

The Influence of Utilitarian Motivation, Ideal Self-Concept, and Perception of Consumers on Intention to Use Islamic Banking Products

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Abstract

Purpose – This research determined the influence of utilitarian motivation, ideal self-concept, and consumers' perceptions on intention to use Islamic banking products by identifying their characteristics as Muslims.

Methodology – This is a quantitative research with primary data collected from a sample of 367 respondents, selected using a purposive sampling method through a survey method. The data collected were analyzed using a Likert scale of 1-5 to go through the SEM test.

Findings – It critically examined the utilitarian motivation to focus on research gaps and to determine evidence of the effect of the ideal self-concept capable of increasing intention to use. The result shows that both factors affect the intention to use.

Originality – This research collaborated with two theories, namely functional attitude and self-concept. Contributions were added in the form of an ideal self-concept and the researchers' relationship to utilitarian motivation.

1. Introduction

The failure of the conventional economic system in dealing with the 2007/2008 financial crisis has prompted various alternative studies on sharia-based economics (Heniwati et al., 2021). Islamic banking showed remarkable growth and achieved high momentum during the crisis, improving the financial system's stability (Rashid et al., 2017). According to (Al-Nasser Mohammed & Jorah Muhammed, 2017), Islamic banking has tangible assets that are not leveraged. In principle, the Islamic financial system is God-centered and formulated by Islamic law, which essentially prohibits usury, qimar and maysir, gharar, and haram (Akram & Rashid, 2020). The Muslim world has finally accepted the Islamic banking system and increased its market share in the banking industry (Wu et al., 2019). Islamic bank consumers are different from conventional banks because they are driven by the need for banking products and services and adhere to religious values, such as the avoidance of usury, uncertainty, and gambling (Kartika et al., 2020). The Islamic economy has considerable potential in Indonesia because it has the largest Muslim population (Suhartanto, 2019). Muslims, as the majority population, raise the intention of

several people to choose Islamic banking because they care about halal finances in accordance with Islamic law.

A preliminary research by (Sen et al., 2020) reported that a person's attitude, along with personality and motivation through self-determination, leads to a misconception that Islamic and conventional banking is the same. Therefore, based on this explanation, this research uses functional attitude theory to describe consumers' attitudes, motivations, and self-concept in Islamic banking. The understanding of religion and each individual's perception of the products are different, hence varying motivation is also used. Motivation and consumer perceptions play essential roles in determining a choice. (Katz, 1960) used the value-expressive function related to self-concept, in which individuals derive satisfaction from expressing attitudes, to explain this concept.

According to (Junaidi et al., 2021), motivation in influencing consumer decisions on Islamic bank products is extrinsic and intrinsic because it can be used as a utilitarian or process. This research will address this gap by examining consumer motivation as the main key to using Islamic banking products. (Kunja et al., 2021) stated that motivation affects intention when basic utilitarian components are used to provide benefits and help consumers. However, other studies reported that motivation has no effect on intentions due to high risk and perceived control on utilitarian values (Sharma et al., 2020). Utilitarian motivation is still debated because several studies have different results with their respective analyses. For instance, (Yin et al., 2022) stated that it influences as opposed to (Basaran & Buyukyilmaz, 2015).

Research on the motivation of Muslims in choosing Islamic banking products shows that hedonic motivation does not affect intentions (Mohd Thas Thaker et al., 2022). Therefore, based on these results, this research uses utilitarian motivation to determine consumers' use of Islamic banking products to seek benefits. In addition, it uses an ideal self-concept to describe the harmony between self-concept and religious principles in Islamic banking products. Previous research examined the ideal self-concept and stated that it refers to how people see themselves as the "ideal self," "ideal image," and "desired self" (Sirgy, 1982).

Based on the explanation above, the concept of utilitarian motivation and ideal self-concept among customers regarding the use of Islamic bank products is not yet optimal. This is due to various religious understandings of each individual and personal views or perceptions of Islamic banks. Everyone has a different motivation and understanding of religion, with some aiming to avoid illegal activities, while others only fulfill institutional obligations or follow the surrounding environment. Therefore, increasing brand and product knowledge is necessary because it is utilitarian.

This research focuses on the wadiah savings products of Indonesian Islamic banks and the millennial and gen Z demographic markets for two reasons. First, Indonesian Islamic banks have become a new pillar of national economic strength as a global center of Islamic economy and finance after the merger of state-owned Islamic banks (Hudaefi & Badeges, 2021). Wadiah savings is in great demand by consumers because its management is in accordance with Islamic sharia principle. Secondly, the demographics of East Java showed that generation Y and Z are the largest consumers and dominate Indonesian Islamic banks and BSI staff. Therefore, this research aims to determine the determinants of intention to use Islamic banking products by identifying related consumer motivations as Muslims.

Brand image is the perception that arises in the minds of consumers when considering a particular product. (Cho & Yang, 2018) research revealed a significant positive effect on motivation by stating that an increase in anxiety ultimately leads to a rise in motivation. Similarly,

(Wang & Watanabe, 2020) stated that actions motivated by perception may have consequences for the personal domain.

H₁: Perception of Consumers has a positive effect on Utilitarian Motivation Utilitarian

Motivation is a goal-oriented functional behavior (Childers et al., 2001), which consumers pay attention to when purchasing products efficiently and on time to achieve goals with minimal errors. (A. Kumar & Kashyap, 2018) and (S. Kumar & Yadav, 2021) stated that consumer utilitarian motivation is associated with needs and the act of seeking functional benefits with profits. They further stated that the utilitarian motivation of a customer in utilizing products or transacting using sharia banking is because they seek to avoid haram while obtaining other benefits associated with the usage.

H₂: Utilitarian Motivation has a positive effect on the Ideal Self-Concept

(Tangsupwattana & Liu, 2017) reported a significant positive relationship between the ideal self and intention. They stated that an ideal self-concept plays an important role in Generation Y consumers and brand image, encouraging a particular lifestyle. Consumer self-concept is expected to improve their attitudes and intentions, as indicated in the research by (Alzadjal et al., 2021). According to them, the most significant influence of prospective customers on intentions is because they have self-control in dealing with Islamic banks. The result is supported by a positive and significant attitude from the public toward conducting dealings with Islamic banks.

H₃: Ideal Self-Concept has a positive effect on Intention to Use

(Ashraf et al., 2019) stated that the utilitarian value has a significant positive relationship with intention to use. Overall, this research shows that consumer personality traits explain utilitarian values more strongly than hedonic values. The functional and task-related attributes are considered equally important for consumers. (Alzadjal et al., 2021) reported that religious motivation is the main behavioral factor for the selection criteria to absorb Islamic bank products and services. Hence, religiosity refers to the influence of an individual's level of piety, which can encourage them to utilize Islamic banking.

H₄: Utilitarian Motivation has a positive effect on the Intention to Use

(Santo & Marques, 2021) stated that when customers perceive that a site provides quality information, trust increases, positively reflecting the intention to return to the website. Platforms that provide easy access to relevant and timely information lead to a higher level of trust (Al-Aufi et al., 2017a). Furthermore, (Santo & Marques, 2021) research on the impact of access to information on intentions explained that its benefits are consumers' ability to access more information in the area at a low cost from the internet. Ease of access to information is a significant variable in understanding consumer intentions to use and continue using extended services (Gupta & Maurya, 2020).

H₅: Access to Information has a positive effect on the Intention to Use

H₆: Access to Information has a positive effect on trust

Trust is crucial in any relationship, including customer service (Zhang et al., 2018). (Haron et al., 2020) stated that trust can influence customer decisions to build long-term relationships with Islamic banks, such as opening more savings. In addition, a person who receives positive bank comments from influencers will have good trust and attitude toward the bank, thereby increasing their behavioral intentions (Dean et al., 2021).

H7: Trust has a positive effect on the Intention to Use

(Cakici & Tekeli, 2021) stated that perception affects intention because consumers can differentiate between good and bad products. Individual perceptions of the product can describe it as a whole, thereby enabling comparison (Roth et al., 2017). These capabilities may impact the firm's products as consumers integrate inferior commodities into their overall product-level perceptions (Roth et al., 2017).

H8: Perception of Consumers has a positive effect on Intention to Use

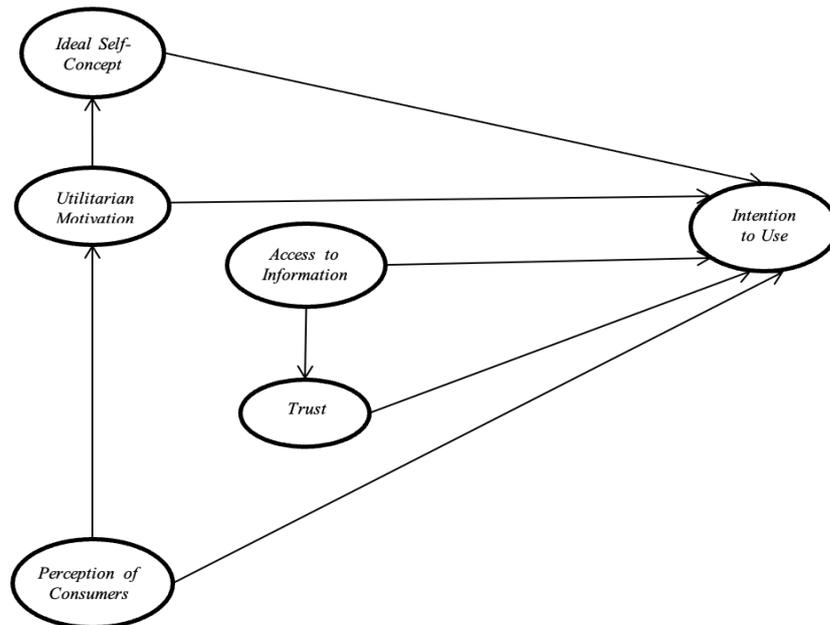


Figure 1: Conceptual Model

2. Research Methods

This is a quantitative research with data collected through primary research with a survey paradigm. The criteria for selecting respondents are Muslim customers of Bank Syariah Indonesia in East Java aged 18-41 years who have used Wadiah Bank Syariah Indonesia savings for less than one year to more than five. Data were obtained from a sample size of 400 respondents in the East Java region, especially in the 13 BSI office deployment areas, dominated by generations Z and Y in percentages of 24.8% and 24.32% of the total population. The dominating area is Surabaya, with 2.8 million inhabitants, followed by Malang and Sidoarjo, which have a population of over 2 million.

The population probability is unidentified, hence the non-probability and purposive sampling methods were used to determine characteristics of places that meet the criteria in accordance with the research objectives (Zikmund et al., 2009). The questionnaire, distributed through Google form, consists of 6 constructs with 26 items analyzed using a Likert scale from points 1 (strongly disagree) to 5 (strongly agree), as shown in Table 1. Structural equation modeling (SEM) was used to test this research using AMOS 24.0. According to (Byrne, 2016), SEM is an analytical technique developed to examine the relationship between the proposed constructs of theoretical analysis.

Table 1: Summary of Construct Measurement

Items	Source	Source
Ideal Self-Concept	3	(Anand & Kaur, 2018; Jeong & Jang, 2018; Y. Liu & Liu, 2019; Rabbanee et al., 2020)
Utilitarian Motivation	5	(Aboelmaged, 2018; Ashraf et al., 2019; Chen & Lei, 2021; Lee et al., 2021)
Perception of Consumers	4	(Khare et al., 2014; Moliner et al., 2020; Saqib et al., 2016)
Access to Information	5	(Shankar, 2021)
Trust	4	(Chiu et al., 2009; Dean et al., 2021; Santo & Marques, 2021)
Intention to use	5	(Dean et al., 2021; C. Liu et al., 2020; Santo & Marques, 2021)

Source: processed data, 2022

The model was sequentially analyzed, starting with the measurement, which has a latent construct and several indicators of the structural model. This test aims to determine how strong the indicators are in explaining the existing latent constructs, while the measurement model explains the structural relationship between latent variables.

3. Results and Discussions

3.1 Test Measurement Model

Primary data were obtained directly by distributing questionnaires to 367 respondents, with 25 areas, 89 (24.3%), 57 (15.5%), and 51 (13.6%) living in Surabaya, Sidoarjo, and Malang regions. The areas with the lowest number of respondents consisting of 0.3% each, are Magetan, Mojokerto, and Pacitan. Table 2 provides an overview of the demographic information obtained from the respondents.

Table 2: Demographic Information

Demographic	(%)
<i>Gender</i>	
Male	29.4
Female	70.6
<i>Age</i>	
18-25	89.4
26-33	7.6
34-41	3.0
<i>Salary</i>	
< Rp 1,999,999	71.4
Rp 2,000,000 – Rp 2,999,999	12.3
Rp 3,000,000 – Rp 3,999,999	6.5
Rp 4,000,000 – Rp 4,999,999	4.4
> Rp 5,000,000	5.4
<i>Education Level</i>	
SMA	65.7
Diploma	7.9
Bachelor Degree	25.3
Master Degree	1.1
<i>Job</i>	
Formal Sector	29.4
Informal Sector	70.6

Source: processed data, 2022

Table 3 shows that the value of the loading factor, average variance extracted (AVE), and critical ratio (CR). These results indicate that ISC (0.471), POC (0.46), and ATI (0.474), which have variables below 0.5, are not in accordance with (Hair et al., 2018) criteria. Although the ISC, POC, and ATI variables' AVE value is below 0.5, they are still valid because the standardized loading factor must be 0.7. The CR value for each variable indicates that the reliability results are above 0.7, hence they are all reliable. The value of the measurement test results that indicate validity and reliability explain that the indicators listed can represent the variables.

Table 3: Test Results of Validity and Reliability

Variable	Indicator	Std. Loading	AVE	CR	Notes
	ISC3	0,747			Valid and Reliable
ISC	ISC4	0,751	0,471	0,724	Valid and Reliable
	ISC5	0,540			Valid and Reliable
	UM1	0,674			Valid and Reliable
	UM2	0,762			Valid and Reliable
UM	UM4	0,753	0,536	0,852	Valid and Reliable
	UM5	0,767			Valid and Reliable
	UM6	0,700			Valid and Reliable
	POC2	0,612			Valid and Reliable
	POC3	0,668			Valid and Reliable
POC	POC5	0,71	0,46	0,773	Valid and Reliable
	POC6	0,718			Valid and Reliable
	ATI1	0,683			Valid and Reliable
	ATI2	0,705			Valid and Reliable
ATI	ATI3	0,679	0,474	0,818	Valid and Reliable
	ATI4	0,695			Valid and Reliable
	ATI6	0,681			Valid and Reliable
	TRUST1	0,712			Valid and Reliable
	TRUST2	0,776			Valid and Reliable
TRUST	TRUST3	0,724	0,559	0,835	Valid and Reliable
	TRUST4	0,776			Valid and Reliable
	ITU1	0,762			Valid and Reliable
	ITU3	0,738			Valid and Reliable
ITU	ITU4	0,774	0,528	0,856	Valid and Reliable
	ITU5	0,72			Valid and Reliable
	ITU6	0,746			Valid and Reliable

Source: processed data, 2022

3.2 Test The Structural Model

The next step is to determine the suitability of the empirical data and the structural model, measured using the Goodness of fit (GOF) criteria. According to (Hair et al., 2018), the goodness of fit is used to identify the adequacy of the specified model in producing a covariance matrix between each indicator. The structural fit test results of the model in Table 4 show that this technique has a relative value that meets the goodness of fit; hence it can be continued in the hypothesis testing stage.

Table 4. Goodness of Fit Structural Model

No	Index	Criteria	Results	Notes
1	CMIN/DF	CMIN/DF 3.0	2.58	<i>Good Fit</i>
2	RMSEA	RMSEA 0.08	0.066	<i>Good Fit</i>
3	GFI	GFI 0.8 – 0.9	0.846	<i>Marginal Fit</i>
4	TLI	TLI 0.8 – 0.9	0.909	<i>Good Fit</i>
5	CFI	CFI 0.8 – 0.9	0.919	<i>Good Fit</i>

Source: processed data, 2022

Hypothesis testing was carried out twice because the first stage showed two insignificant outcomes. Based on this, the second stage was conducted with a modification index between error 18 (e18) and error 26 (e26) because it is the relationship that has the largest MI value (13,739). Table 5 shows the results of the last hypothesis test, obtained from a total of 8 research hypotheses comprising seven supported and one unsupported. These indicate that after the modification, better results were obtained by adding 1 supported hypothesis. Furthermore, the table shows that six (H1, H2, H3, H4, H6, and H7), one (perception of consumers to intention to use), and one (access to information and intention to use) hypotheses have a positive, negative, and insignificant relationship.

Table 5: Results of the Second Phase Hypothesis Testing

Hypothesis	Path	Std. Estimates	C.R.	P	Notes
H1(+)	POC - UM	0,958	13,944	***	H1 Supported
H2(+)	UM - ISC	0,902	12,826	***	H2 Supported
H3(+)	ISC - ITU	0,256	2,042	0,041	H3 Supported
H4(+)	UM - ITU	1,005	2,519	0,012	H4 Supported
H5(+)	ATI - ITU	0,044	0,035	0,972	H5 Not Supported
H6(+)	ATI - TRUST	0,98	11,956	***	H6 Supported
H7(+)	TRUST - ITU	1,56	1,693	0,09	H7 Supported
H8(-)	POC - ITU	-1,854	-2,23	0,026	H8 Supported

Source: processed data, 2022

Therefore, the higher the number of consumers that know Islamic banking products are free of usury (interest), the greater their usability motivation. This explanation indicates that consumer perceptions of Islamic banking savings are more directed to religion, namely free of usury and other illicit activities, such as Wadiah savings and the whole system. These results are in

accordance with the research by (Cho & Yang, 2018), which stated that perception has a significant positive effect on motivation.

The magnitude of the benefits obtained from using Islamic banking products and the lack of usury encourages consumers, especially Muslims, to use these products. Furthermore, it benefits consumers looking for Islamic products following religious guidance. This finding is in accordance with the research by (Childers et al., 2001) and (Japutra et al., 2018) which examined utilitarian motivation and the ideal self-concept.

The results also indicate that consumers prefer an increase in Islamic banking products because it adds to the Islamic image. Consumers tend to increase their intention to use Islamic banking products continuously because it helps them to stay away from usury and other unlawful activities as devoted Muslims. In addition, when consumers have a high match between their ideal self-concept as Muslims and Wadiah BSI savings, it helps them to explore religious knowledge. In fulfilling banking facilities, the Wadiah savings is usually introduced to friends and relatives after a few months of usage. This is in line with the research by (Alzadjal et al., 2021) and (Tangsupwattana & Liu, 2017), which indicated a significant positive relationship between the ideal self and purchase intention.

The availability of functional attributes in Islamic banking products encourages consumers' sustainability intentions to use them for more than six months. This research explains that when a product has rich functions, consumers can obtain a greater hedonic and utilitarian value, encouraging their sustainable intention to use (Ashraf et al., 2019). Functional benefits of religious guidelines are waqf, infaq, zakat, qurban calculators, etc. This explanation is in line with the research by (Alzadjal et al., 2021), which shows that the higher the utilitarian dimension, the greater the intention.

Access to information that does not affect consumers is supported by the studies conducted by (Anderson et al., 2014) and (Zhu et al., 2018). A plausible explanation is the various purposes of consumers to obtain further information to support their tendencies or refusal to use. This leads to unclear information-seeking intentions applications in online banking for Islamic products, with less benefit from the service. However, many technical defects and difficulties associated with the registration process ultimately discourage consumers from using Islamic banking products. For instance, they increasingly feel that the information related to Wadiah savings on the BSI website is useless. This is in accordance with the existing phenomenon, where consumers usually consider getting information on Wadiah BSI savings directly from the bank instead of surfing the website.

Consumers feel safe using Islamic banking products due to their privacy and religion, which is under sharia law. Furthermore, they increasingly take advantage of Islamic banking products through online banking due to the characteristics of the internet that do not require physical interaction. (Santo & Marques, 2021) and (Al-Aufi et al., 2017b) stated that easier access to information increases consumer trust and continuous use of the product. They also become influencers by recommending Islamic banking products to friends and relatives. This finding is in line with previous research by (Dean et al., 2021), which showed a significant positive relationship between trust and intention to use.

(Roth et al., 2017) and (Cakici & Tekeli, 2021) stated that higher perceptions result in lower intentions. The research revealed that when consumers have good knowledge, their perception of risk is reduced, with an increase in intentions and vice versa. This is achieved by proving the existence of usury-free Islamic banking products, responding to complaints, and making good realizations, which increases consumer intentions to use Islamic banking products.

4. Conclusions

This research examined the determinants of intention, including ease of access to information, trust, and consumer perceptions of using Islamic banking products. The results obtained through identifying consumer motivations are related to their characteristics as Muslims in using Islamic banking products. The factors influencing consumer intentions are utilitarian motivation, ideal self-image, and trust. Furthermore, perception influences utilitarian motivation, which affects the ideal self-image. Other findings show that consumer perceptions have a negative effect because it leads to disappointment when high. Other findings show that access to information affects trust, negatively affecting consumers' intention to use.

Two theories collaborated in this research, namely functional attitude and self-concept, to produce significant positive results. However, further research must combine compatible theories, such as planned behavior and self-determination. TPB theory leads to consumer behavior that affects intentions, such as motivation. On the other hand, in self-determination theory, the self-concept is more directed to intrinsic and extrinsic motivation.

Furthermore, due to the limitations of this research, such as the number of respondents, further studies need to target a wider range of people by distributing questionnaires online and offline throughout Indonesia using Islamic banking products. The hypothesis that is not significant in this research may be corrected by replacing the objects with Sukuk, as a way to invest in *syar'i* because many Muslim consumers think Islamic banking products cannot generate profit. The subject can also be changed to generation X because they know more about investment and can change the appendix.

This research critically examined utilitarian motivation to determine the ability of the ideal self-concept to increase intention to use. Future research can replace these variables with extrinsic & intrinsic motivation and self-congruity, which encourages the use of Islamic banking products. The self-congruity variable is more directed to the correlation between products and services perceived. This research will help Indonesian Islamic banks to determine the factors that can influence the utilitarian motivation and ideal self-concept of Muslim's intention to use this financial institution.

Islamic banking products have become the needs of the Muslim community today, therefore it is essential to know consumer perceptions to increase their motivation and benefits using direct and open-ended questions on social media. Other means of creating awareness are through third parties, such as institutions, and the use of influencers, including Deryansha Azhary, the kasisolusi podcaster. Consumers who have found the benefits needed in Islamic banking products do not necessarily have sharia-compliant characteristics. All Muslim communities in Indonesia need to be able to use Islamic banking products through various collaboration activities between large and small organizations, such as between Umrah travel agency and Arminareka Perdana.

The Arminareka Perdana Company is a place where prospective pilgrims can save money in a virtual account created through sharia banking products for the costs of Umrah or Hajj. These explanations are helpful for marketers to determine the right marketing strategies that must be designed according to sharia to increase collaboration with agencies, facilities, and infrastructure on the use of Islamic banking products, such as m-banking applications. Another less important thing is adjusting the target to be addressed, especially when it is the ta'lim assembly, which is familiar with Islamic banking following the sharia system, followed by other conveniences.

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