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**FACTORS INFLUENCING ISLAMIC BANKING
SELECTION IN INDONESIA USING PARTIAL LEAST
SQUARE - STRUCTURAL EQUATION MODELLING**



ANDI RENI

UUM

Universiti Utara Malaysia

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**FACTORS INFLUENCING IN ISLAMIC BANKING SELECTION
IN INDONESIA USING PARTIAL LEAST SQUARE -
STRUCTURAL EQUATION MODELLING**



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**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
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In Fulfillment of the Requirement for the Degree of
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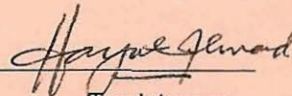
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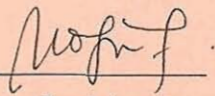
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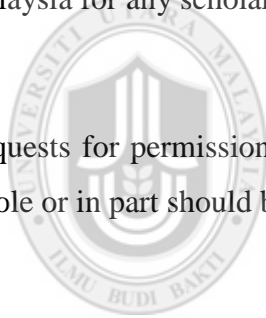
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ABSTRACT

Although being populated by the largest number of Muslims in the world, the market share of Islamic Banking in Indonesia is only five percent of its total banking system. Hence, the quest to attract more Islamic banking customers is a major challenge to Indonesian banks. Few studies have used Theory of Reasoned Action (TRA), and Theory of Planned Behaviour (TPB) to identify factors influencing customers' intention and bank selection. This study aims to fulfil this gap by investigating the constructs of TRA, and TPB (attitude, subjective norm) with additional five new variables; pricing of product and services, religion, knowledge, technology support and government support on customers' intention and Islamic bank selection. Questionnaires were sent to 375 respondents of bank customers in West, Centre, and East regions of Indonesia. Using Partial Least Square Structural Equation Modelling, the extended model explains 48.8 percent of the total variance in intention. Attitude, subject norm, religion, knowledge and government support are found to have significant and positive influence on intention except for pricing. Using intention as a mediator, the model explains fifty one percent of the variation in bank selection. The result shows that intention positively and significantly mediates the relationship between attitude, subjective norm, religion, and knowledge with Islamic bank selection. Government support is found insignificant but positively related. Under the mediation effect, pricing becomes significant but negatively related to selection. The results imply that Indonesian Islamic banks should offer products at competitive prices to attract more customers. More importantly, Indonesian Islamic banks need to create strong intention by developing positive customers' attitude towards Islamic banking through greater dissemination of knowledge, peer and family reference and *Syariah* compliance. In conclusion, the results of PLS-SEM support the application of TRA and TPB theories to enhance Islamic banking selection in Indonesia.

Keywords: Indonesian Islamic banking, intention, selection, Theory of Reasoned Action (TRA), Theory Planned Behaviour (TPB).

ABSTRAK

Walaupun Indonesia mempunyai bilangan penduduk Islam yang besar di dunia, namun penguasaan pasaran perbankan Islam di Indonesia cuma mewakili lima peratus daripada sistem perbankan keseluruhannya. Oleh itu, usaha untuk menarik lebih ramai pelanggan perbankan Islam adalah satu cabaran besar kepada bank-bank Indonesia. Beberapa kajian telah dilakukan dengan menggunakan *Theory of Reasoned Action (TRA)* dan *Theory of Planned Behaviour (TPB)* untuk mengenal pasti factor yang mempengaruhi niat pelanggan dan pemilihan bank. Kajian ini bertujuan untuk memenuhi jurang ini dengan mengkaji konstruk TRA dan TPB (sikap, norma subjektif) dengan tambahan lima pemboleh ubah baharu; penentuan harga produk dan perkhidmatan, agama, pengetahuan, sokongan teknologi dan sokongan kerajaan kepada niat pelanggan serta pemilihan bank Islam. Borang soal-selidik telah di agihkan kepada 375 orang responden yang terdiri daripada pelanggan bank di Barat, Tengah, dan wilayah Timur Indonesia. Dengan menggunakan *Partial Least Square Structural Equation Modelling (PLS-SEM)*, model lanjutan menjelaskan 48.8 peratus variasi dalam niat. Sikap, norma subjektif, agama, pengetahuan dan sokongan kerajaan didapati mempunyai pengaruh yang signifikan dan positif ke atas niat kecuali harga. Menggunakan niat sebagai pengantara, model memaparkan 51 peratus daripada variasi dalam pemilihan bank. Hasilnya menunjukkan bahawa niat mempunyai kesan pengantara yang positif dan signifikan ke atas hubungan antara sikap, norma subjektif, agama, dan pengetahuan dengan pilihan bank Islam. Sokongan kerajaan didapati tidak signifikan tetapi berkaitan secara positif. Di bawah kesan pengantaraan, harga menjadi signifikan tetapi berkaitan secara negatif dengan pemilihan. Keputusan menunjukkan bahawa bank-bank Islam Indonesia harus menawarkan produk dan perkhidmatan pada harga yang kompetitif untuk menarik lebih ramai pelanggan. Lebih penting lagi, bank-bank Islam Indonesia perlu mempunyai tekad yang kuat untuk mewujudkan sikap pelanggan yang positif terhadap perbankan Islam melalui penyebaran pengetahuan yang lebih luas, rujukan rakan sebaya dan keluarga dan pematuhan Syariah. Kesimpulannya, keputusan PLS-SEM menyokong penggunaan TRA dan teori TPB untuk meningkat pemilihan perbankan Islam di Indonesia.

Kata kunci: Perbankan Islam Indonesia, niat, pemilihan, Theory of Reasoned Action (TRA), dan Theory of Planned Behaviour (TPB)

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TABLE OF CONTENTS

PERMISSION TO USE.....	iv
ABSTRACT.....	v
ABSTRAK.....	vi
ACKNOWLEDGEMENT.....	vii
TABLE OF CONTENTS.....	viii
LIST OF TABLES.....	xiv
LIST OF FIGURES.....	xvi
LIST OF APPENDICES.....	xvii
LIST OF ABBREVIATIONS.....	xviii
CHAPTER ONE INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.2 Problem Statement.....	5
1.3 Research Questions.....	12
1.4 Research Objective:.....	13
1.4.1 Specific Objectives:.....	13
1.5 Significance of Study.....	13
1.6 Scope of Study.....	14
1.7 Organization of the Study.....	15
CHAPTER TWO THE NATURE OF BANKING.....	16
2.1 Introduction.....	16
2.2 The Nature of Banking.....	16
2.3 Islamic Banking.....	18
2.3.1 Islamic Finance and Banking Theory.....	21
2.3.2 Historical Development of Islamic banking.....	26
2.4 Islamic banking Products.....	27
2.4.1 Financing Product.....	27
2.4.2 Funding Product.....	30
2.4.3 Service.....	32
2.5 Differences between Islamic and Conventional Banking.....	33
2.6 Overview of Islamic banking Indonesia.....	36

2.7Chapter Summary.....	40
CHAPTER THREE UNDERPINNING THEORIES AND EMPIRICAL EVIDENCE.....	41
3.1Introduction	41
3.2Underpinning Theories.....	41
3.2.1Theory Reasoned Action (TRA)	41
3.2.1.1TRA in Islamic banking Setting	45
3.2.2Theory of Planned Behavior (TPB)	46
3.2.3Consumer Behavior.....	49
3.2.4 Consumer Behavior in Islam.....	50
3.3Past studies on Islamic banking	51
3.4Islamic Banking Selection.....	53
3.4.1Attitude of Customer Behavior	58
3.4.2Subjective norms (Social Influence)	60
3.4.3Religion.....	63
3.4.4Knowledge of Islamic banking	67
3.4.5The Price	72
3.4.6Government Support.....	76
3.4.7Technology Support (Facilitating Condition)	77
3.4.8Intention to Select (Use) Islamic banking.....	78
3.4.9Islamic banking selection as Actual Behavior	81
3.4.10Behavior Intention as Mediating Variable	81
3.5Mediating Effect.....	82
3.6Chapter Summary.....	84
CHAPTER FOUR RESEARCH METHODOLOGY.....	85
4.1Introduction	85
4.2Research Philosophy	85
4.3Research Framework.....	86
4.4Hypotheses Development.....	88
4.4.1Attitude to Intention to Selection	89
4.4.2Subjective Norm to Intention and Selection	89

4.4.3 Religion to Intention and selection	90
4.4.4 Knowledge to Intention and selection.....	91
4.4.5 Price to Intention and Selection	91
4.4.6 Government Support to Intention and selection.....	92
4.4.7 Technology Support to Islamic banking Selection	92
4.4.8 Intention to Islamic Banking Selection (Actual Behavior)	93
4.4.9 Intention as a Mediator.....	94
4.5 Operational Definitions of Variables	95
4.6 Research Design.....	97
4.7 Population and Sampling Method.....	97
4.7.3 Probability sampling of lecture's = $NP * NS/T$	100
4.8 The Instrument	100
4.8.2 Data Collection Method	105
4.9 Pilot Study.....	105
4.9.1 Reliability Test of Pilot test.....	106
4.9.2 Validity Test of Pilot Test.....	107
4.10 Data Analysis	109
4.10.2 Data Analysis Procedure	110
4.10.3 Data Entry	110
4.10.4 Outlier Detection (Mahalanobis Distance).....	111
4.10.5 Assessment of Normality	111
4.10.6 Linearity and Homoscedasticity.....	111
4.10.7 Multicollinearity.....	112
4.10.8 Response Bias	112
4.11 Reliability & Composite Reliability	113
4.12 Validity Test.....	113
4.12.1 Content (face) Validity	114
4.12.2 Construct Validity	114
4.12.3 Convergent Validity	114
4.12.4 Discriminant Validity	115
4.13 Justification for using PLS – SEM.....	115
4.14 Summary of Chapter	117

CHAPTER FIVE RESULTS AND DISCUSSION	118
5.1 Introduction	118
5.2 Response Rate	118
5.3 Data Screening and Preliminary Analysis.....	120
5.3.1 Missing Value Analysis	120
5.3.2 Assessment of Outliers.....	121
5.3.3 Normality Test	123
5.3.4 Multicollinearity Tests	124
5.4 Response Bias	126
5.5 Demographic Profile of Respondents	128
5.6 Descriptive Analysis	132
5.7 Assessment of PLS-SEM Path Model Results.....	134
5.8 Assessment of Measurement Model	135
5.8.1 Individual Item Reliability	136
5.8.2 Internal Consistency Reliability.....	137
5.8.3 Convergent Validity	139
5.8.4 Discriminant Validity.....	140
5.9 Assessment of Significance of the Structural Model	143
5.10 Assessment of Variance Explained in the Endogenous Latent variable.....	147
5.11 Assessment of Effect Size (f^2).....	148
5.12 Assessment of Predictive Relevance.....	150
5.13 Testing Mediating Effect.....	151
5.13.1 Mediation Results	152
5.13.1.1 The mediating effect of Intention: Attitude and IBS.....	152
5.13.1.2 The mediating effect of Intention: Subjective Norm and IBS... 153	153
5.13.1.3 The mediating effect of Intention: Religion and IBS	154
5.13.1.4 The mediating effect of Intention: Knowledge and IBS	154
5.13.1.5 The Mediating effect of Intention in: Pricing and IBS.....	155
5.13.1.6 The mediating effect of Intention: Government Support and IBS	156
5.14 Summary of Findings.....	157
5.15 Chapter Summary.....	158

CHAPTER SIX CONCLUSION AND RECOMMENDATION	160
6.1Recapitulation	160
6.2Main Findings	161
6.2.1Profile of Islamic banking customer	161
6.2.2Objective One: What are the significant factors (attitude, subjective norms, religion, knowledge, pricing, and government factors) influencing Intention to select IB?	162
6.2.2.1The relationship between attitude and Intention (H1)	163
6.2.2.2 Relationship between subjective norm and intention (H2)	163
6.2.2.3The relationship between Religion and intention (H3)	164
6.2.2.4The relationship between Knowledge and intention (H4).....	164
6.2.2.5The relationship between Price and intention (H5)	164
6.2.2.6The relationship between Government Support and Intention (H6)	165
6.2.3Objective two: What are the significant factors (attitude, subjective norm, religion, knowledge, pricing, government support, and technology support) influencing Islamic banking selection?.....	165
6.2.3.1The relationship between Attitude and IBS (H7)	165
6.2.3.2The relationship between Subjective norm and IBS (H8).....	166
6.2.3.3The relationship between Subjective Norm and IBS (H9).....	166
6.2.3.4The relationship between Knowledge and IBS (H10).....	166
6.2.3.5The relationship between Price and IBS (H11)	166
6.2.3.6The relationship between Government Support and IBS (H12) ..	167
6.2.3.7The relationship between Technology Support and IBS (H13) ...	167
6.2.3.8The relationship between Intention and IBS (H14).....	168
6.2.4Objective three: To establish the mediating effect of intention as mediator between the factors influencing intention and selection of Islamic banking. .	168
6.3Implications of the Results.....	168
6.4Contribution of the Study.....	170
6.4.1Academic Contributions	170
6.4.2Practical Contributions.....	172
6.5Limitations and Recommendations.....	172

6.6Recommendation..... 172

REFERENCES.....174



LIST OF TABLES

Table	Page
Table 1.1 Indonesian Growth of Islamic banking (Year 2009 – 2013).....	3
Table 1.2 Islamic Banks in Indonesia	3
Table.1.3 Statistics of Syariah Banks Vs Commercial Banks: 2009 – 2013 (in Billion IDR)	7
Table 2.1 Differences between Islamic & Conventional Banking	33
Table 2.2 Islamic Banking Indonesia.....	40
Table 3.1 Summary of past studies using TRA in Islamic banking setting	45
Table 3.2 Summary of past studies using TPB in Islamic banking Setting	49
Table 4.1 Sample Size Determination.....	100
Table 4.2 Proportion of the sampling universities and the percentage sampling.....	100
Table 4.3 Summary of measure and reliability of Cronbach’s Alpha from pilot test	107
Table 4.4 Results of Factor Analysis	108
Table 5.1 Distribution Sampling.....	119
Table 5.2 Response Rate of the Questionnaire	119
Table 5.3 List of deleted items after the application of Mahalanobis Distance.....	122
Table 5.4 Correlation Matrix of the Latent Construct.....	125
Table 5.5 Variance of Inflation Factors (VIF)	126
Table 5.6 Results of Independent-Sample T-test for Response Bias	127
Table 5.7 Demographic Profile of respondents.....	129
Table 5.8 Descriptive statistics for Latent variables	132
verage Variance Extracted	137
Table 5.10 Latent Variable Correlations and Square Roots of Average Variance Extracted	141
Table 5.11 Cross Loading	141
Table 5.12 Results of Structural Model (Including Mediating Effect of Intention)	145
Table 5.13 Variance Explained in the Endogenous Latent Variables.....	148
Table 5.14 Effect Sizes of the Latent Variables on Cohen’s (1988) Recommendation.....	149
Table 5.15 Construct Cross-Validated Redundanc	151
Table 5.18 Intention Mediating the relationship between subjective norm and Islamic banking selection	153
Table 5.19 Mediating Result of Intention on Religion and Islamic banking selection	154

Table 5.20 Intention Mediating the relationship between knowledge and Islamic banking selection	155
Table 5.21 Mediating Result of Intention on Price and Islamic banking selection	155
Table 5.22 Intention Mediating the relationship between Government support and Islamic banking selection	156
Table 5.23 Summary of Hypotheses findings	157



LIST OF FIGURES

Figure	Page
Figure 2.1 Banking Systems in Indonesia under Law No 10/1998 and No. 21/2008.....	36
Figure 3.1 Theory of Reason Action (TRA).....	42
Figure 3.2 Theory Planned Behavior (TPB).....	46
Figure 4.1 Research Framework / Conceptual Model	88
Figure 5.1 Histogram and Normal Probability Plots.....	124
Figure 5.2 A Two-step Process of PLS Path Model Assessment	134
Figure 5.3 The measurement model.....	135
Figure 5.4 Structural Model with Mediating Variable (Full Model)	144



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LIST OF APPENDICES

Appendix A RESEARCH QUESTIONNAIRE	214
Appendix B RESEARCH OUTPUTS	227



LIST OF ABBREVIATIONS

ATD	Attitude
ATM	Automatic Teller Machine
BAMUI	Board of Arbitration Muamalat Indonesia
CMW	Common Method Variance
DTPB	Decompos Theory of Planned Behavior
GDP	Gross domestic Bruto
GS	Government Support
IBS	Islamic banking Indonesia
ICMI	Ikatan Cendekiawan Muslim Indonesia
IDR	Indonesian Rupiah
INT	Intention
IT	Information Technology
KNL	Knowledge
L/C	Letter of credit
PBC	Perceive Behavioral control
PHD	Doctor of Philosophy
PLS	Partial Least Square
PRC	Price
Q2	Construct Cross Validated Redundancy

R2	R-squared Values
RLG	Religion
SEM	Structural Equation Modelling
SN	Subjective Norm
SPSS	Statistical Package for the Social Sciences
SWT	Subhanahu Wa Ta'ala
TAM	Theory of Acceptance Model
TRA	Theory of Reasoned Action
TPB	Theory of Planned Behavior
TS	Technology support
USA	United States of America



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Indonesia has 252 million people in the year 2014 from which 226.8 million people are Muslims representing 90 percent of the population (Indonesian Central Bureau of Statistics, 2014). Although this percentage represents the largest number of Muslims in the world, Islamic banking came fairly late to Indonesia and the market share is only 5.1 percent. After slow starts, Islamic banking in Indonesia is presently developing rapidly and with strong support from groups of scholars and government authority such as Otoritas Jasa Keuangan Indonesia (OJK) via Five Year Road map for Indonesia (MIFC, Bis Review 2015). A research finding by OJK (2015) shows that 103 out of 162 Islamic rural banks are found in Java. This finding highlights that many provinces in other regions of Indonesia have no rural Islamic banks. The Indonesian government has noted that Islamic banking in Indonesia has not spread out evenly throughout the country and hence, greater efforts are in place to expand Islamic banking in Indonesia (GBG Indonesia, 2015).

One of the efforts is to introduce dual banking system. Since the advance development of dual banking system in Malaysia, Indonesia has implemented the same, in which both the conventional and Islamic banking operates in parallel to serve the economy (Muh Abduh, 2012). Following that, Islamic banking in Indonesia has three types: (i) Islamic Commercial Banks which are fully governed by Shariah law (ii) Islamic banking Units which are the subsidiary of conventional banks but

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