nasabah Indonesia dalam menggunakan produk perbankan syariah sebelum dan sesudah pandemi COVID-19. Pengumpulan data menggunakan survei daring yang melibatkan 479 nasabah perbankan syariah di Indonesia. Pemodelan Persamaan Struktural (SEM) digunakan untuk analisis data. Hasil penelitian menunjukkan bahwa sikap dapat memprediksi niat nasabah Indonesia dalam menggunakan produk perbankan syariah. Faktor yang paling berpengaruh dalam sikap nasabah Indonesia dalam menggunakan produk perbankan syariah adalah norma sosial. Penelitian ini menunjukkan pentingnya kelompok referensi dan citra bank dalam membentuk sikap dan niat, yang menunjukkan bahwa bank harus memanfaatkan aspek-aspek ini untuk memperluas basis nasabah mereka. Penelitian ini juga memberikan wawasan tentang pengambilan keputusan individu dan pentingnya pendekatan sosial bagi bank dalam periklanan. Dengan mengkonfirmasi seluruh hipotesis yang berbasis Model Sikap Multi-Atribut, Theory of Reasoned Action, dan Theory of Planned Behavior (TPB), penelitian ini secara empiris memvalidasi dan memperluas penerapan model teori tersebut dalam konteks adopsi perbankan syariah pasca krisis global. Hasil penelitian menunjukkan bahwa model teori tersebut merupakan kerangka teoritis yang andal dan adaptif dalam menjelaskan perilaku keuangan Islam di negara berkembang serta dalam situasi gangguan ekonomi.

JEL Classification: G21, Z12, D91, M31

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INTRODUCTION

COVID-19 has become a pandemic in Indonesia since the first case was discovered on March 2, 2020, in Depok (Pontoh et al., 2022). The daily increase in cases has been accelerating since the end of August 2020, reaching over 2.000 cases per day (Pontoh et al., 2022). The impact of this pandemic has been felt across various sectors, particularly the economy and business (Pintor et al., 2022). The pandemic has also significantly impacted changes in consumer behavior in Indonesia (Pintor et al., 2022).

Furthermore, Patiro et al. (2022) in their study of panic buying behavior for a number of consumer goods during the pandemic, demonstrated that the attitudes and behaviors of Indonesians are determined by various social cognitive factors. This finding is further confirmed by Bonneux & Damme (2006), Wilkens (2020) and Dholakia (2020). These researchers stated that individuals' attitudes and behaviors in choosing products during the pandemic are influenced by their own perceptions. This perception forms the basis for shaping individual attitudes and behavior when evaluating alternative products for consumption (Bonneux & Damme, 2006; Wilkens, 2020).

Furthermore, research conducted by Sulistyawati & Alamsyah (2020) and Amalia et al. (2020) indicates that in the first quarter of 2020, when the COVID-19 pandemic hit the world, many countries reduced their economic activity. However, what is surprising is that during the same period, there was a significant increase compared to the same period the previous year in consumption of health and education products (7.9%, YoY), and consumption of household goods (4.5%, YoY) (Sulistyawati & Alamsyah, 2020; Amalia et al., 2020).

The next question is what happened to Islamic banking products during the COVID-19 pandemic in Indonesia. Accord-

ing to Andika & Aldi (2020), the Islamic banking industry has also been impacted by the COVID-19 pandemic. As cited by Andika & Aldi (2020), Herwin Bustaman, Director of the Sharia Business Unit of Permata Bank (Permata Syariah), stated that the financial condition of the Islamic banking industry as of June 2020 experienced a 3.46 percent contraction in profit compared to the same period last year.

Intan (2021) stated that, based on data, national Islamic banking financing grew 12.24 percent in September 2021. Furthermore, in terms of funding, Islamic banking third-party funds (DPK) grew 9.42 percent in September 2021 (Intan, 2021). As stated by Hery Gunardi, President Director of Bank Syariah Indonesia, the Islamic banking industry recorded faster growth than conventional banking (Intan, 2021).

Furthermore, Hery Gunardi stated that the performance of Islamic banking can contribute significantly to the development of the national halal industry (Intan, 2021). According to data from the State of the Global Islamic Economy report, the value of the national halal economy in 2020-2021 was approximately IDR 2,937 trillion (Intan, 2021). This large figure does not include the Islamic finance sector. Therefore, it must be acknowledged that the current connection between Islamic banking and the national halal industry is not yet well-connected.

This was confirmed by the statement by the Director of the Department of Sharia Economics and Finance at Bank Indonesia, Bambang Himawan, who stated that in the second quarter of 2021, growth in the leading halal industry sectors, consisting of halal food, Muslim fashion, and Muslim-friendly tourism, reached 8.2 percent, exceeding national GDP growth of 7.07 percent (Anggraeni, 2021). This is a significant difference compared to the same period in the previous year (Anggraeni, 2021).

Furthermore, data from the 2021 In-

Indonesian Sharia financial development report issued by the Financial Services Authority (OJK) indicates that the growth of

third-party funds has declined (see Table 1).

Table 1. Growth of Third-Party Funds by Deposit Instrument in Indonesian Islamic Banking (2016–2021)

Instrument	2016	2017	2018	2019	2020	2021
Current Account	0.81%	1.76%	1.47%	3.57%	4.23%	3.88%
Savings	0.63%	9.57%	0.91%	2.12%	4.21%	3.93%
Deposit	9.56%	6.88%	7.62%	3.41%	1.56%	2.19%

Source: Processed Data (2025)

Table 1 shows a decline in third-party funds in 2020-2021 for current accounts and savings accounts. However, deposits specifically experienced an increase in 2021. As we know, the 2020-2021 period was the time of the Covid-19 pandemic, which also impacted the performance of the banking industry, including the Islamic banking industry. Furthermore, according to the 2020 Indonesian Islamic financial development report released by the Financial Services Authority (OJK), only 11 provinces in Indonesia had a third-party fund (TPF) growth rate above 10 percent of their total deposits (DPK) in 34 provinces. These were: Bangka Belitung (35.94%), Bengkulu (34.34%), Banten (31.28%), Riau (27.98%), Riau Islands (25.25%), West Sumatra (16.83%), South Sulawesi (14.32%), West Kalimantan (13.66%), North Sumatra (12.17%), Lampung (11.37%), and South Kalimantan (10.85%).

Meanwhile, the three most populous provinces in Indonesia—West Java (47,274,162), East Java (40,665,696), and Central Java (36,516,035), along with other provinces, only had Islamic banking third-party fund growth rates below 10%. This is further confirmed by data presented by the Financial Services Authority (OJK) in its 2021 Indonesian Sharia Banking Snapshot, which states that the market share of Sharia banks (Sharia Commercial Banks, Sharia Business Units, and Sharia Rural Banks) is only 6.52% compared to conventional banks.

Based on the author's initial obser-

vations of 100 respondents using a short questionnaire distributed via Google Form, only 33% stated they would choose to use Sharia banking products, while the remaining 67% still preferred conventional banking products. The three main reasons cited by the 67% respondents for not choosing Sharia banking products were: (1) the limited number of banks, (2) the high cost of borrowing, and (3) the complex calculation of the profit-sharing system.

Therefore, based on these initial observations and the supporting secondary data outlined above, it is clear that Indonesians' attitudes toward Sharia banking products are not yet optimal, despite their generally positive attitudes toward them. Furthermore, based on these initial observations, the author identified three factors shaping Indonesian attitudes toward choosing Islamic banking products through exploratory factor analysis. These factors are bank image, subjective norms, and compliance with Islamic law.

Many previous studies have attempted to uncover customer intentions toward Islamic banking products (Shen et al., 2016; McCannon et al., 2016; Rahman et al., 2017). However, few studies have attempted to uncover attitudes as a factor influencing potential customers' intentions to use Islamic banking products, as well as understanding the variables that influence customer attitudes toward Islamic banking and ultimately their intention and behavior to use it (Amin et al., 2017).

For example, research conducted by Yuliati (2011) on factors influencing pub-

lic interest in investing in sukuk. Her research results showed that investment risk and Islamic products were positively related to the public's desire to invest.

Furthermore, research conducted by Andespa (2017) examined the factors influencing customer interest in saving at Islamic banks. The results of the study indicated that the factors influencing customers' decisions to save at Islamic banks include the marketing mix, cultural factors, social factors, personal factors, and psychological factors.

Research conducted by Banowati & Sholeh (2018) examined the factors influencing the intention to save at Islamic banks. Their results showed that (1) understanding the principles of Islamic savings positively influences the intention to save at Islamic banks; (2) religiosity positively influences the intention to save at Islamic banks; (3) sociocultural factors positively influence the intention to save at Islamic banks. (4) Perceptions about Islamic banking have a positive influence on the intention to save at Islamic banks.

Finally, research conducted by Hasi-buan et al. (2020) examined the influence of public knowledge and interest in implementing Islamic values on the decision to use Islamic banking savings (a case study of the Langsa City community). The results showed that knowledge positively influenced the decision to use Islamic banking savings, and interest in implementing Islamic values also influenced the decision to use Islamic banking savings products.

These studies demonstrate that most researchers only attempt to uncover the intention or decision to use Islamic banking products. However, they fail to explore the factors that shape attitudes toward choosing Islamic banking products. As stated by Ajzen (2020), attitudes are one of the main determinants of individual intentions and behavior in any situation and condition. This is also emphasized by Taib et al. (2008), Sabirzyanov (2016), and Ab Rahman (2016), Amin et al. (2017), who

stated that it is necessary to uncover the factors that shape attitudes toward choosing Islamic banking products, which form the basis for forming intentions and behavior to use them.

Therefore, this study will examine the variables influencing customer attitudes toward Islamic banking in Indonesia after the COVID-19 pandemic and their relationship to attitudes, intentions, and behavior. This study adopts a theoretical framework derived from the multi-attribute attitude model (Fishbein, 1963), the theory of planned behavior (Ajzen & Madden, 1986) and the theory of reasoned action (Ajzen & Fishbein, 1980).

In this study, the research model is modified by focusing solely on attitudes and behavior, with the addition of several influencing variables. Thus, the purpose of this study is to uncover the factors shaping attitudes toward choosing Islamic banking products, analyze the role of these factors in attitudes, analyze the influence of attitudes on intentions to choose Islamic banking products, and analyze the influence of intentions on behavior in choosing Islamic banking products.

Hypotheses Development

Bank Image

From an organizational perspective, image refers to a set of thoughts that arise in a person's mind when they recall the name of an organization (Nguyen & Leblanc, 2001). According to Lee et al. (2011), image is the end result of customers' ideas, understanding, interactions, and experiences related to a particular company. Studies in the field of Islamic finance concerning customer behavior and patronage factors have found that the most important aspects in choosing a bank (Islamic or conventional) are the bank's reputation and prestige, indicating the importance of image in shaping customers' attitudes toward selecting Islamic banks (Erol & El-Bdour, 1989).

Furthermore, Awan & Azhar (2014),

in their research, stated that one of the main factors in the patronization of Islamic banks is mass advertising. In relation to this, Ahmad & Haron (2002) in their study recommended that more marketing activities should be carried out by Islamic banks, as this is very important in influencing the patronage of Islamic banking.

Arshad et al. (2016) found that, for Islamic banks, customer satisfaction strongly influences image, which subsequently affects trust. Similarly, image also influences customers' intentions to switch to another bank (Arshad et al., 2016). All of this literature further emphasizes the importance of image in shaping attitudes toward Islamic banking. Therefore, based on the above explanation, the hypothesis proposed in this study is:

H1: The image of Islamic banks influences the attitudes of Indonesian society toward choosing Islamic banking products.

Sharia Compliance

Sharia compliance is defined as customers' perception that Islamic banking transactions are free from prohibited actions and procedures, such as Riba (interest) and Gharar (uncertainty), and are in accordance with Islamic jurisprudence as outlined in the Qur'an and Sunnah (Ahmad et al., 2008). Previous studies on Islamic banking patronage indicate that Sharia compliance is an important factor influencing customers' attitudes toward the patronization of Islamic banks (Ahmad et al., 2008).

Lee & Ullah (2011), in their study, found that customers have a high level of respect for the aspect of Sharia compliance. If Sharia compliance is repeatedly violated by a bank, customers tend to switch to another Islamic bank (Lee & Ullah, 2011). In line with this, Amin et al. (2014), in their research in Malaysia, examined how customers accept Islamic bank financing products and found that the Islamic

nature of a product is one of the most important variables in determining its acceptance in the market.

Furthermore, Amin et al. (2014), in another study, also found that religious satisfaction is one of the most important variables influencing customers' decisions to choose Islamic bank financing products. Similarly, Dusuki & Abdullah (2007) in their study showed that the level of a bank's compliance with Sharia principles is an important factor for customers in choosing Islamic banks in Malaysia. Likewise, Saqib et al. (2016) examined the moderating effect of Sharia compliance on the relationship between service quality and customer satisfaction in Islamic banks. Their findings indicate that Sharia compliance moderates this relationship. Therefore, the second hypothesis proposed in this study is:

H2: Sharia compliance influences the attitudes of Indonesian society toward choosing Islamic banks.

Subjective Norm

Subjective norm is also assumed to be a function of beliefs in which individuals specifically agree or disagree to perform a particular behavior. The beliefs included in subjective norms are also referred to as normative beliefs (Eagly & Chaiken, 1993). An individual will intend to perform a certain behavior if they perceive that other people who are considered important think that they should perform that behavior. These important others may include a spouse, friends, doctors, and others. This can be identified by asking respondents to assess whether those important others tend to agree or disagree if the respondent performs the intended behavior (Ajzen, 1991).

Chang (1998) stated that a number of studies show that attitude and subjective norm are not only independent variables individually, but that subjective norm also influences attitude toward behavior.

The results of his research using a modified Theory of Planned Behavior (TPB) model indicate that when subjective norm influences attitude toward behavior, the goodness-of-fit value of the model increases significantly. These findings are consistent with earlier studies conducted by Shimp & Kavas (1984) and Vallerand et al. (1992), which also demonstrated that subjective norm influences attitude toward behavior.

Similarly, in a study conducted by Tarkiainen & Sundqvist (2005), which aimed to explain and predict organic food purchasing behavior by applying a developed TPB model, it was found that the role of subjective norm is often neglected in studies of organic food purchasing behavior. The findings of Tarkiainen & Sundqvist (2005) are consistent with several previous studies, such as Shepherd & O'Keefe (1984), Shimp & Kavas (1984), Vallerand et al. (1992), and Chang (1998), which found evidence of a causal and significant relationship between subjective norm and attitude toward behavior.

Therefore, in the context of this study, when Indonesian society interacts with friends, relatives, family members, and colleagues regarding Islamic banking products, such interactions will shape their attitudes toward choosing Islamic banking products. As stated by Kiecolt (1988), individual attitudes are formed through interaction with others, and when a person receives advice and approval from significant others (such as family members, relatives, or friends) to purchase a product, it will shape their attitude toward the behavior (see Ajzen, 1991).

Based on the above explanation, the third hypothesis proposed in this study is:
H3: The subjective norms of Indonesian society influence their attitudes toward choosing Islamic banking products.

Attitude and Intention to Choose Islamic Banking Products

Theory of Planned Behavior (TPB)

was developed by Icek Ajzen and colleagues (Schifter & Ajzen, 1985; Ajzen & Madden, 1986; Ajzen, 1988; Ajzen, 1991; Ajzen, 2005) because the Theory of Reasoned Action (TRA) model was limited in explaining and predicting individual behavior that is not fully under volitional control. The TPB model indicates that the determinant of behavior is the behavioral intention to engage in that behavior, and behavioral intention is determined by three constructs: attitude toward the behavior, subjective norm, and perceived behavioral control.

TPB states that behavioral intention is the determining factor of a particular behavior. Behavioral intention is influenced by attitude toward the behavior, which is formed by an individual's beliefs about the outcomes of performing the behavior and the evaluation of those outcomes or behavioral consequences (Ajzen, 1991, 2001).

Attitude is the overall evaluation, either positive or negative, toward the behavior performed (Ajzen, 1991, 2001). Attitude toward behavior consists of two components (Vanlandingham et al., 1995). The first component is referred to as the cognitive component, often called knowledge, which is a set of salient beliefs regarding the anticipated consequences of performing the behavior (Vanlandingham et al., 1995). The second component is the affective component, namely the individual's evaluation of the outcomes or consequences of the behavior (Vanlandingham et al., 1995). In other words, an individual's attitude toward a behavior depends on what they know about the consequences of performing the behavior and how good (or how bad) they perceive those consequences to be (Vanlandingham et al., 1995).

The TPB model has been successfully applied to predict various social and health behaviors (Godin & Kok, 1996; Armitage & Conner, 2000), including physical activity among adolescents (Hagger et

al., 2001; Lazuras et al., 2011). In a meta-analysis conducted by Hagger et al. (2002) involving 72 studies on the application of TPB to physical activity behavior, it was found that attitude, subjective norm, and perceived behavioral control together explained and predicted 45 percent of the intention to engage in physical activity.

These findings indicate that attitude toward behavior, compared with perceived behavioral control and self-efficacy, plays an important role in explaining and predicting the intention to engage in physical activity. Practically, this suggests that an increase in physical activity behavior occurs when there is also an increase in positive attitudes toward engaging in physical activity.

In line with the context of this study, when Indonesian society has developed a positive attitude toward choosing Islamic banking products, this will influence their intention to use Islamic banking products. Therefore, the fourth hypothesis proposed in this study is:

H4: The attitudes of Indonesian society toward choosing Islamic banking products influence their intention to use such products.

METHOD

This study employed an exploratory sequential design, consisting of qualitative and quantitative stages. During the qualitative phase, the author conducted brief interviews with 100 individuals via Google Form with the assistance of a colleague at Frontier Consulting Group (FCG). The 100 selected respondents consist of both potential customers and existing customers who experienced the period before and after the COVID-19 pandemic. These interviews used open-ended questions. Respondents were asked to identify factors they considered to shape their perceptions and attitudes toward choosing Islamic banking products.

Referring to Ajzen & Fishbein (1980)

the interview results were calculated for frequency and percentage. The factors selected by at least 10 percent of respondents were then used as the basis for developing the questionnaire (bank image, subjective norms, and Sharia compliance). Based on the results of these initial interviews, the author developed a questionnaire to be used for exploratory factor analysis (EFA). After the questionnaire was developed, the author distributed another 150 questionnaires via Google Form for completion. These respondents also consist of both potential customers and existing customers who experienced the period before and after the COVID-19 pandemic.

Next, the author processed and analyzed the data from the questionnaire using IBM SPSS 23. The EFA results indicated the formation of five factors with factor loading values between 0.71 and 0.83. These factors are: bank image (3 items), subjective norms (4 items), sharia compliance (3 items), attitudes (4 items), and intention to choose sharia banking products (4 items).

The author used the EFA results as the basis for compiling and refining the questionnaire, which was then distributed again via Google Forms during the quantitative phase. The purpose of the quantitative phase was to uncover and analyze the influence of factors shaping Indonesians' attitudes toward choosing sharia banking products and their intention to use them before and after the COVID-19 pandemic.

Measurement

The measurement scale for this study was developed by combining the results of the qualitative phase with scales used by previous researchers. For example, indicators for the sharia banking image and sharia compliance variables were adapted from Arshad et al. (2016) and Lee et al. (2011). The indicators for subjective norms, intentions, and attitudes were adapted from (Ajzen & Fishbein, 1980; Ajzen, 1991; Ajzen, 2020). The measurement scale for each indicator used in

this study is 1-7, with two continua. For example:

Strongly Disagree: 1; 2; 3; 4; 5; 6; 7: Strongly Agree. Specifically, a semantic differential scale consisting of two continua is used to measure attitudes. For example:

Not Helpful: 1; 2; 3; 4; 5; 6; 7: Helpful

Unwise: 1; 2; 3; 4; 5; 6; 7: Wise

Population, Sample, and Sampling Technique

The population in this study was Indonesians who are knowledgeable and understand Islamic banking and Islamic products. The sample size used in this study was 500 respondents, obtained through a purposive sampling technique.

The respondent categories are as follows: (1) male and female, (2) aged 25 years and above, (3) having experienced the period before and after the COVID-19 pandemic, (4) potential customers as well as banking customers in Indonesia, and (5) willing to participate in the study.

The determination of the sample size in this study is closely related to the data analysis technique used. The data collection technique used was an online survey via Google Form.

The data analysis technique used in this study was Structural Equation Modeling (SEM). SEM is employed in this study because it is particularly suitable for analyzing complex theoretical models involving

multiple latent constructs and causal relationships, as proposed in the theories. Given the post-pandemic context, customer behavior may be influenced by simultaneous psychological, social, and contextual factors. SEM provides a comprehensive analytical approach capable of capturing these complex relationships, making it an appropriate and rigorous technique for analyzing Sharia banking adoption after COVID-19. There are no clear guidelines for determining the appropriate sample size for SEM. For example, Rakotoasimbola & Blili (2018) stated that a sample size of 100–200 is sufficient for SEM. Hair et al. (2014) stated that if a research model has seven constructs or fewer, the minimum sample size required when using SEM is 300 respondents. With a sample size of 500, this determination aligns with the recommendations of these experts.

RESULT AND DISCUSSION

The initial number of questionnaires distributed was 500. However, only 493 were returned for prior measurement, leaving 479 questionnaires suitable for further testing in subsequent measurement. Therefore, the response rate in this study was 98.60% and 95.80%. This is in line with the findings of Aaker et al. (2013) and Hair et al. (2014), which states that the optimal minimum response rate to avoid non-response bias is 80%.

Table 2. Respondent Profile

Profile	Amount (Before)	Amount (After)	Percentage (Before)	Percentage (After)
Religion				
Muslim	331	319	67.14	66.60
Non-Muslim	162	160	32.86	33.40
Sex				
Laki-Laki	273	264	55.38	55.11
Perempuan	220	215	44.62	44.89
Marital Status				
Married	269	279	54.56	58.25

Single	224	200	45.44	41.75
Age (year)				
36–45	111	100	22.52	20.88
46–55	143	104	29.00	21.71
>55	239	275	48.48	57.41
Education Degree				
Bachelor	188	187	38.13	39.04
Master	121	106	24.54	22.13
PhD	184	186	37.32	38.83
Expenses (in Rp)				
0 – 1,000,000	0	0	0	0
1,000,001 – 2,500,000	0	0	0	0
2,500,001 – 5,000,000	114	122	23.12	25.47
5,000,001 – 10,000,000	157	175	31.85	36.53
Above 10,000,000	222	182	45.03	37.99

Source: Processed Data (2025)

Based on Table 2, it can be seen that the majority of respondents in this study (before and after) were male, the majority were married, and most were over 55 years

old with a bachelor's degree. Most of their expenditures were above IDR 10,000,000 per month.

Validity and Reliability Test Results

Table 3. Validity and Reliability Test Results

Variable / Item	Loading	AVE	CR	α
1. Intention to Use Sharia Banking Products				
I plan to use Islamic banking products	0.78			
I intend to use sharia banking products	0.71	0.526	0.876	0.817
I will use sharia banking products	0.81			
I am willing to use sharia banking products	0.83			
2. Attitudes Towards Selecting Islamic Banking Products				
Using Islamic banking products is not beneficial / useful	0.73			
Using sharia banking products is not wise / wise	0.77	0.517	0.912	0.900
Using Islamic banking products is not good / good	0.74			

Using Islamic banking products is negative / positive	0.85			
3. Image of Islamic Banks				
I prefer Islamic banks compared to regular banks	0.91			
The logo of Islamic banks has an important influence on me	0.85	0.556	0.822	0.739
The marketing activities con- ducted by Islamic banks are highly effective	0.82			
4. Sharia Compliance				
Sharia banks always operate based on Islamic beliefs	0.72			
Sharia banks have products that other commercial banks do not have	0.77	0.579	0.833	0.822
Sharia banks can accept every- one to make transactions	0.80			
5. Subjective Norms				
My family will agree if I use Islamic banking products	0.76			
My colleagues will agree if I use Islamic banking products	0.79			
My parents will agree if I use Islamic banking products	0.80	0.529	0.833	0.712
My family also uses Islamic banking products	0.84			
My colleagues would like me to use Islamic banking products	0.77			
My parents also use Islamic banking products	0.88			

Source: Processed Data (2025)

Table 3 shows that the validity and reliability test results for the constructs and their indicators used in this study are good. Factor loading values range from 0.71 to 0.91. An AVE value above 0.5 indicates that the constructs used in this study have good convergent validity. Composite Reliability and Cronbach's Alpha values above 0.6 indicate that the constructs in this study have good reliability.

Structural Model Test Results

Data analysis in this study used

Structural Equation Modeling (SEM) with the assistance of IBM SPSS AMOS 23 software. The SEM estimation technique was selected for this study based on the consideration that the data contained outliers and were not normal. Therefore, the Maximum Likelihood (ML) estimation technique was chosen. This is because it is very suitable for data normality assumptions that are not met (Ringle & Sarstedt, 2016; Baumgartner & Weijters, 2019; Kock, 2019; Tabachnick & Fidell, 2019).

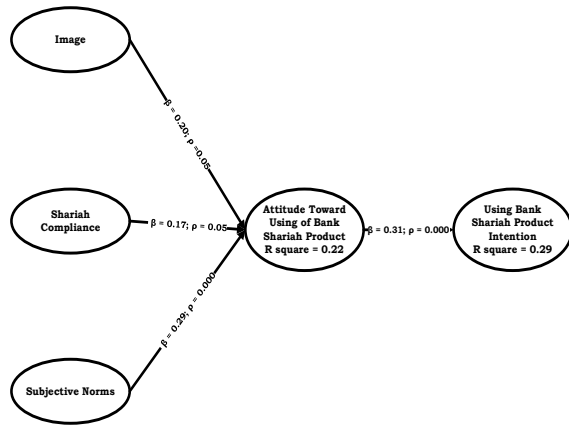


Figure 2. Structural Test Results Diagram (before)
Cmin/df = 3.001; GFI = 0.91; AGFI = 0.90; RMSEA = 0.077; CFI = 0.93

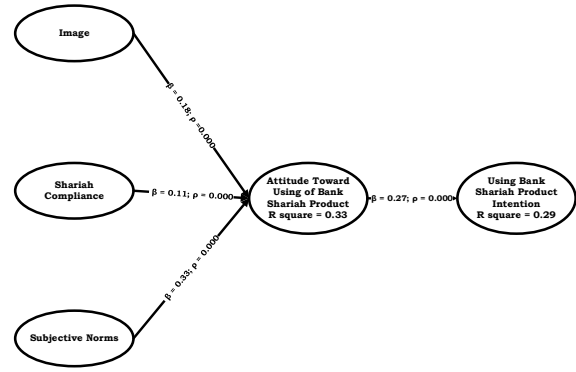


Figure 3. Structural Test Results Diagram (after)
Cmin/df = 2.053; GFI = 0.93; AGFI = 0.91; RMSEA = 0.067; CFI = 0.96

Table 4. Parameter of Structural Estimation (before and after)

Hypothesis	Coefficient (before/after)	t-value (before/after)	p-value (before/after)	Conclusion
H1	0.20 / 0.18	2.33 / 5.52	0.05 / 0.000	Supported
H2	0.17 / 0.11	2.27 / 4.16	0.05 / 0.000	Supported
H3	0.29 / 0.33	7.88 / 8.17	0.000 / 0.000	Supported
H4	0.31 / 0.27	8.09 / 7.18	0.000 / 0.000	Supported

Source: Processed Data (2025)

The results of the structural measurements indicate that all hypotheses proposed in this study are supported (see Figure 2, Figure 3, and Table 4). Table 4 presents the results of the structural model test based on Figures 2 and Figure 3. The results in Table 4 indicate that all hypotheses tested in this study are well supported. This can be seen from the t-statistic values exceeding 1.96 with $p < 0.000$. Subjective norms have the greatest influence on attitudes toward the use of Islamic banking products.

Hypothesis one, which states that the image of Islamic banks influences the attitudes of Indonesians toward choosing Islamic banking products, was supported. This indicates that the more positive the image of Islamic banks in the minds of potential customers, the more positive their attitudes toward using Islamic banking products. This finding aligns with previous research suggesting that a strong organizational image enhances trust, cre-

dibility, and the perceived reliability of a financial institution. In the context of Islamic banking, the bank's image is not only associated with professionalism and service quality but also with compliance with Sharia principles, which is a key factor for Indonesian customers who prioritize religious alignment in financial decisions. Image is an important factor that positively influences attitudes toward Islamic banks. This is consistent with the results of research conducted by Ismail et al. (2007), Yasin et al. (2009) and Arshad et al. (2016). Their results showed that the image of Islamic banks has a positive and significant effect on attitudes toward the use of these bank products. The results of these studies demonstrate that the image of Islamic banks influences the intention to use their products, mediated by attitudes toward their use. In this study, Indonesians are influenced by the image of the Islamic bank when deciding to choose an Islamic bank. From a managerial perspective, the-

se findings highlight the importance of cultivating a strong and positive corporate image for Islamic banks. Marketing strategies, communication of Sharia compliance, professional branding, and visual identity (such as logos and promotional materials) can significantly influence customer attitudes. In essence, the image of Islamic banks acts as a signal to the market, shaping perceptions and predisposing customers toward positive attitudes, which is a critical step toward eventual intention to use Islamic banking products.

Hypothesis two, which states that Sharia compliance influences Indonesian public attitudes toward choosing Islamic banks, was supported in this study. The more positive the perceived level of Sharia compliance, the more positive the Indonesian public's attitude toward choosing Islamic banks. This finding reflects the strong role of religious and ethical considerations in the Indonesian financial market. For many customers, particularly in the post-COVID-19 era, Sharia compliance serves as a critical benchmark for trust, transparency, and moral assurance in financial transactions. Customers are not only looking for financial benefits but also for products and services that align with their religious beliefs. A bank's strict adherence to Sharia principles communicates ethical responsibility, fairness, and spiritual alignment, which positively influences customers' attitudes toward adopting its products. The study's results align with the findings of Metawa & Almuoussawi (1998), Naser et al. (1999), Ahmad & Haron (2002), Archer & Karim (2002), and Rashid et al. (2014), which showed that Sharia compliance is the single most important factor in choosing an Islamic bank. Furthermore, Sharia compliance ensures the credibility of Islamic banks and inspires trust among shareholders and stakeholders (Banaga et al, 1994; Bhambra, 2002; Ownership & Rammal, 2006; Ghayad, 2008; Laldin & Furqoni, 2014).

Ethical quality in upholding Islamic

values is a crucial factor that can influence customer attitudes toward behavioral intentions to engage in Islamic banking services (Jalil & Rahman, 2010). This ethical quality manifests itself in Sharia compliance, demonstrated by Islamic banking (Jalil & Rahman, 2010). From an ethical perspective, Muslim customers typically seek financial services that comply with Sharia principles, or in other words, banks that are Sharia-compliant (Mindra et al., 2021).

According to Ghosh (2016) understanding ethical banking services, or Islamic banks that are Islamically compliant, has become a crucial component in choosing Islamic banks. The results of this study indicate that Indonesians who have positive attitudes toward choosing Islamic banks are strongly influenced by their perceptions of the bank's adherence to Islamic values. Overall, the support for Hypothesis two confirms that Sharia compliance is a foundational factor influencing customer attitudes. In a market where religious and ethical values strongly shape financial decisions, banks that emphasize and communicate their Sharia adherence can effectively foster positive customer attitudes and encourage engagement with Islamic banking products.

Hypothesis three, which states that Indonesians' subjective norms influence their attitudes toward choosing Islamic banking products, was supported in this study. This means that the more positive the subjective norms held by Indonesian society regarding the selection of Islamic banking products, the more positive their attitude towards selecting these banking products will be.

The post-COVID-19 period may have heightened the influence of social norms, as people increasingly discuss financial security, ethical investments, and trustworthy banking options within their communities. As customers navigate uncertainties in personal and economic circumstances, recommendations and behaviors observed

within their social networks become particularly impactful in shaping attitudes. Positive subjective norms, such as encouragement from family to use Sharia-compliant financial products, reinforce favorable attitudes and contribute to higher acceptance of Islamic banking. As indicated by research conducted by Chang (1998), this study compared the TRA and TPB models in explaining and predicting unethical or immoral behavior (e.g., computer software piracy).

Chang (1998) stated that several studies have shown that attitudes and subjective norms are not only independent variables, but also that subjective norms influence attitudes toward behavior. The results of his research, using a modified TPB model, showed that when subjective norms influence attitudes toward behavior, the model's goodness-of-fit value increases significantly. These results align with previous research by Shimp & Kavas (1984) and Vallerand (1992), which also demonstrated that subjective norms influence attitudes toward behavior.

Similarly, research conducted by Tarkiainen & Sundqvist (2005) aimed to explain and predict organic food purchasing behavior by applying the TPB model they developed. They noted that in research on organic food purchasing behavior, the role of subjective norms is often overlooked. According to Tarkiainen & Sundqvist (2005), several researchers need to modify and develop the TPB model, as in their research. The study aligns with those of several previous researchers, such as O'Keefe, (1980), Shimp & Kavas (1984), Vallerand (1992), and Chang (1998), who found evidence of a causal and significant relationship between subjective norms and attitudes toward behavior.

In the context of choosing Islamic banking products, subjective norms are people's perceptions of the social pressure they feel to engage in a behavior (Ajzen, 2020), which in this case, is choosing to use Islamic banking products. Normative

beliefs, which determine subjective norms, are formed by two types of norms: injunctive norms and descriptive norms.

In general, normative beliefs reflect an individual's feelings of encouragement, pride, hope, and confidence in support. Normative beliefs are an individual's expectations that reference groups (friends, family, partners, etc.) approve or disapprove of engaging in a particular behavior (Ajzen, 2020).

According to the TPB, individuals are rational beings who establish norms and act in accordance with these normative beliefs (Ajzen, 1980). Various studies have shown that subjective norms are directly influenced by an individual's normative beliefs and perceptions of acceptable social behavior (Lopez-Quintero et al., 2009)

From a practical perspective, Islamic banks can leverage this insight by fostering community engagement and social proof strategies. For example, banks can highlight customer testimonials, showcase endorsements from respected community figures, or organize social campaigns that emphasize the social benefits and acceptability of Islamic banking products. These approaches can strengthen positive subjective norms and, in turn, cultivate favorable attitudes toward the bank's offerings.

When selecting Islamic banking products, individuals may believe they should use these services under the influence of advice and guidance from people such as family and friends who suggest using Islamic banking services (Taib, et al., 2008; Echchabi & Olaniyi, 2012; Amin, et al. 2017). Furthermore, in several studies regarding the use of sharia banking services, it appears that subjective norms determine attitudes towards choosing sharia banking products and services (Taib, et al., 2008; Echchabi & Olaniyi, 2012; Amin, et al. 2017). Overall, the support for Hypothesis three confirms that social influence is a significant determinant of customer attitudes. In the Indonesian context, where

social and religious networks are strong, subjective norms play a pivotal role in encouraging the adoption of Islamic banking products, complementing other factors such as Sharia compliance and bank image.

Hypothesis four, which states that Indonesians' attitudes toward choosing Islamic banking products influence their intention to use them, was supported in this study. The more positive the attitude toward choosing Islamic banking products, the higher the intention of Indonesians to choose Islamic banking products.

Attitude is a set of enduring beliefs, feelings, and behavioral tendencies about an object, group, event, symbol, service, or product (Fishbein, 2001; Vaughan & Hogg, 2005). Furthermore, it is also a psychological predisposition expressed toward or against an entity (Eagly & Chaiken, 1993). Attitude also indicates how positively or negatively a person perceives a product or service (Suki, 2010). Therefore, an individual's attitude can predict their intentions and behavior (Phau & Teah, 2009). Prior experience, knowledge gained from that experience, and environmental factors play a role in attitude formation. Among different options, people will prefer those they care about (Arvola et al., 1999).

This demonstrates that attitudes toward behaviors in various fields of literature are effective variables in shaping product or service selection behavior (Taib, 2008) such as gift-buying behavior (Yoldaş & Dilek, 2020), electronic money use (Ayudya & Wibowo, 2018), halal food consumption (Öztürk et al., 2016), and recyclable products (Wan et al., 2012). Similarly, studies on Islamic banking services have shown that positive attitudes can influence intentions to use these services (Rahman et al., 2017; Aziz & Afaq, 2018; Jouda et al., 2020).

The post-COVID-19 context reinforces this relationship. During and after the pandemic, Indonesian customers be-

came more cautious and selective regarding financial decisions, seeking banking products that are reliable, ethically sound, and aligned with their values. Positive attitudes toward Islamic banking, therefore, translate directly into intention because customers perceive these products as not only beneficial but also safe, trustworthy, and compatible with their religious and ethical beliefs.

Furthermore, numerous empirical studies on Islamic banking have focused on the relationship between intentions to use Islamic banking products and customer attitudes, and the processes through which attitudes influence these intentions. Similar research conducted in Islamic banking has shown that attitude has a positive influence on customer intention to use Islamic banking products (Sabirzyanov, 2016; Amin et al., 2017).

From a practical perspective, these findings suggest that Islamic banks should focus on strengthening positive attitudes through targeted strategies. Marketing communications that emphasize the benefits, trustworthiness, and Sharia-compliant nature of products, as well as positive customer experiences and social endorsements, can enhance favorable attitudes. In turn, these attitudes are likely to convert into a higher intention to use Islamic banking products, which is a precursor to actual adoption. Overall, the support for Hypothesis four confirms that attitude is a key driver of behavioral intention in the Indonesian Islamic banking context. By effectively shaping customer attitudes through image, Sharia compliance, and social influence, banks can encourage stronger intentions to adopt their products, ultimately supporting growth and customer engagement in the post-pandemic period.

CONCLUSION AND RECOMMENDATION

This study uncovers and analyzes the

factors influencing attitudes toward choosing Islamic banking products and their importance in influencing intention to use Islamic banking products. The results indicate a positive effect of Sharia compliance, bank image, and subjective norms on behavioral attitudes. Subjective norms have the greatest influence on attitudes toward choosing Islamic banking products.

In turn, these attitudes positively affect customers' intentions to use Islamic banking products. All four hypotheses were supported, confirming that both personal perceptions (image and Sharia compliance) and social influences (subjective norms) play important roles in shaping attitudes, which are the main drivers of behavioral intention in adopting Islamic banking products. Researchers could examine moderators (e.g., age, income, education, religiosity intensity) or mediators (e.g., customer satisfaction, perceived security) to explore how these factors influence the strength of relationships between attitude, subjective norms, perceived behavioral control, and intention. Since this study compares before and after the COVID-19 pandemic, future studies could use longitudinal designs to track changes in customer attitudes and intentions over time, which would provide deeper insights into behavioral adaptation during crises.

This study contributes to the literature in several areas. First, it contributes to the study of Islamic financial behavior by adding factors that influence intention mediated by attitude (bank image, Sharia compliance, and subjective norms). Second, it enhances the understanding of customer attitudes by incorporating several factors that influence attitudes. Third, this study provides evidence of the importance of attitudes as a mediator between social factors and intention to use Islamic banking products.

Managerial Implications

This study generates several implications. First, Islamic banks must main-

tain their reputations related to their Sharia compliance. This is because the study shows that customers do not fully trust that Islamic banks in Indonesia are truly Sharia-compliant, as they believe they continue to imitate the practices of conventional banks. Therefore, Islamic banks must focus on ensuring their products are authentically Sharia-compliant to maintain customer trust. Building a trustworthy image is critical. Banks should maintain transparency in operations, provide clear communication, and showcase testimonials or endorsements to reinforce credibility and reliability in the eyes of customers.

Furthermore, Islamic banks must focus on consumer education as a selling point. Banks should enhance public understanding of Sharia-compliant financial products, their benefits, and operational mechanisms. Educational campaigns, workshops, and online content can strengthen positive attitudes and reduce misconceptions. The results of this study indicate that most people are not educated about the mechanisms, and this can certainly affect their attitudes and intentions to deal with Islamic banks.

This lack of awareness may also be a reason for customers to believe that many Islamic banks do not comply with Sharia law. Emphasizing strict adherence to Sharia principles remains essential. Islamic banks should not only ensure compliance in practice but also actively communicate certifications, Sharia audits, and ethical standards to reinforce customer confidence and positive perceptions.

Limitations

This study used respondents who suffered a pre- and post-COVID-19 pandemic framework, so the decrease in respondents in the second study was beyond the author's control. This study used an online survey, so the author made minimal efforts to ensure the authenticity of the questionnaire responses. The R-square values for attitudes toward the use of Is-

lamic banking products before and after the COVID-19 pandemic were 0.22 and 0.33, respectively. This indicates that other variables outside the research model may influence attitudes toward behavior. The number of non-Muslim respondents in this study was still smaller than that of Muslims, so the picture of individual attitudes toward the use of Islamic banking products and their intentions to use them is not optimal for all religions.

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