

# Analysis of Sharia Financial Literature Factors and Planning Behavior Towards Intention to Using Sharia Banking Products During the Covid-19 Pandemic

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Article Info	Abstract
<p><b>Keywords:</b> Sharia Financial Literature; Planning Behavior Intention; Sharia Banking Products.</p>	<p>The pandemic is a real challenge for the business world, including the banking financial services industry. Islamic banks as public intermediary institutions that have funds with those who need funds are required to be able to carry out their activities amid the threat of exposure to COVID-19. Islamic banking has a strategic role in Indonesia's economic development. This study will examine the Islamic financial literacy of the community and the factors of planned behavior in the intention to use Islamic banking products during the Covid-19 pandemic. The Theory of Planned Behavior (TPB) is included in the variables of this study between the variables of financial literacy and intention to use Islamic banking products. This study uses a quantitative method with PLS-Structural Equation Modeling (SEM). The sampling techniques used in this study use convenience sampling techniques. <b>Findings.</b> The results of this study indicate that Islamic financial literacy influences awareness, public attitudes, subjective norms, and perceptions of behavioral control. In addition, the results of the study also show that awareness, subjective norms, and perceptions of behavioral control influence the intention to use Islamic banking products.</p>
<p><b>DOI:</b> 10.33830/elqish.v1i1.1969.2021</p>	

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## 1. Introduction

The Novel Coronavirus, also known as COVID-19, is a health emergency that is having an increasing impact on the global economy. COVID-19 has caused economic disruption at an unprecedented speed and scale. The economic costs it will incur to society can only be measured in the future. Millions of people around the world have become unemployed, and similarly, millions of businesses have closed or are on the verge of collapse. It is a major challenge for policymakers to minimize the economic impact of COVID-19 and put the economy on a growth trajectory once again. Unfortunately, so far there has not been a single country in the world that can be used as a role model in its economic response to the COVID-19 pandemic (Rabbani et al., 2021).

The pandemic is a real challenge for the business world, including the banking financial services industry. Islamic banks as public intermediary institutions that have funds with those who need funds are required to be able to carry out their activities amid the threat of exposure to COVID-19. Islamic banking has a strategic role in Indonesia's economic development. Islamic banking must quickly adapt by making creative and innovative strategies to survive the COVID-19 pandemic. The challenges faced need to be turned into opportunities for the better. In addition, the end of the pandemic is not yet known (Tahliani, 2020).

Islamic banking with the research object of Bank Syariah Indonesia implemented various financial policies during the pandemic such as restructuring customer financing, social assistance, maximizing corporate social responsibility (CSR) programs, implementing health protocols, and

shifting bank activities to digital-based ones. The policies made have an impact on saving various small businesses in Indonesia (Muttaqin, Kosim, & Devi, 2021). In addition, the pandemic has had a positive impact on Bank Syariah Indonesia's digital transactions, such as increasing the number of Mandiri Syariah Mobile users, increasing digital transactions, and increasing online account openings that maximize bank profits despite experiencing a pandemic wave (Hafizd, 2020).

Data The Financial Services Authority (OJK) until May 2021 stated that Islamic banking assets reached Rp 613.30 trillion or grew 15.54 percent on an annual basis. Islamic bank financing also grew 7.32 percent on an annual basis to Rp401.33 trillion. Meanwhile, Third Party Funds (DPK) rose 17.52 percent to Rp 492.49 trillion. Sharia Banking also supports the National Economic Recovery (PEN). PT Bank Syariah Indonesia Tbk (BSI), for example, received PEN funds worth Rp. 3 trillion with a target of financing distribution of Rp. 4.5 trillion or leverage of 1.5 times. However, there is bad news behind the achievement of the figures, namely the literacy level of the Indonesian people towards Islamic finance is still low, which is below 10 percent, to be exact, 8.93%. Meanwhile, conventional bank literacy is above 35 percent (OJK, 2021). Of course, public participation in the use of Islamic banking services involves attitudes, decision-making processes, and behavior. There have been many studies on attitudes and behaviors that have been produced, including access to Islamic banking.

The previous research shows that pricing and corporate image have a positive and significant effect through attitude. The higher-lower pricing in the cost of Islamic microfinance will determine the customer's attitude in the intention to use the product. A good corporate image of the company will increase the attitude of customer confidence in the company and sharia microfinance services of Bank Syariah Mandiri. Pricing and attitude can have a direct and significant effect on the intention to use. Pricing is the main consideration for respondents to decide their intention to use BSM sharia microfinance. The attitude shown by the respondents, after obtaining detailed information about Islamic microfinance, will have a direct and significant effect on the intention to use (Shabrina et al., 2018).

Research conducted to determine the extent of the influence of religiosity and social influence on the intentions of the people of Aceh Singkil to use Islamic bank products shows that religiosity and social influence significantly influence the intention to use Islamic banks. In addition, religiosity and social influence have a predictive value of 30.3% (Purwanto et al., 2020). In addition, research conducted to empirically examine the relationship between Islamic financial literacy, promotion, and brand image as well as saving intention in Islamic banks shows that Islamic financial literacy, promotion, and brand image affect saving intentions in Islamic banks (Rozikin & Sholekhah, 2020).

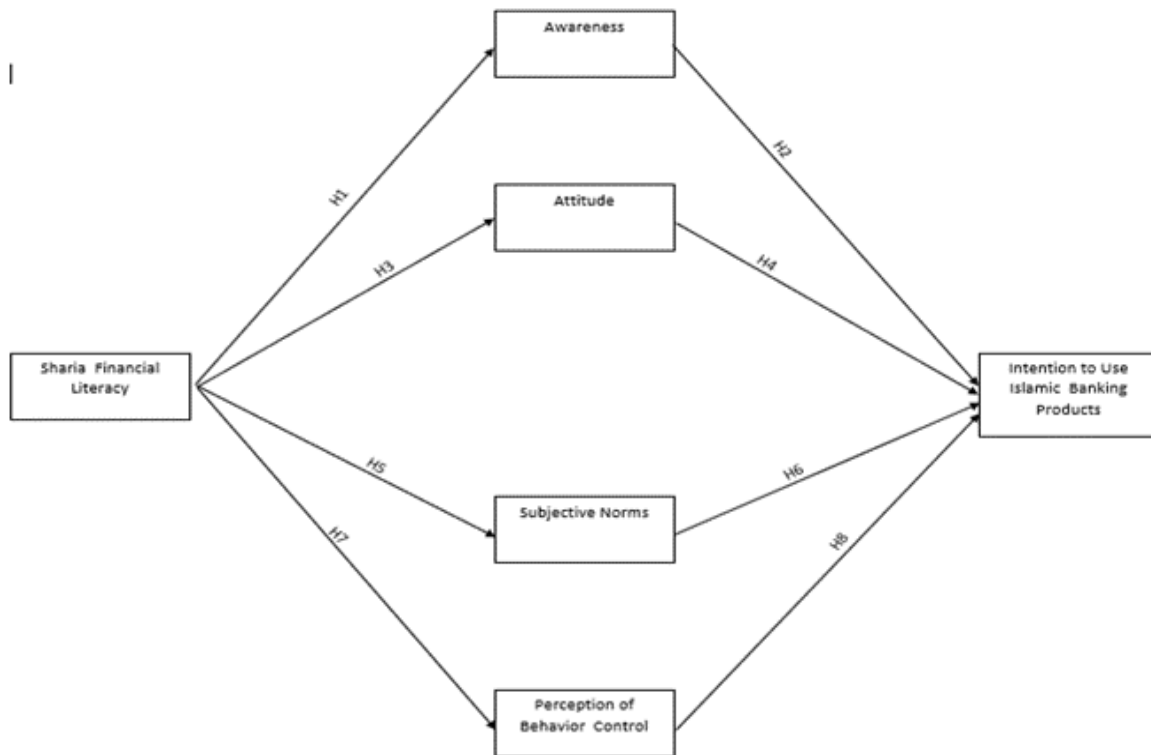
From an Islamic point of view, Muslims are required to know and understand more than just financial information. They were asked to understand whether the instruments they use in Islamic financial institutions follow Islamic law. Therefore, financial literacy from an Islamic point of view is as important as financial literacy in conventional systems. This is indicated by the fact that the elements of the contract must be following Islamic law. Violation of any element of the contract renders the contract void. Similarly, Islam does not justify debt if it is obtained from a prohibited source of financing. Therefore, it is the religious obligation of Muslims to have financial literacy about the instruments provided by Islamic financial institutions (Antara, Musa, & Hassan, 2016).

There have been many research studies on the intention to use a product based on literacy levels, but they have little to do with financial literacy from an Islamic perspective. A study that examines the direct and indirect effects of Islamic Financial Literacy, awareness, costs and benefits, reputation, and attitudes towards Islamic banking on the intention of prospective

customers to use Islamic banking shows that Islamic Financial Literacy, awareness, reputation, and attitudes towards Islamic banking have a significant effect on the intention to use Islamic banking. However, the problem is that this study also shows that Islamic Financial Literacy is negatively correlated to the use of Islamic banking. (Albaity & Rahman, 2019). Another quantitative research study that wants to know the effect of Islamic financial literacy and religiosity on interest in becoming a sharia bank customer with promotion as a moderating variable shows partial or simultaneous significant results between Islamic financial literacy and religiosity on interest in becoming a sharia bank customer (Marta Anindya & Hakim, 2021). However, this study only looks at the point of view of religion and literacy, has not considered the point of view of planned behavior in its research.

This study will examine the Islamic financial literacy of the community and the factors of planned behavior in the intention to use Islamic banking products during the Covid-19 pandemic. The Theory of Planned Behavior (TPB) is included in the variables of this study between the variables of financial literacy and intention to use Islamic banking products. TPB is considered a solid model for predicting human behavior. TPB was developed by Ick Ajzen in 1985 (Ajzen, 1991). TPB consists of attitudes towards actions, subject norms which are also known as social influences in literature, behavioral intentions, and target behaviors. The subjective evaluation of the prestige, or undesirability of performing a particular task, is defined as a person's attitude toward that action. As a result, the actor acts; be it profitable or unprofitable. Subjective norms in TPB consider the existence of social pressure on actors to be involved in carrying out or not carrying out tasks. Here, the actor's judgment depends on the performance of respected and important people in society in the same situation. Peer pressure and society's perception of actors influence him to do the same as expected by others. The intention is defined as a conscious effort to achieve clearly defined goals (Mardoni et al., 2020). Behavioral intentions are influenced by subjective norms and attitudes toward action and are the most proximal determinants of behavior according to TPB. It represents the actor's intention to perform or not to perform a certain action (Ajzen, 2020).

The study of Islamic Financial Literacy can be considered as a new concept brought to the field of financial literacy. Due to the novelty of the concept, until now there is no definite meaning of Islamic Financial Literacy. However, a Financial Economics researcher (Rahim, Rashid, & Hamed, 2016) defines Islamic financial literacy as "a person's ability to use financial knowledge, skills, and attitudes in managing financial resources according to Islamic teachings". Going a step further, Islamic financial literacy extends beyond this definition – wherein Muslims or individuals practicing Islamic finance should also not ignore elements that are strictly prohibited in Islamic transactions, such as *riba*, *gharar*, *maysir*, and fraud. Furthermore, they need to understand the obligatory and recommended elements in Islamic finance, such as paying *zakat*, giving alms, *infaq*, and practicing *waqf*. It can be said that the concept of Islamic financial literacy emphasizes more on the welfare of society than maximizing personal/group wealth (Saifurrahman & Kassim, 2021).



**Figure 1.** Research Framework

H1: Islamic Financial Literacy has a positive effect on Awareness

H2: Awareness has a positive effect on Intention to Use Islamic Banking Products

H3: Islamic Financial Literacy has a positive effect on Attitude

H4: Attitude has a positive effect on Intention to Use Islamic Banking Products

H5: Islamic Financial Literacy has a positive effect on Subjective Norms

H6: Subjective Norms have a positive effect on Intention to Use Islamic Banking Products

H7: Islamic Financial Literacy has a positive effect on Behavioral Control Perceptions

H8: Perception of Behavioral Control has a positive effect on Intention to Use Banking Products  
Sharia

## 2. Research Method

### Design

To identify several factors in the first study, a survey-based quantitative method was applied. This model was tested using Structural Equation Modeling (SEM). The online distributed questionnaires were created using Google Forms and distributed through social media. Respondents were asked to answer questions on a five-point Likert scale, ranging from "very agreeable" to "strongly disagree".

### Data Collection and Sampling Techniques

The total sample tested in this research is 211 samples, sampling technique used in this research is using a convenience sampling technique. Convenience sampling (also known as Haphazard Sampling or Accidental Sampling) is a type of non-probability or nonrandom sampling in which members of the target population meet certain practical criteria, such as easy accessibility, geographic proximity, availability at a particular time, or willingness to participate included for

research purposes. In other words, anyone who agrees to provide the required information with the researcher, whether meeting directly or indirectly through Google Forms, can be used as a sample in this study if the respondent is suitable as a data source. However, researchers still determine the criteria for respondents in this study, namely having at least one banking product, knowing Islamic banking product information, and being over 17 years old.

### **Item Measurement**

All items in this paper are taken from previously validated instruments. Religiosity is measured on a scale of (Majeed, 2019). subjective norms construct, attitudes and behavioral intentions as measured on a scale of (Ajzen, 2020) and Islamic financial literacy as measured by an adjusted scale from (Sardiana, 2016; Setyanta, Budi; Kurniawan A, 2019)

### **Data analysis**

The data in this study were tested using SmartPLS version 3.0M. SmartPLS uses the Partial Least Square (PLS) approach. PLS is an alternative method of model estimation in Structural Equation Modeling (SEM). Analysis of the relationship between complex variables using SEM requires the following steps: (1) model specification; (2) identification; (3) model estimation; and (4) goodness-of-fit model and significance test. The specification of the model in the first stage is related to the formation of relationships between variables in SEM. The second step in SEM is to identify the model misspecification. A good model is good, then the parameter estimation of the relationship between variables can occur. The third step is to estimate the model. After that, the significance test of the relationship between variables in SEM can be carried out.

## **3. Results and Discussions**

### **Characteristics of Respondents**

A total of 211 sample respondents from Java, Bali, Nusa Tenggara, Sumatra, Kalimantan, Sulawesi, and Papua were collected from the results of filling out research questionnaires which were opened from July 1, 2021, to July 20, 2021. This study does not limit the research area in Indonesia, other than that it does not there are no gender or age restrictions. Researchers only limit respondents to being over 17 years old because not all people of a certain age have Islamic banking products. However, from a total of 211 respondents, most of them came from the islands of Java and Sumatra. Most of the respondents in this study are Muslims, i.e. or respondents, the rest of the respondents are from non-Muslims. Most of the respondents in this study were male with a total of 124 respondents or 59%, although not too far from the number of female respondents, namely 41% of the total respondents. The category of adults and pre-elderly (<50) dominated this study.

**Table 1.** Characteristics of Respondents

<b>Characteristics</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Gender</b>		
Male	124	59%
female	87	41%
<b>Religion</b>		
Muslim	164	78%
Non-Muslim	47	22%
<b>age</b>		
18 – 27 years old	32	15%
28 – 37 years old	64	30%
38 – 47 years old	60	29%
>50 years old	55	26%
<b>Research Area</b>		
Java	121	57%
Sumatra	34	16%
Borneo	17	8%
Bali & Nusa Tenggara	16	8%
Sulawesi	10	5%
Maluku & North Maluku	8	4%
Papua	5	2%

### **Outer Model Analysis Results (Measurements)**

The measurement model was used to test the construct validity and instrument reliability. The validity test was conducted to determine the ability of the research instrument to measure what should be measured. While the reliability test is used to measure the consistency of measuring instruments in measuring the model or measuring the consistency of respondents in answering questions in the questionnaire (Hair Jr., Matthews, Matthews, & Sarstedt, 2017).

Several test steps must be carried out to analyze the measurement model, which consists of four testing stages. This four-step test consists of individual item reliability, internal consistency reliability, average variance extracted, and discriminant validity. The following are the results of the analysis of the measurement model described in four stages.

Individual Item Reliability can be known by looking at the Standardized Loading Factor which describes the magnitude of the correlation between each measurement item (indicator) and its construct. After taking measurements using SmartPLS, the Loading Factor value is known. This value can be said to be ideal or valid as an indicator in measuring the construct if it is above 0.7 (Hair, Risher, Sarstedt, & Ringle, 2019).

**Table 2.** Results with Loading Factor Test

	Awareness	Islamic Financial Literacy	Intention to Use Islamic Banking Products	Subjective Norms	Behavior Control Perception	Attitude
ATT1						0.784
ATT2						0.887
ATT3						0.923
ATT4						0.861
AW1	0.462					
AW2	0.797					
AW3	0.927					
AW4	0.870					
AW5	0.888					
AW6	0.909					
LIT6		0.847				
LIT1		0.679				
LIT10		0.816				
LIT11		0.783				
LIT12		0.879				
LIT2		0.846				
LIT3		0.933				
LIT4		0.803				
LIT5		0.864				
LIT7		0.746				
LIT8		0.736				
LIT9		0.861				
NI1			0.897			
NI2			0.850			
NI3			0.845			
NS1				0.847		
NS2				0.820		
NS3				0.816		
NS4				0.782		
PBC1					0.920	
PBC2					0.856	
PBC3					0.878	

The results of the loading factor test using smart pls 3.0 show that there are 2 indicators below 0.7, namely AW1 and LIT1. However, the researcher did not delete the indicator because the composite reliability value was still above 0.7.

This test is carried out by looking at the composite reliability (CR) value with a threshold above 0.7. The results showed that all indicators had a value above 0.7, it can be seen in Table 4 which shows the composite reliability value for each indicator. This indicates that the indicator can meet the requirements.

**Table 3.** Composite Reliability Value

<b>Composite Reliability</b>	
Consciousness (AW)	0.925
Islamic Financial Literacy (LIT)	0.960
Intention to Use Islamic Banking Products (NI)	0.898
Subjective Norm (NS)	0.889
Behavioral Control Perception (PBC)	0.916
Attitude (ATT)	0.922

The third test is Average Variance Extracted (AVE), which is a test that produces a big picture or diversity of manifest variables (indicators) that can be contained by latent variables (constructs). The AVE value can be said to be good or valid if the measurement shows a number above 0.5. This means that the latent variable (construct) can explain the average of more than half the variance of the indicators.

**Table 4.** Value of Average Variance Extracted

<b>Average Variance Extracted (AVE)</b>	
Consciousness (AW)	0.680
Islamic Financial Literacy (LIT)	0.671
Intention to Use Islamic Banking Products (NI)	0.747
Subjective Norm (NS)	0.666
Behavioral Control Perception (PBC)	0.783
Attitude (ATT)	0.749

It can be seen that all the variables tested have an AVE value above 0.5 so that they meet the requirements and there are no problems in the AVE value test. This can be seen in Table 5 which shows the AVE value for each variable.

Discriminant validity occurs when two different instruments measure two predicted uncorrelated constructs resulting in a score that is indeed uncorrelated. This test is carried out through two stages of cross-loading inspection, namely cross-loading between indicators and Fornell-Lacker's cross-loading. The cross-loading check of each indicator is carried out by comparing the correlation of the indicator with its variables and other block variables (J. Hair, Hollingsworth, Randolph, & Chong, 2017).

If the correlation between the indicator and its variables is higher than the correlation with other block variables, this indicates that the construct predicts the size of their block better than the other blocks. Meanwhile, Fornell-Lacker's cross-loading check is done by looking at the AVE root value which must be higher than the correlation between variables with other variables. The test results can be seen in the table below.



**Table 5.** Discriminant Validity Test Results (Cross Loading)

	<b>Awareness</b>	<b>Islamic Financial Literacy</b>	<b>Intention to Use Islamic Banking Products</b>	<b>Subjective Norms</b>	<b>Behavior Control Perception</b>	<b>Attitude</b>
ATT1	0.708	0.686	0.641	0.701	0.563	0.784
ATT2	0.841	0.780	0.765	0.718	0.812	0.887
ATT3	0.919	0.825	0.842	0.823	0.863	0.923
ATT4	0.761	0.618	0.805	0.696	0.840	0.861
AW1	0.462	0.275	0.468	0.507	0.427	0.492
AW2	0.797	0.649	0.714	0.719	0.730	0.713
AW3	0.927	0.895	0.847	0.830	0.798	0.845
AW4	0.870	0.754	0.827	0.753	0.759	0.858
AW5	0.888	0.851	0.795	0.752	0.753	0.803
AW6	0.909	0.850	0.835	0.836	0.838	0.871
LI6	0.668	0.847	0.588	0.664	0.567	0.555
LIT1	0.774	0.679	0.737	0.718	0.732	0.824
LIT10	0.631	0.816	0.572	0.631	0.529	0.601
LIT11	0.588	0.783	0.536	0.553	0.497	0.505
LIT12	0.831	0.879	0.730	0.848	0.744	0.784
LIT2	0.859	0.846	0.800	0.765	0.829	0.847
LIT3	0.879	0.933	0.788	0.825	0.733	0.790
LIT4	0.811	0.803	0.777	0.744	0.684	0.794
LIT5	0.828	0.864	0.756	0.770	0.701	0.747
LIT7	0.549	0.746	0.563	0.604	0.541	0.551
LIT8	0.508	0.736	0.463	0.502	0.489	0.431
LIT9	0.700	0.861	0.656	0.716	0.636	0.631
N2	0.782	0.805	0.669	0.820	0.610	0.780
NI1	0.807	0.709	0.897	0.706	0.848	0.782
NI2	0.701	0.666	0.850	0.621	0.780	0.661
NI3	0.870	0.774	0.845	0.743	0.747	0.844
NS3	0.698	0.603	0.624	0.816	0.693	0.676
NS4	0.602	0.486	0.530	0.782	0.612	0.589
PBC1	0.868	0.782	0.848	0.774	0.920	0.880
PBC2	0.711	0.711	0.771	0.660	0.856	0.665
PBC3	0.760	0.626	0.813	0.705	0.878	0.827
NS1	0.801	0.846	0.749	0.847	0.717	0.706

Table 5 shows that the value of cross loading on the colored indicators is greater than the correlation with other block constructs. This can be interpreted that each construct is strongly correlated with each indicator. In addition, the discriminant validity test can also be done by cross loading Fornell-Lacker's. Table 6 can show the results.

**Table 6.** Discriminant Validity Test Results (Cross Loading Fornell-Lacker's)

	Awareness	Islamic Financial Literacy	Intention to Use Islamic Banking Products	Subjective Norms	Behavior Control Perception	Attitude
Awareness	0.825					
Islamic Financial Literacy	0.900	0.819				
Intention to Use Islamic Banking Products	0.919	0.830	0.864			
Subjective Norms	0.895	0.866	0.800	0.816		
Behavior Control Perception	0.884	0.801	0.917	0.807	0.885	
Attitude	0.938	0.844	0.885	0.851	0.896	0.865

Table 6 shows that the AVE root value is higher than the correlation between the other constructs. Based on the results of the previous two-stage cross loading examination, it can be concluded that there is no problem in the discriminant validity test.

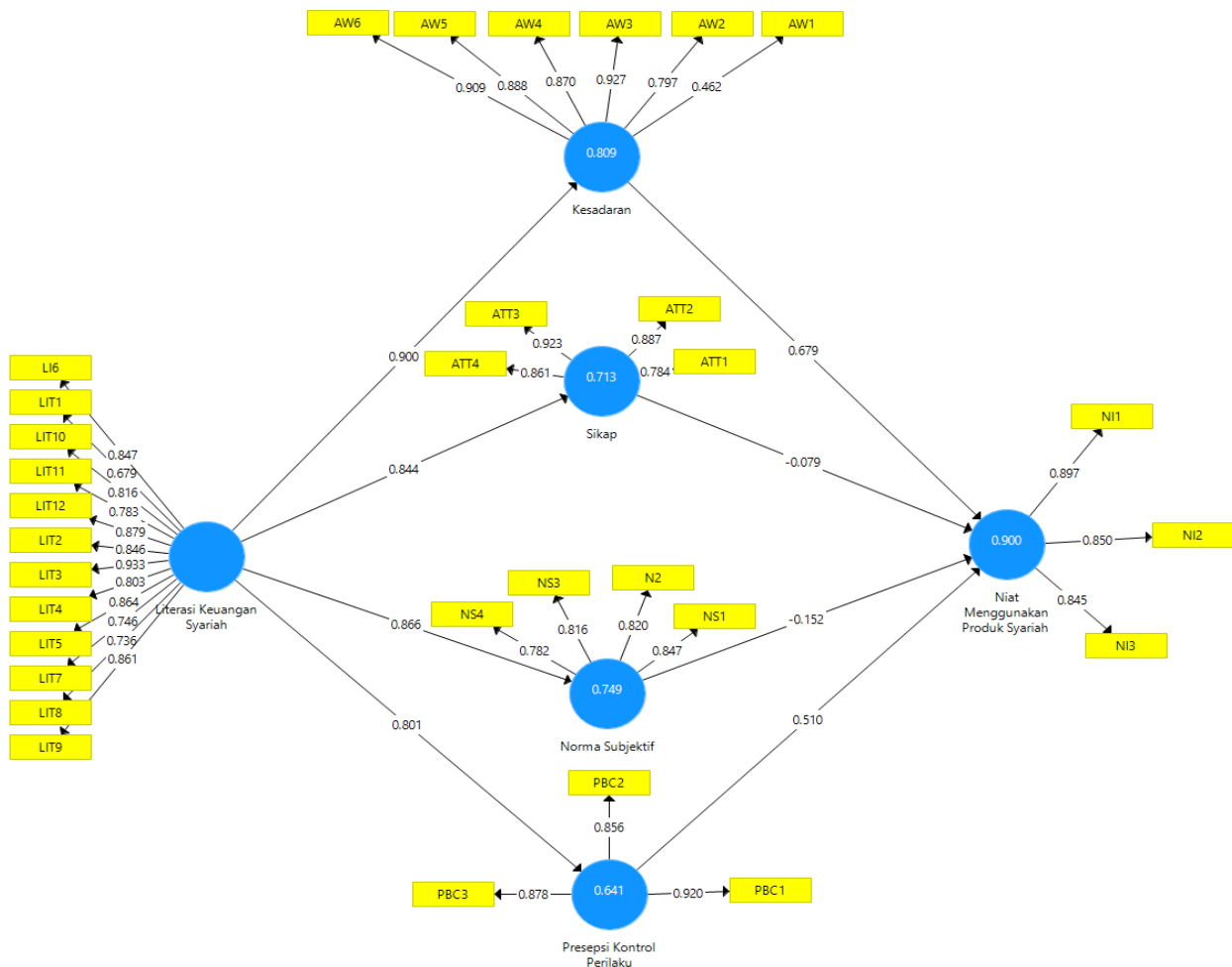


Figure 2. Outer Model Analysis Results with SmartPLS 3

The conclusion from the analysis of the measurement model is that the model meets the requirements, while the requirements are individual item reliability test, internal consistency reliability test, average variance extracted, and discriminant validity. Testing the coefficient of determination is carried out to explain the variance of each target variable which is considered to be influenced by other variables in the model (endogenous variables). (Cheng, 2019).

Testing the coefficient of determination is carried out to explain the variance of each target variable which is considered to be influenced by other variables in the model (endogenous variables). (Russo & Stol, 2021). Figure 3 shows the results of the Coefficient of Determination (R<sup>2</sup>) test. Islamic financial literacy can explain the variables of awareness 0.809 or 80.9%, attitudes 0.713 or 71.3%, subjective norms 0.749 or 74.9%, and behavioral control perceptions of 0.641 or 64.1%. Meanwhile, the intention to use Islamic products can be explained by the variables of awareness, attitude, subjective norms, and perceptions of behavioral control of 0.900 or 90%.

### The Results of Structural Model Analysis (Inner Model)

Eight hypothetical paths will be seen based on the T-Test and P-Value numbers. The results of the T-test were carried out using the bootstrapping method on SmartPLS 3.0 with a confident level of 5% (0.05), this was done to test the hypotheses in the study. With a level of confidence of 5% (0.05), the hypothesis will be accepted if it has a t-test greater than 1.96 or a P-Value less than 0.05.

**Table 7.** Results of T-test and P-Value

HYPOTHESIS		T Statistics	P-Values
Number	Track	( O/STDEV )	
H2	Awareness -> Intention to Use Islamic Banking Products	11,740	0.000
H1	Islamic Financial Literacy -> Awareness	129,213	0.000
H5	Islamic Financial Literacy -> Subjective Norms	80.706	0.000
H7	Islamic Financial Literacy -> Behavioral Control Perception	48,556	0.000
H3	Islamic Financial Literacy -> Attitude	76.159	0.000
H6	Subjective Norm -> Intention to Use Islamic Banking Products	3,694	0.000
H8	Behavioral Control Perception -> Intention to Use Islamic Banking Products	8,982	0.000
H4	Attitude -> Intention to Use Islamic Banking Products	1,179	0.239

#### *H1: Islamic Financial Literacy has a significant effect on awareness*

Based on the submission of the first hypothesis, it is known that the proposed H1 can be accepted. The output path coefficient shows that the T-statistical value for the construct of Islamic Financial Literacy on Awareness is 129,213 so that the influence given by Islamic Financial Literacy on Awareness is proven to be significant. The higher the level of public Islamic financial literacy, the higher the level of public awareness of Islamic banking products. Logically, it can be

perceived that the higher the public's literacy of Islamic finance, the more awareness of Islamic banking products is increasingly accepted and used.

*H2: Awareness has a significant effect on Intention to Use Islamic Banking Products*

Based on the submission of the second hypothesis, it is known that the proposed H2 can be accepted. The output path coefficient shows that the T-statistic value for the construct of Awareness of Intentions to Use Islamic Financial Products is 11,740 so that the influence given by awareness on intentions to use Islamic banking products is proven to be significant. The higher the level of public awareness of Islamic banking products, the higher the intention or desire to use Islamic banking products. Logically, it can be perceived that one's awareness of Islamic banking products will increase one's intention to have Islamic banking products.

*H3: Islamic Financial Literacy has a significant effect on attitudes*

Based on the submission of the third hypothesis, it is known that the proposed H3 can be accepted. The output path coefficient shows that the T-statistical value for the construct of Islamic Financial Literacy on Attitude is 76,159 so that the influence given by Islamic Financial Literacy on Attitude is proven to be significant. The higher the level of Islamic financial literacy in the community, the higher the attitude towards Islamic banking products. Logically, it can be perceived that the higher the public's literacy towards Islamic finance, the stronger the public's positive attitude towards Islamic banking products.

*H4: Attitude has a significant effect on Intention to Use Islamic Banking Products.*

Based on the submission of the fourth hypothesis, it is known that the proposed H4 can be rejected. The output path coefficient shows that the T-statistical value for the construct of Attitude towards Intention to Use Islamic Financial Products is 1.179 so that the influence given by attitude to intention to use Islamic banking products is proven to be insignificant. The higher the level of positive public attitudes towards Islamic banking products does not affect the intention or desire to use Islamic banking products. The researcher concludes that this is because attitudes can change with certain conditions, such as financial limitations to the encouragement of interests in using Islamic banking products even though the attitude has given a positive sign.

*H5: Islamic Financial Literacy has a significant effect on subjective norms*

Based on the submission of the fifth hypothesis, it is known that the proposed H5 is acceptable. The output path coefficient shows that the T-statistical value for the construct of Islamic Financial Literacy on Subjective Norms is 80.706 so that the influence given by Islamic Financial Literacy on Subjective Norms is proven to be significant. The higher the level of community Islamic financial literacy, the higher the level of perception and individual belief in influencing or being influenced by the desire to have Islamic banking products.

*H6: Subjective Norm have a significant effect on Intention to Use Islamic Banking Products*

Based on the submission of the sixth hypothesis, it is known that the proposed H6 can be accepted. The output path coefficient shows that the T-statistical value for the subjective norm construct on the intention to use Islamic financial products is 3.694 so that the effect given by the subjective norm on the intention to use Islamic banking products is proven to be significant. The higher the influence of other people's perceptions on Islamic banking products, the higher the intention or desire to use Islamic banking products. Logically, it can be perceived that other

people's perceptions or beliefs that have a psychological influence on someone in viewing Islamic banking products will increase one's intention to have Islamic banking products.

*H7: Islamic Financial Literacy has a significant effect on Behavioral Control Perceptions*

Based on the submission of the seventh hypothesis, it is known that the proposed H7 can be accepted. The output path coefficient shows that the T-statistical value for the construct of Islamic Financial Literacy on Behavioral Control Perceptions is 48,556 so that the influence given by Islamic Financial Literacy on Behavioral Control Perceptions is proven to be significant. The higher the level of public Islamic financial literacy, the higher the perceived level of community behavior control over access to Islamic banking products. Logically, it can be perceived that the higher the public's literacy of Islamic finance, the easier access to Islamic banking products will be accepted and felt.

*H8: Behavioral Control Perception have a significant effect on Intention to Use Islamic Banking Products*

Based on the submission of the eighth hypothesis, it is known that the proposed H8 can be accepted. The output path coefficient shows that the T-statistical value for the construct of behavioral control perceptions of the Intention to Use Islamic Financial Products is 8.982 so that the influence given by the perceived behavioral control on the intention to use Islamic banking products is proven to be significant. The higher the perceived effect of perceived ease or difficulty on access to Islamic banking products, the more or less the intention or desire to use Islamic banking products will be. Logically, it can be perceived that the convenience felt by the public in accessing Islamic banking product services increasingly makes people intend to use Islamic banking products.

#### 4. Conclusions

The results showed that Islamic financial literacy influences awareness, public attitudes, subjective norms, and perceptions of behavioral control. The community's Islamic financial literacy needs to be improved because it influences the openness of Islamic financial insight, especially in the development of Islamic banking as one of the "breathing breaths" for the Islamic economic movement in Indonesia that helps economic recovery after the Covid-19 pandemic. In addition, the results of the study also show that awareness, subjective norms, and perceptions of behavioral control influence the intention to use Islamic banking products. Individual awareness of the existence of Islamic banking products will have a major influence on one's intention to use Islamic banking products.

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