




“Why non-Muslims choose Islamic banking. Extended theory of planned behavior: a moderating factor of Islamic bank knowledge”

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WHY NON-MUSLIMS CHOOSE ISLAMIC BANKING. EXTENDED THEORY OF PLANNED BEHAVIOR: A MODERATING FACTOR OF ISLAMIC BANK KNOWLEDGE

Abstract

This study aims to explore the intention of non-Muslims to become Islamic bank customers using an extended theory of planned behavior with Islamic Bank knowledge as a moderating variable. The partial least square structural equation modelling technique was employed for data and hypothesis testing. Using a probability sampling method, this analysis involved 200 non-Muslim Christians as the majority of respondents, representing the majority of non-Muslims in Indonesia. The results of this study show that attitude ($\beta = 5.390$, $p = 0.000$), subjective norm ($\beta = 5.488$, $p = 0.000$), and perceived behavioral control ($\beta = 2.104$, $p = 0.036$) have a positive relationship with intention. Surprisingly, the relationship between Islamic Bank knowledge and intention is indirect, which is mediated through attitude. In addition, the Islamic Bank knowledge amplifies the relation between perceived behavioral control and intention. This study confirmed that Islamic Bank knowledge plays an important role in increasing intention. Thus, Islamic banks should consider educating more non-Muslims about what an Islamic bank is.

Keywords

Islamic bank knowledge, non-Muslim intention, extended theory of planned behavior

JEL Classification

D14, G21, G51

INTRODUCTION

Indonesia has the world's biggest Muslim population and has become an important region for the development of Sharia financial services (Febriandika et al., 2023). Islamic banking is one of the fastest growing financial industries in Indonesia (Anwar et al., 2020). Indonesia's overall Islamic financial assets hit IDR 1,802 trillion by the end of 2020, representing 9.89% of the country's total financial assets (Hasan, 2023). This makes Indonesia, which is part of Southeast Asia, one of the world's centers for the development of the Islamic financial sector (Ghozali et al., 2019).

Interestingly, Islamic bank customers include both Muslims and non-Muslims (Hariyana & Arsyanti, 2019). This study aims to explore the influence factors of non-Muslim communities who are interested and have become customers of Islamic banks. Most previous studies tend to target Muslim respondents and do not focus on non-Muslim respondents, such as Siddiqui et al. (2021), Francis et al. (2019), Haron et al. (1994), Mansour et al. (2010), Johan et al. (2020), Hoque et al. (2019), and others. Regardless of level of religiosity or religion, the novelty of this study is in identifying the factors that affect non-Muslims' decisions to use Islamic or sharia banking services.

1. LITERATURE REVIEW AND HYPOTHESES

In previous years, Islamic finance has shown great potential to make a difference in the global financial sector (Saiti et al., 2022), one of which is related to the Sharia banking industry. The global Islamic banking business has grown at an unparalleled rate during the last few decades (Ayyub et al., 2020). The Islamic component in Islamic bank financial transactions is a religious requirement, as well as a commercial transaction mechanism (Fatriansyah, 2020). Because the focus of Islamic economic development for Muslims is not only on current living in this world, but also on life in the hereafter (Hariyana & Arsyianti, 2019). Islamic banking is one of the embodiments of an alternative economic system that is expected to be able to drive the real sector (monetary-based economy) in Indonesia (Anindyastri et al., 2022). The existence of the Islamic banking has a positive effect on economic development in Indonesia (Shidiqi & Rachmawati, 2018).

The Islamic Banking market share is 6.74%, dominated by Islamic Commercial Banks at 33.86%; in 2021, total Islamic banking assets in Indonesia were 693.80 trillion (OJK, 2021). Compared to conventional banks, Islamic banks play a more important role in asset allocation in financing activities (Cupian & Abduh, 2017).

Islamic banks become popular with an attractive financial approach, so the amount of capital investment has increased (Mohd Thas Thaker et al., 2019). Islamic banks are supposed to provide alternative forms of financial intermediation based on the Profit and Loss Sharing (PLS) principle, employing equity contracts for both deposits and loans (Trinugroho et al., 2017). The worldwide spread of Islamic banking shows that it has significant opportunities to attract new investors and customers (Dawami, 2020). Islamic banks have proved their resilience and capability in the economic system in Indonesia. One of them was ranked first in the 2019 Global Islamic Finance Report (GIFR) by the Cambridge Institute of Islamic Finance (KNEKS, 2021). For these achievements, Islamic banks enjoy a positive image among both Muslim and non-Muslim communities.

Profit Sharing, which is deemed more profitable than the interest system in traditional banks, motivates non-Muslim groups to convert to Islamic banks (Mustaqim et al., 2022). Islamic banks offer many products to provide customers with more convenient transactions (Alam et al., 2022a). Islamic banks are general in nature so that they do not limit anyone, both Muslim and non-Muslim communities, which can become part of Islamic finance (Hariyana & Arsyianti, 2019).

Islamic banking has emerged as one of the most viable alternative financial models in Indonesia (Nurwati et al., 2014). According to Law No. 21 of 2008 about Islamic Banking, the operational banking system in Indonesia is operated by profit sharing in terms of both profits and losses explained that Islamic Banks carry out all products and instruments that absolutely must not violate Sharia principles. Every transaction activity must follow the concept of benefits and must uphold the principles of justice (Alwi et al., 2021). The study also analyzes the social performance of Islamic banks within Sharia law, stating that the purpose of a corporation is to be both profitable and socially oriented (Mukhibad et al., 2017). A study by Alam et al. (2022b) states that the successful Islamic economic development will have a positive social effect on the progress and prosperity of the national economy.

In general, Islamic financial institutions and conventional financial institutions perform the same function of collecting and managing public funds in the form of equity investment, insurance, leasing, etc. (Mustaqim et al., 2022). However, there are three different claims based on empirical results regarding Islamic bank and conventional bank. First claim, it is stated that Islamic banks outperform conventional banks in terms of performance. Issa (2022) indicated that Islamic banks performed better and had lower leverage throughout the crisis. In short, Islamic banks are more resilient and less prone to crises. According to (Haddad et al., 2019), Islamic banks have advantages in terms of liquidity. Setyawati et al. (2019) also stated that by developing their resources, Islamic banks would obtain higher profits with the products offered compared to conventional banks. Second claim stated that the performance of Islamic and conventional banks is similar, despite

differences in their goals and beliefs. Both banks contain the same substance (Zarrouk et al., 2016). Because inflation has a negative impact on Islamic bank profitability, there are some similarities in the profitability determinants of Islamic and conventional banks (Fajri et al., 2022). Another study by Bitar et al. (2017) emphasized that both banks have managerial inefficiencies. Third claim states that conventional banks outperform Islamic institutions. Customer satisfaction with the quality of service at conventional banks is considered better (Kökalan et al., 2021). The performance of Islamic banking must be improved further to demonstrate its legitimacy so that many people will wish to deal with Islamic banks (Kusumastuti & Alam, 2019). To compete and contribute optimally to the economy, Islamic banks must focus on service quality areas.

The theory of planned behavior (TPB) is a theory that was developed in 1985 and now is the most extensively utilized theory to study and predict human behavior. This study explains the conceptual framework of TPB because TPB provides a theoretical framework for understanding complex human social behavior, integrating some basic concepts of behavior and social science, and developing these concepts in such a way that they can be projected and understood from a particular perspective (Ajzen, 1991). According to TPB, human behavior is influenced first by intention (Utamy & Widhiastuti, 2019). TPB states that decision-making is influenced by three primary aspects, they are Attitude, Subjective Norm, and Perceived Behavioral Control (Ajzen, 2011). Those three aspects lead to the intention to do something. Apart from the three main TPB variables, there is an additional variable, such Islamic Bank knowledge as a moderating variable.

Attitude refers to the degree to which a person views specific behavior positively or negatively. Therefore, a more positive attitude towards an action implies a greater desire to carry out that action (Ajzen, 1991). Attitude is associated with the dominance of beliefs about the consequences of taking actions that are considered positive or negative (Pitchay et al., 2020). Attitudes toward behavior or action indicate that a person's beliefs about action will positively or negatively influence that person's decision. Thus, a person will tend to

judge and have the intention to take specific actions if the results are beneficial and leave actions or behaviors that are considered to be detrimental to him. The attitude of customers who decide to subscribe to certain services becomes more relevant in the realm of finance and banking.

A study by Hoque et al. (2019) explains that there is a potential profit with an increased intention to buy products and services from Islamic banks. Therefore, it is critical for Islamic banks to offer customers information regarding the advantages of investing in Islamic banks. A study of customer intentions to use Islamic banks (Saptasari & Aji, 2020) found that attitude is significant. Saiti et al. (2022) found that non-Muslims were impacted by the positive attitudes on their decision to use Islamic banks. The same conclusion is also found in Pratiwi et al. (2020). This is relevant to TPB, where the attitude towards behavior or actions plays a vital role in a decision related to intention.

Through attitude, Islamic Bank knowledge influences intentions (Abd Rahman et al., 2015). In general, knowledge is a fact that refers to the observation of an experience that is passed by an individual or a group of people. Knowledge is a state where there is cognitive contact between a person and reality (Barnard et al., 2016). According to Hariyana and Arsyianti (2019), Islamic Bank knowledge is a significant variable that has a positive indication of the factors influencing non-Muslim customers to choose Islamic banks. More knowledge about something tends to have an impact on an individual's intentions.

Subjective norm is aimed at social influence or normative pressure (Sayuti & Amin, 2020). Subjective norm is societal pressure felt to do or choose not to do an action (Ajzen, 2011). Subjective norms relate to social factors that influence the individual and his or her environment, such as the cultural norms of social networks, regardless of whether they support or oppose the behavior in question. They are influenced by the beliefs and motivations that people engage with (Ashfahany et al., 2023). That is, the individual's decision to act is greatly influenced by the people around him (Pitchay et al., 2020). These people can include family, peers, co-workers, community leaders, and others.

Subjective norms play an essential role in making decisions, one of which is choosing Islamic banking. Francis et al. (2019) state that variable subjective norms have a vital relationship with intention that influences the use by individuals of Islamic bank product services. Subjective norm was discovered to be a significant determining factor in a study on the drivers of customer intention to utilize Islamic financing (Ayyub et al., 2020). Saiti et al. (2022) state that the Subjective Norm is the most significant indicator in influencing the preference of non-Muslims towards Islamic banks. Thus, the choice of non-Muslims to choose to use Islamic banks is elicited by perceptions of interactions between individuals.

TPB states that Perceived Behavioral Control (PBC) is the primary factor influencing individual behavior or actions. This refers to how simple or hard to exhibit certain behaviors or act in specific ways, as well as the barriers that can prevent a person from carrying out specific actions. Perceived behavioral control could be tested directly by asking questions about the ability to carry out behaviors or indirectly by beliefs about the ability to deal with specific hindrances or enabling conditions (Ajzen, 2002). Basically, perceived behavioral control refers to an individual's sense of the capacity possessed to behave or do a particular action, given that there are limitations or obstacles that prevent this action (Ajzen, 2011). Perceived Behavioral Control is concerned with how simple or hard it is to subscribe to an Islamic bank by considering the obstacles that can prevent such actions, as well as the suitability of existing resources and opportunities.

In choosing an Islamic bank, PBC is related to ease of obtaining information, access to branch office coverage, and legal regulations that can provide facilities or prevent customers from subscribing. Pratiwi et al. (2020) found that legal regulation, innovation, and facilities are essential factors in customer choice of Islamic banking. Therefore, it is essential to improve access and customer service. This is in line with Francis et al. (2019) who state that Perceived Behavioral Control is significant with the preference of non-Muslims towards an Islamic bank.

In this study, Islamic Bank knowledge also acts as a moderator variable on the interest of non-Muslims

to become Islamic banking customers. The moderator variable serves to strengthen or even weaken the dependent variable with the independent variable (Rahadi & Farid, 2021). This was done because there were inconsistencies in the TPB variables in several studies. One of them (Ayyub et al., 2020) states that Attitude and Subjective Norms are not significant in non-customers' interest in becoming part of Islamic finance. Thus, a moderator variable is required to determine the link between the dependent and independent variables, whether it is strong or weak.

According to some of the literature, knowledge is a fact that is obtained through experience that is passed directly by a person or a group of people. Variables that can be moderators of research must be related to the cognitive component (Hafaz et al., 2019). Knowledge can be a moderator variable because it is a cognitive contact between a person and reality. A higher level of one's knowledge of Islamic banks can give positive results on the three TPB variables on the interest of non-Muslims in becoming customers of Islamic banks.

In short, the relationship between TPB and this study is to predict that non-Muslims have a strong intention or interest in choosing Islamic banks by considering the benefits and the support for this intention. If the individuals around them who are also customers of Islamic banks support them in this action, there will be no doubts that they will become Islamic bank customers. Conversely, if one of these supporting factors is negative, non-Muslims will find it difficult to decide to become customers of Islamic banks.

Apparently, most of the literature focuses on Muslim or general respondents without exclusively addressing the intentions of non-Muslims towards Islamic banks. Due to the widespread Islamic bank products to non-Muslims, research is needed regarding the factors that motivate non-Muslims' interest in becoming customers of Islamic banks. Thus, this study seeks to complete the gap in the literature or the gap due to the need for more research on the factors that influence non-Muslims to choose Islamic banks as financial institutions they want to be involved in. Based on previous research and the conceptual framework (Figure 1), the following hypotheses can be developed:

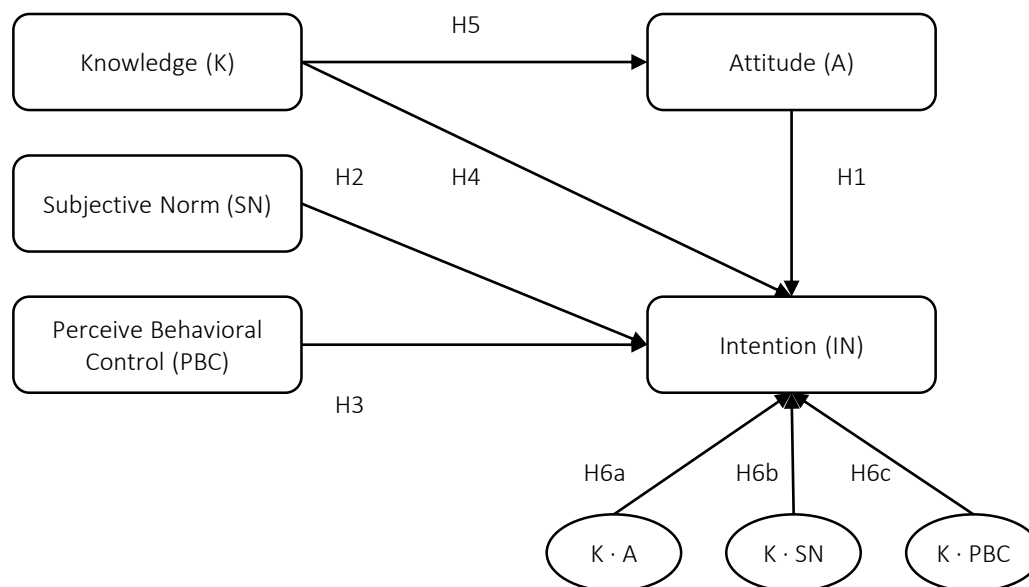


Figure 1. Research model

H1: Attitude has a positive influence on non-Muslim intentions to become Sharia bank customers.

H2: Subjective Norm has a positive influence on non-Muslim intentions to become Sharia bank customers.

H3: Perceived Behavioral Control has a positive influence on non-Muslim intentions to become Sharia bank customers.

H4: Islamic Bank Knowledge has a positive influence on non-Muslim intentions to become Sharia bank customers.

H5: Islamic Bank Knowledge has a positive influence on the Attitude of non-Muslims to become Sharia bank customers.

H6a: The existence of Islamic Bank Knowledge as a moderating variable strengthens the connection between attitude and intention of non-Muslims to become Sharia bank customers.

H6b: The existence of Islamic Bank Knowledge as a moderating variable strengthens the connection between the subjective norm and the intention of non-Muslims to be Sharia bank customers.

H6c: The existence of Islamic Bank Knowledge as a moderating variable strengthens the connection between perceived behavioral control and the intention of non-Muslims to become Sharia bank customers.

2. METHODOLOGY

Based on the above literature review, the conceptual framework of this study will be explained as shown in Figure 1. The components of the classic TPB will be used to conduct an analysis of non-Muslim intentions to use Islamic banks. In total, there are five variables in this research framework where one is the dependent variable, and four are independent variables. In addition, there are moderator variables that can be used to determine the strength and weakness of the correlation between the dependent and independent variables.

The questionnaire that will be distributed in this study will contain several items to measure the components of the research model. This measurement will use a Likert scale with a 4-point range from “strongly disagree” to “strongly agree.”

This study will take a positive approach that is objectively based on the facts and quantitative data. Positive emphasis is on using the scientific meth-

od to obtain measurable and factual results. Thus, the role of researchers will be limited in terms of interpretation and data collection. This study will utilize a deductive approach to examine the validity of numerous hypotheses in the TPB regarding the factors that cause non-Muslims to prefer Islamic banks.

This is a quantitative study with the purpose of measuring and describing whether the independent variables have a significant impact on the dependent variable, which is non-Muslims' desire to become customers of Islamic banks. Thus, data collection will be carried out using a closed questionnaire. This quantitative research will present data that was carried out by means of statistical analysis of TPB variables in investigating the interest of non-Muslims who prefer to become customers of Islamic banks. If necessary, a table of findings will be presented.

The quantitative approach is used because it is considered effective in achieving the research objectives; it is also possible to include a large sample size to represent the population and statistical validity.

This study's population consists of all non-Muslim populations in Indonesia. In line with the primary objective of the study, targeting non-Muslims as respondents is to obtain complete and direct information regarding the intention of non-Muslims to become customers of Islamic banks in Indonesia. This study will use a probability sampling technique because it covers a vast population. Random sampling was chosen so that the sampling results obtained were close to or represent the population. In addition, the use of random sampling is considered more straightforward, economical, and more accurate results can even save resources because it can be done with a small sample size. This study plans to involve 200 non-Muslim respondents in Indonesia.

Primary data will be obtained through a survey method with Google Form questionnaires according to the research context and previous research. The questionnaire design is presented in Indonesian and distributed online. A Likert scale was employed in this study's questionnaire with four range points – strongly disagree, disagree,

agree, and strongly agree. The variable measurements were adopted from Ajzen (2006).

Descriptive analysis will be performed on the data obtained, as well as reliability and validity tests. A summary and description of the demographic information of the quantitative sample will be obtained from the descriptive analysis. Statistical analysis will be carried out using the SmartPLS 3.0 software.

3. RESULTS

There were 200 respondents in total who participated in this study. Respondents were dominated by 163 women or 81.5%, while male respondents were only 37 or 18.5%. In terms of age, 170 respondents or 85% aged below 25 years. In terms of religion, respondents were dominated by Christians, 168 people or 84%. The majority had a high school education, 128 (64%) and a bachelor's degree (66) 33%. As many as 53% did not have a steady income or under parental control (106), and the dominance of respondents is in the islands of Java and Bali (164) 82%.

Table 1 shows that there are a number of indicators of several variables that had to be removed because they did not meet the standard minimum value of outer loading, namely ≥ 0.7 . Several indicators were deleted (A5, S1, K3) because they did not meet the qualification requirements and were said to be invalid because they had values below 0.7, one of which was one indicator, each for the Attitude, Islamic Bank Knowledge, and Subjective Norm variables.

The minimum value that meets the convergent validity requirements, namely AVE or Average Variance Extracted, for each variable must be >0.5 . After the SmartPLS 3.0 analysis was carried out on testing the outer loadings and AVE or Average Variance Extracted values, both had results that were in accordance with the conditions described above. Therefore, the results of convergent validity testing of all indicators in this study are valid.

A discriminant validity test was conducted to determine the existence of a correlation between one variable and another. The discriminant validity

Table 1. Loading factor and average variance extracted

Variables	Items	Items	Loading	AVE
Attitudes (A)	In my opinion, it would be more profitable to become a customer of an Islamic bank compared to being a customer of a conventional bank	A1	0.833	0.751
	Becoming a customer of an Islamic bank is my own choice (without force from other parties)	A2	0.801	
	In my opinion, it is very pleasant to be a customer of an Islamic bank compared to being a customer of a conventional bank	A3	0.927	
	I really like being a customer of an Islamic bank compared to a conventional bank	A4	0.900	
		A5	0.339	
Subjective Norms (SN)		S1	0.667	0.710
	The majority of people I know would agree if I became a customer of an Islamic bank	S2	0.806	
	The people around me influenced me to become a customer of an Islamic bank	S3	0.853	
	The majority of people I know think that I have to become a customer of an Islamic bank	S4	0.867	
Perceived Behavioral Control (PBC)	I know how to become a customer of an Islamic bank	PB1	0.784	0.642
	I know Islamic banks accept general customers, including non-Muslims	PB2	0.742	
	I am confident that I can transact at an Islamic bank	PB3	0.850	
	I find it easy to become a customer of an Islamic bank compared to a conventional bank	PB4	0.781	
Knowledge (K)	I understand that Islamic banks use the principle of profit sharing	K1	0.868	0.701
	I know what the profit-sharing principle is	K2	0.870	
		K3	0.542	
	I am familiar with a Sharia bank's financial products	K4	0.840	
	I know there are similar products between Islamic banks and conventional banks	K5	0.767	
Intention (IN)	I have the intention to become a customer of an Islamic bank	IN1	0.932	0.834
	I will choose an Islamic bank with a profit-sharing system compared to conventional banks with an interest system	IN2	0.892	
	I would recommend others to try to become a customer of an Islamic bank	IN3	0.880	
	I have the intention to become a sharia bank customer in the future	IN4	0.944	
	I will probably save at an Islamic bank in the future	IN5	0.916	
K · A	–	–	1.156	1.000
K · PBC	–	–	1.131	1.000
K · S	–	–	1.126	1.000

Note: * items with a strikethrough have been removed.

between variables must be higher than the correlation value of these variables with others. Based on the analysis that has been done, the discriminant validity between variables has met the requirements, with the AVE value for each variable having a higher value compared to the correlation values of another variables.

The reliability test results can be obtained by looking at the results of the Composite Reliability and Cronbach's Alpha values. Both must have a value >0.7. Based on the test results in Table 4, all variables in the Composite Reliability and Cronbach's Alpha in this study have a value of >0.7 and are declared reliable.

Table 2. Discriminant validity with Fornell-Larcker criterion

Variables	A	IN	K · A	K · PBC	K · S	K	PBC	SN
A	0.867	–	–	–	–	–	–	–
IN	0.742	0.913	–	–	–	–	–	–
K · A	0.179	0.132	1.000	–	–	–	–	–
K · PBC	0.150	0.164	0.687	1.000	–	–	–	–
K · S	0.258	0.233	0.703	0.659	1.000	–	–	–
K	0.511	0.579	0.084	0.139	0.116	0.837	–	–
PBC	0.625	0.663	0.147	0.058	0.177	0.701	0.790	–
SN	0.603	0.703	0.252	0.176	0.341	0.516	0.587	0.842

Table 3. Composite reliability and Cronbach's alpha

Variables	Cronbach's Alpha	Composite Reliability	Information
A	0.888	0.923	Reliable
IN	0.95	0.962	Reliable
K · A	1.000	1.000	Reliable
K · PBC	1.000	1.000	Reliable
K · S	1.000	1.000	Reliable
K	0.857	0.903	Reliable
PBC	0.803	0.869	Reliable
SN	0.797	0.880	Reliable

Based on Table 4, the R-Square value for the Intention (IN) variable is 0.690 (69%). It can be said that the Attitude, Subjective Norm, PBC, and Islamic Bank Knowledge variables can explain the Intention (IN) variable by 69%. While the remaining 31% is found in other variables not used in this study.

Table 4. R-square value

Variables	R-Square	R-Square adjusted
Attitudes (A)	0.261	0.257
Intention (IN)	0.690	0.678

Hypothesis testing was carried out to find out whether the variables in this study were positive or negative and to test their significance. Significance value and R-Square can be known by testing using the bootstrapping technique.

The results of this research hypothesis test shows that attitudes ($\beta = 5.390$, $p = 0.000$), subjective norm ($\beta = 5.488$, $p = 0.000$), and PBC ($\beta = 2.104$, $p = 0.036$) have a positive and significant influence on the intention of non-Muslims to become customers of Islamic banks. Thus, *H1*, *H2*, and *H3* are accepted. This is in line with the results of

previous study by Saptasari and Aji (2020), which states that attitude has a significant relationship to a person's intention. This is in line with Ayyub et al. (2020), who state that Subjective Norm is a significant determining factor related to a person's intentions. And this is in line with Francis et al. (2019), who state that PBC is a significant determining factor related to a person's intentions.

Surprisingly, the hypothesis testing results in this study (see Table 6) show that Islamic Bank knowledge ($\beta = 0.850$, $p = 0.171$) has a positive but insignificant influence on the intention. Therefore, *H4* is rejected, which means that there is no direct relationship between Islamic Bank knowledge and intention of non-Muslims to become customers of Islamic banks. The Islamic Bank knowledge, however, significantly and positively affect attitude ($\beta = 0.511$, $p = 0.000$). Thus, *H5* is accepted. The results of this study are in line with Abd Rahman et al. (2015), who state that knowledge influences intention through attitude.

3.1. Mediation and moderation analysis

To make a deeper analysis of the relationship between Islamic Bank knowledge, attitude and intention, a mediating analysis was conducted consisting of specific indirect effect, total indirect effects, and total effect. Table 6 shows the specific indirect effect ($K \rightarrow A \rightarrow IN$), total indirect effect ($K \rightarrow IN$) and total effect ($K \rightarrow IN$) between Islamic Bank knowledge, attitude and intention. The path coefficient and t-statistics for both specific indirect effect and total indirect effects shows the same score ($\beta = 0.204$, $t = 4.588$), meaning that Islamic Bank knowledge has a significant positive indirect

Table 5. Path coefficients

Variables	Original Sample (O)	Means	Standard Deviation	t-statistics	p-values	Decision
<i>H1</i> : A \rightarrow IN	0.399***	0.394	0.074	5,390	0.000	Accepted
<i>H2</i> : SN \rightarrow IN	0.343***	0.345	0.062	5,488	0.000	Accepted
<i>H3</i> : PBC \rightarrow IN	0.156**	0.161	0.074	2,104	0.036	Accepted
<i>H4</i> : K \rightarrow IN	0.850	0.840	0.062	1,372	0.171	Rejected
<i>H5</i> : K \rightarrow A	0.511***	0.519	0.065	7,829	0.000	Accepted
<i>H6a</i> : K · A \rightarrow IN	-0.113	-0.117	0.070	1,607	0.109	Rejected
<i>H6b</i> : K · S \rightarrow IN	-0.010	-0.012	0.060	0.175	0.861	Rejected
<i>H6c</i> : K · PBC \rightarrow IN	0.106*	0.111	0.061	1,743	0.082	Accepted

Note: *** significant within a 1% error interval, ** significant within a 5% error interval, * significant within a 10% error interval.

Table 6. Mediation analysis

Path	Path coefficients	t-statistics	p-values
Specific Indirect Effect: K → A → IN	0.204***	4.588	0.000
Total Indirect Effect: K → IN	0.204***	4.588	0.000
Total Effect (Direct + Indirect Effect): K → IN	0.289***	4.051	0.000

Note: K = Knowledge, IN = Intention, A = Attitude. *** significant within a 1% error interval, ** significant within a 5% error interval, * significant within a 10% error interval.

Table 7. Moderation analysis

Variables	Original Sample (O)	Means	Standard Deviation	t-statistics	p-values	Decision
H6a: K · A → IN	-0.113	-0.117	0.070	1.607	0.109	Rejected
H6b: K · S → IN	-0.010	-0.012	0.060	0.175	0.861	Rejected
H6c: K · PBC → IN	0.106*	0.111	0.061	1.743	0.082	Accepted

Note: *** significant within a 1% error interval, ** significant within a 5% error interval, * significant within a 10% error interval

effect on the intention of non-Muslims to become Islamic bank customers through the attitude variable. The total effect, which is sum of total direct effect (path coefficient) and total indirect effect, shows that Islamic Bank knowledge has a positive and significant effect on the intention. This is in line with the study by Hariyana and Arsyianti (2019), which said that identified Islamic Bank knowledge has a positive and significant influence on non-Muslim intentions to choose to become customers of Islamic banks.

Moderation analysis is conducted to see whether the Islamic Bank knowledge variable strengthens the relationship or correlation between the independent variables, such as attitude, subjective norms, and perceive behavioral control, and the dependent variable (intention). based on three moderation hypotheses, the Islamic Bank knowledge variable only succeeded in moderating the relationship between PBC and IN. Hence H6c is accepted, whereas H6a and H6b are rejected.

4. DISCUSSION

The results of this study prove that TPB is highly relevant with non-Muslim intentions to become Islamic bank customers. As the first variable, attitude has a significant and positive influence on the intention of non-Muslims to become customers of Islamic banks in Indonesia. People choose something that could give them advantages. Other Islamic or halal aspects state that attitude was

found to be significant with intentions. For example, the reason why people choose halal transportation is that they find it beneficial for them (Ngah et al., 2021). Attitudes and corresponding intentions can be impacted by contextual information (Ajzen et al., 1982). Therefore, respondents have a positive reaction to Islamic banks because they are considered beneficial and not detrimental if they are involved in it. According to Mohamad and Majid (2016), consumer attitudes are among the main factors in getting a customer to accept Islamic banking products.

Subjective Norm has a positive and significant effect on non-Muslim intentions to become customers of Islamic banks. Subjective norms are an individual's sense of social pressures to do or not to do a particular behavior (Purwanto et al., 2022). Non-Muslims' decisions to become customers of Islamic banks are influenced by the perceptions and interactions between individuals around them. According to Ngah et al. (2021), the purchasing behavior can be influenced by the family members. So, Islamic banking could create a marketing strategy and product campaign to gain the interest of family member based on this subjective norm aspect.

Perceived Behavioral Control has a positive and significant influence on non-Muslim intentions to become customers of Islamic banks. Someone decides to do something based on the difficulty or ease they have access to. PBC promotes conditions that are barriers to behavioral development (Nugroho et al.,

2017). Respondents tend to consider the obstacles to their decision before choosing to become customers of Islamic banks. The more they have appropriate resources, abilities, and opportunity to influence behavior, the more motivated they will be to attempt a banking transaction (Tucker et al., 2020). Banks have to maintain the customers' beliefs and confidence in Islamic banking transactions by providing a trusted and official website where the customers can access all the information they need (Sayuti & Amin, 2022).

Surprisingly, Islamic Bank knowledge has no direct significant effect on intentions. However, Islamic Bank knowledge has a positive and significant influence on attitudes in influencing non-Muslim intentions to become customers of Islamic banks. Additionally, the mediating analysis shows the indirect effect of Islamic Bank knowledge on non-Muslim intentions to become customers of Islamic banks for both specific and total indirect effect. Kaakeh et al. (2019) state that people who do not know the mechanism of an Islamic bank, will have an impact on their attitude and intention to deal with Islamic banks. This shows that an increase in non-Muslim knowledge about Islamic banking will increase the positive attitude about the bank and will accumulate their intention to be part of Islamic bank customers.

As a moderator variable, Islamic Bank Knowledge has a positive and significant effect on strengthening the relationship between PBC and intention. The ease of managing the functions of an Islamic bank reinforces the intention to become an Islamic bank customer when non-Muslims are more aware of what an Islamic bank is. According to Safi et al. (2020), the higher the level of knowledge of non-Muslims related to Islamic banks, the higher their interest in becoming part of it. Therefore, Islamic banks need to educate their customers by providing adequate information and facilities for non-Muslim customers who are interested in transacting at Islamic banks.

In terms of practical application, this study can be used as a guide for bank managers in developing policies based on positive and meaningful factors that encourage non-Muslims to become clients of Islamic banks. It is hoped that through this research, there will be more information adjustments and easy access for non-Muslims to make transactions. A marketing strategy that communicates the versatility of Islamic banks and expands the reach of Islamic banks themselves. Ultimately, these efforts will be recognized by the public in general, and the existence of Islamic banks will be greatly appreciated, which will generate positive impressions of Islamic banks (Sayuti & Amin, 2020).

CONCLUSION

This study aims to identify the supporting factors behind the intention of non-Muslims to become clients of Islamic banks. The results show that attitudes, subjective norms, and perceived behavioral control affect the intentions of non-Muslims to become clients of Islamic banks in Indonesia. In addition, this study reveals the role of Islamic Bank knowledge in influencing intentions. Also, this study found that the Islamic Bank knowledge variable indirectly affects intention through attitude. Furthermore, it is also confirmed that the Islamic Bank knowledge variable strengthens the relationship between perceived behavioral control and intention variables.

The findings of the study have practical implications: Islamic banks should consider strategies to increase positive attitudes of non-Muslims towards Islamic banks. In addition, because subjective norms also have an effect, it can be considered a referral strategy between client colleagues. Another thing is the ease of accessibility of banking features and Islamic bank security features that need to be improved so that customers feel comfortable doing transactions at Islamic banks.

The important role of the variable of Islamic Bank knowledge is the focus of this study, where knowledge of the Islamic Bank becomes an important variable that indirectly affects the positive perception of non-Muslims, which in turn increases the intention to become a client. Islamic banks need to pay more attention to the expansion of knowledge related to Islamic banking, especially for non-Muslims.

A limitation of this study is the object of respondents from a Muslim-majority country, so the number of respondents is limited. Future research can select countries with a non-Muslim majority population to obtain different results and these can be used for comparison.

AUTHOR CONTRIBUTIONS

Conceptualization: Afief El Ashfahany, Dinda Ayu Siti Mutmainah, Isman.

Data curation: Afief El Ashfahany.

Formal analysis: Afief El Ashfahany, Dinda Ayu Siti Mutmainah.

Funding acquisition: Afief El Ashfahany.

Investigation: Dinda Ayu Siti Mutmainah.

Methodology: Afief El Ashfahany, Isman.

Project administration: Afief El Ashfahany, Isman.

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Supervision: Afief El Ashfahany, Dinda Ayu Siti Mutmainah, Isman.

Validation: Isman.

Visualization: Dinda Ayu Siti Mutmainah.

Writing – original draft: Dinda Ayu Siti Mutmainah

Writing – reviewing & editing: Afief El Ashfahany, Isman.

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