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Factors That Influence Public Interest in Choosing Islamic Bank Financing Products

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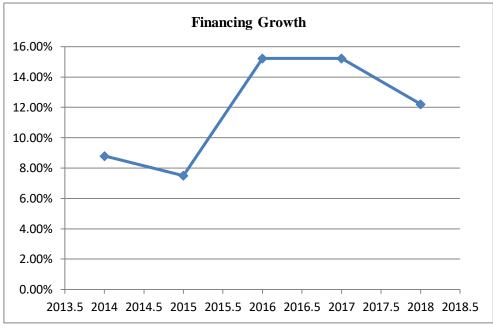
Article Info	Abstract
	This study aims to determine the effect of knowledge, attitudes, subjective norms, behavioral control, and religiosity on public interest and their impact on Islamic bank financing decisions in DKI Jakarta Province. The study's exogenous variables consist of consumption behavior, such as knowledge, attitudes, subjective norms, behavioral control, and religiosity were obtained using the SEM AMOS analysis model. While the endogenous variables, comprises of financing decision was collected by determining Public Interest. **Findings**. The result showed that knowledge and behavior control variables positively and significantly affect people's interest in using Islamic bank financing products. Attitude and religiosity variables have a positive and insignificant impact, subjective norms have a negative and insignificant effect and knowledge has a positive and significant impact. In contrast, religiosity has a significant adverse effect on choosing financing products in Islamic banks. The variable of public interest has a positive and significant impact on financing decisions. Meanwhile, the public interest variable's indirect effect cannot significantly mediate the influence of knowledge and religiosity on financing decisions.

1. Introduction

Factors such as lack of awareness and trust to advance Islamic banking slightly influence Public Interest in financing products. The occurrence of Public Interest is due to the limited operational network of Islamic banks. In addition, the experienced socialization is unable to instil a deep understanding of this institute. However, people assume that its operating system is similar to the conventional banks, which shows a lack of public Knowledge of Islamic banks' existing network.

Banking institutions are the core financial system and a place for all groups to store their assets. Its function is to collect funds from the community and then ensures the money circulates or flows back to society through credit or financing services that aids to improve people's lives. The financing channelled by Islamic banks always provides sustainable contributions and is of acceptable quality (Ikatan Banker Indonesia, 2015). Subsequently, poor or deteriorating funding quality directly impacts bank performance, such as a decline in the revenue and profit earned by Islamic banks. This further deteriorates Islamic banks' ability to channel funds and run other

businesses. The financing quality is unsuitable due to business risks and uncertainties encountered by customers that receive funding from Islamic banks. These financial risks are difficult to identify, and it tends to occur due to customers' insecurity in managing funds (fund facilities), lack of commitment in running their businesses, as well as carrying out inappropriate analysis and structure. Financial risks are directly encountered when presenting cash financing facilities, such as bank guarantees. Effective risk management is an essential component of any Islamic bank organization.

Source: ojk.go.id

Figure 1. Financing Growth

In 2018, Sharia banking financing distribution increased by 12.21% (YoY). However, a decline was encountered compared to the previous year, which encountered a growth of 15.23% (YoY). This decline was due to the banking industry's focus on consolidating to improve the quality of financing. This is evident in the improved Gross and Net non-performing funding (NPF) ratio reduced from 3.87% and 2.13% to 2.85% and 1.74%, respectively.

New strategies were developed and introduced to the Islamic banking industry to meet the increasing demand for banking services and assets (Darsono et al., 2017). Generally, the banking market demands rapid services such as unsecured loans and small-scale (micro) credit. Furthermore, a similar incident occurred in Islamic banking due to the mirroring of the target market and conventional banking products, which increased consumer financing. Therefore, a balancing effect that supports the productive sector is needed, thereby encouraging Islamic banks to use products that yield valuable assets.

Islamic financial institutions are directly involved with the community to help curb the numerous challenges and problems, including internal and external influences that often arise during development. Companies need to be aware of their wants and needs regarding products and services to attract public interest. As financial institutions, Islamic banks need to consume every product delivered. The general public understands the facilities and types of Islamic banking products, thereby attracting Public Interest to benefit from these services. Furthermore, the products and services offered need to be in accordance with the community's wants and desires. In this case, people's interest is related to religious motives and Islamic banking services' quality.

Religious motivation is described as customer's perception in terms of banking operations and products based on sharia principles (Mursid & Suhartono, 2014).

The majority of Indonesians are Muslims, however, the optimization of Islamic financial institutions as a medium for transactions and investments is yet to be maximally realized. It is related to governance, public trust, and Islamic banking performance, which the general public are unable to monitor objectively. (Huda et al., 2013). Based on the phenomenon encountered in the field, the diversity of financing products in Islamic banking is inversely proportional to the public's interest. This partly influences their lack of knowledge regarding the variety of products. It also has a weak impact on selecting Islamic banks as an investment medium. In accordance with various types of financing, people prefer to apply for Islamic banks' funding to improve their standard of living as well as develop their business activities. Additionally, the application of operational activities is also related to Islamic law and lacks banking elements.

Based on data obtained from Islamic Commercial Banks' development in Indonesia (Sharia Business Units), it is essential to review Islamic banking's growth, considering that most of the population are Muslims. However, the fact still remains that this large market share is incomparable to the number of Islamic Commercial Banks that exist to date. Moreover, whether this is caused due to the strengthening of internal factors that support Islamic commercial bank assets or by the consumption behavior towards Public Interest in choosing this finance institutes as a medium of transactions and investment, this research focuses on the influence of consumer behavior on people's part in determining Islamic bank financing products. Based on the background description, the research questions are stated as follows. Firstly, "What are the ways and knowledge of Islamic banking, Attitudes, Subjective Norms, behavioral control, and Religiosity that influences people's interest in choosing Islamic bank financing products?" Secondly, "What are the ways and manner Knowledge of Islamic banks and Religiosity influences people's decisions in choosing Islamic bank financing products?" Thirdly, "What are the effect of Public Interest in choosing financing products offered by Islamic banks?"

The consumer behavior developed by Ajzen and Fishbein is commonly called the Theory of Planned Behavior (TPB) model. This theory, which was initially called the Theory of Reasoned Action (TRA), was developed in 1967. In 1988, the existing reasoned action model was modified. The Theory of Planned Behavior (TPB) was later named to overcome the shortcomings and strengths. In accordance with the study carried out by Ajzen and Fishbein, using TRA, starting from the criticism of the theory and recognition of Attitudes that are often inappropriate, the model was unable to predict emergent behavior. Ajzen added that reasoned action intention is the main force that motivates a person to behave in a certain way according to the theoretical framework. The stronger the desire to exhibit specific behavior, the more the individual is likely to display such attitude (Huda et al., 2018).

The theory of Planned Behavior specifically links these beliefs to Attitudes. Based on this model, individuals tend to judge certain Attitudes towards a particular behavior by accessing their ideas. Furthermore, knowledge is a subjective probability that the action is expected to yield definite results (Huda et al., 2014).

There are three determinants of intention, they include attitude toward behavior, Subjective Norms, and perceived behavioral control. In general, supposing someone has a positive attitude towards an object, the individual gets the necessary support for carrying out that specific action in that environment, without encountering any obstacles. The intention is firm, therefore, the possibility of that person exhibiting the behavior is high.

Attitude is described as an existent factor in an individual to respond to certain circumstances, for example, consistently, the ability of a person to either like or dislike the

assessment of a given object. Subjective Norms are an individual's perceptions of social pressure to either indulge in or not execute an act. Personal criteria are determined and measured by a set of normative beliefs regarding significant approval or disapproval of perceived behavioral control, such as an individual's opinion in controlling specific actions and estimates including the ease or difficulty of displaying these behaviors (Andreanto, 2013; Huda et al., 2014).

Consequently, attitude is a psychological tendency displayed when evaluating certain entities based on some level of likes or dislikes. This psychological tendency is inherently present in every individual, and it is in the form of evaluation, including all assessment categories, both openly and covertly (Huda et al.,2012). Attitude is a person's positive or negative feelings towards a behavior or object. The dimensions or attributes of products or services form the principal Attitudes and beliefs of customers, including excellence, suitable lifestyle, conformity, compliance to the needs, and the desire to try these products or services (Mas' Ud, 2012).

Subjective Norms are people's perspective of the things that other individuals desire and intend to do, therefore, personal criteria consider the social influence on a person's behavior (Amalia, 2018). This norm is a measurement of the social environment's impact on behavior, which tends to deal with an individual's beliefs regarding whether the referent is relevant to the person concerned and needs to be addressed according. A person's subjective norm is obtained by an individual's views regarding each referent. Fishbein and Ajzen stated that normative understanding is a person's belief concerning the way and manner another individual or group of people wants them to behave (Arwani, 2015).

Besides, subjective Norms is described as a person's decision to use sharia banking services because of social influences. The variables include indicators of using shari'ah banking services based on referent suggestions, namely family, friends, neighbors, and religious leaders. (Darwis, 2018). The behavioral control in question is the ability of individuals to control themselves. The variables perceived in TPB (Theory of Planned Behavior) is related to individuals' opportunities and resources, called internal and external factors. Besides, internal factors include skills, abilities, information, stress, etc. On the contrary, external ones include situations and environmental factors (Yuliana, 2015).

According to Notoatmodjo, Knowledge is the ability to understand humans, and this occurs immediately someone senses a particular object. Sensing tends to occur through the human senses, namely sight, hearing, smell, taste, and touch, as much human knowledge is particularly realized through the eyes and ears. As reported in previous studies, it is evident that behavior is based on knowledge (Huda et al., 2018).

Nurlaeli (2017) further reported that knowledge is divided into 3, namely: (a) Product Knowledge is the ability to acquire various information about the product (brand, terminology, attributes or features, prices, and beliefs about the item). It includes knowledge of product characteristics or traits, benefits, and consumers' satisfaction. (b) Purchasing knowledge involves when and where to buy a product. The buying behavior includes having a store contact line, namely searching and visiting outlets. Besides, product contact involves searching for locations and taking them to the cashier. The least is transaction, also known as payment. (c) Knowledge of the products' benefits after consumption. Manufacturers need to include suggestions for applying or using a product to obtain maximum benefits and satisfaction.

Religiosity is described as the level of one's religious faith. Besides, beliefs, experiences, and behavior are qualities that show aspects of spiritual humans that live a good life on a daily basis. Moreover, commitment and determination are related to spiritual growth. There are 5 ethical dimensions of religiosity: (a) The ideological size (belief) is described as individuals' beliefs associated with their religious teachings' truth; (b) The dimension of experience is an encounter of

one's closeness to God; (c) The intellectual dimension is knowledge of the main elements in the faith; (d) The impact dimension is the effect of religious commitment and involvement on the general behavior of individuals; (e) The ritual dimension (practice) are behaviors exhibited by individuals as proof of their religious beliefs (Putri, 2012).

2.   Research Method

The population in this study was customers of Islamic banks in DKI Jakarta Province, registered at Bank BNI Syari'ah, Bank Mu'amalah, Bank Syari'ah Mandiri, Bank BRI Syari'ah, and Bank Danamon Syari'ah. Questionnaires containing 25 statement items regarding consumption behavior, interests, and respondents' decisions, namely the customers of Islamic banks in DKI Jakarta, were distributed to 130 respondents relevant to this study. The calculation is based on determining the number of samples to be utilized 5 (minimum limit) times with the number of indicators or questions to be answered. This amounted to 25 questions, the results of the sample calculation used are stated as follows (Purnomo, 2016).

The sample size used   = 5 x variable indicators
                        = 5 x 25 variable indicators
                        = 125 respondents

Based on the calculated results, the sample size of the respondents needed is relatively 125 customers. Although, 5 more, were included bringing it to a total of 130 customers of Islamic banks registered in DKI Jakarta Province. The questionnaire used was a form of internal data collection, which was further sorted using a Likert scale instrument and processed with an SEM by first entering the respondents' answers from the survey into the table format using SPSS. The evaluation of the SEM model was also analyzed to obtain and evaluate the proposed model's suitability. However, immediately after obtaining all the data processing results, it was discussed, and the conclusion was finally drawn based on the analysis.
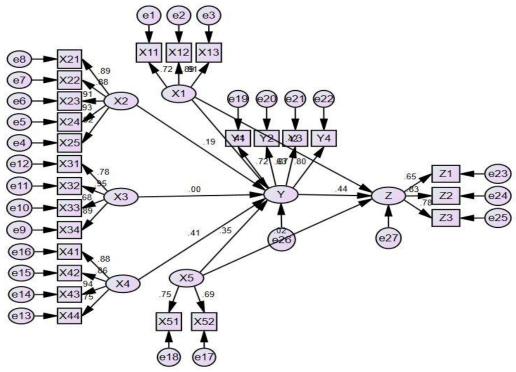
The Structural Equation Modeling (SEM) of the AMOS software package is the data analysis method used to test the models and hypotheses in this study. SEM was not used to obtain the model, rather it was used to confirm that it (measurement and structural models) was successfully formulated based on theoretical and relevant studies (Suryati, 2016). SEM is one of the most popular multivariate statistical methods that serve as an alternative methodology for analyzing non-experimental data. According to Bentler (2010), it is also a handy tool in data exploration.

SEM is used to develop several multivariate statistical analysis techniques, particularly multiple regression, path and factor analyses. It is suitable for detecting latent (unobserved) constructs in complex models involving intervening or intermediate variables. The main advantage of SEM is its ability to estimate meters in the path model while correcting the bias effect of random measurement errors. Unlike traditional multivariate analysis procedures (such as regression or path analyses) that are unable to estimate or correct measurement errors, SEM explicitly calculates these errors' variance. Regression or path analyses assume that the independent variables are entirely free of errors. When there is an error in the independent variable, the use of both methods results in severe inaccuracies, especially when the error is substantial. This kind of problem does not occur when using SEM (Huda et al., 2018).

3.   Results and Discussions

Figure 2 shows that this research model consists of 7 (seven) constructs, which include Knowledge (X1), Attitudes (X2), Subjective Norms (X3), Behavioral Control (X4), Religiosity

(X5), Community Interest (Y), and Financing Decisions (Z). Evaluation of the measurement model is a stage to test the validity and reliability of a construct.

Source: data processed (2019)

Figure 2. Path Diagram

The size of the loading factor indicates the validity of each symbol in measuring the latent variables. An index is declared valid, supposing an indicator's loading factor is decisive and significantly greater than 0.5. The results of the validity test are shown in Table 1.

Table 1. Validity Test

Variable	Indicator	Standardized Weights	Criteria	Information
Knowledge (X1)	X11	0.724	0.5	Valid
	X12	0.886	0.5	Valid
	X13	0.914	0.5	Valid
Attitude (X2)	X21	0.893	0.5	Valid
	X22	0.878	0.5	Valid
	X23	0.912	0.5	Valid
	X24	0.930	0.5	Valid
	X25	0.922	0.5	Valid
Subjective Norms (X3)	X31	0.776	0.5	Valid
	X32	0.954	0.5	Valid
	X33	0.682	0.5	Valid
	X34	0.895	0.5	Valid
Behavior Control (X4)	X41	0.881	0.5	Valid
	X42	0.857	0.5	Valid

Variable	Indicator	Standardized Weights	Criteria	Information
	X43	0.944	0.5	Valid
	X44	0.755	0.5	Valid
Religiosity(X5)	X51	0.749	0.5	Valid
	X52	0.689	0.5	Valid
Public Interest (Y)	Y1	0.723	0.5	Valid
	Y2	0.633	0.5	Valid
	Y3	0.874	0.5	Valid
	Y4	0.799	0.5	Valid
Financing Decision (Z)	Z1	0.646	0.5	Valid
	Z2	0.834	0.5	Valid
	Z3	0.781	0.5	Valid

Source: data processed (2019)

Based on Table 1, it is evident that all the indicators for measuring the variables knowledge (X_1), attitude (X_2), subjective norms (X_3), behavioral control (X_4), religiosity (X_5), community interest (Y), and financing decisions (Z) has a loading factor value greater than 0.5, therefore, it is declared valid. Construction reliability testing was performed using Cronbach's Alpha technique. The test criteria are based on the fact that assuming the Cronbach's Alpha coefficient is ≥ 0.6. It means that the construct is reliable, or the indicator obtained consistent results after measuring the variables. The summary of the results of reliability testing is shown in Table 2.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Cut Off	Information
Knowledge (X_1)	0.878	0.6	Reliable
Attitude (X_2)	0.958	0.6	Reliable
Subjective Norms (X_3)	0.892	0.6	Reliable
Behavior Control (X_4)	0.914	0.6	Reliable
Religiosity(X_5)	0.680	0.6	Reliable
Public Interest (Y)	0.899	0.6	Reliable
Financing Decision (Z)	0.826	0.6	Reliable

Source: data processed (2019)

Table 2 shows that the significant values of knowledge (X_1), attitude (X_2), subjective norms (X_3), behavioral control (X_4), religiosity (X_5), public interest (Y), and financing decisions (Z) obtained using the Cronbach's Alpha is greater than 0.6. Therefore, following the calculations obtained with the Cronbach's Alpha, all indicators that measure all variables were declared. reliable.

The feasibility test (model) determines whether the construct is appropriate (feasible). SEM analysis comprises of several test indices, namely CMIN, CMIN / DF, Comparative Fit Index (CFI), Goodness-of-Fit Index (GFI), Root Mean Square of Approximation (RMSEA), Adjusted Goodness-of-Fit Index (AGFI), Tucker Lewis Index (TLI), Normed Fit Index (NFI), Parsimonious Normal Fit Index (PNFI), and Parsimonious Goodness-of-Fit Index (PGFI). The results of the feasibility test for the model are shown in Table 3.

Table 3. The Goodness of Fit Model

Index	Goodness of Fit	Cut off Value	Information
CMIN	1.098.918	expected small	poor fit
CMIN/DF	4.100	≤ 3.00	marginal of fit
CFI	0.745	≥ 0.90	marginal of fit
GFI	0.568	≥ 0.90	poof of fit
RMSEA	0.155	≤ 0.08	marginal of fit
AGFI	0.476	≥ 0.80	poof of fit
TLI	0.714	≥ 0.90	marginal of fit
NFI	0.691	≥ 0.90	marginal of fit
PNFI	0.617	0.60 - 0.90	good of fit
PGFI	0.469	0.60 - 0.90	marginal of fit

Source: data processed (2019)

Table 3 shows that the goodness of fit is summarized with the CMIN / DF, CFI, RMSEA, TLI, NFI, PNFI, and PGFI indexes approach. Therefore the model is feasible for testing existing data. In contrast, the CMIN, GFI, and AGFI index approaches were used to determine that the model was unsuitable for existing data. Therefore before testing the theoretical hypothesis, model respecification, commonly referred to as modification of the SEM, was carried out to obtain a fit model.

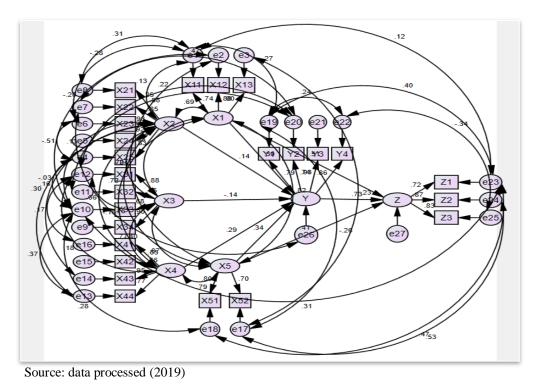Source: data processed (2019)

Figure 3. After Modification Path Diagram

Model respecification or modification involves covariance elements in the SEM based on the Modification Indices table produced with the Amos software. The covariance of the variables was taken into account. The model does not fit because the existing one was unable to explain the

data's covariance appropriately, therefore, it needs to be conducted manually. The path diagram, after modifying the model, is shown in Figure 3.

Furthermore, the results of the model feasibility test are shown in Table 4. The table shows that the fit model has ten indicators, while the marginal fit is only 4. These results indicate that the model generated in this study is fit. Based on the summary of the goodness of fit realized through the CMIN / DF, CFI, RMSEA, TLI, NFI, and PNFI index approaches, the existing models are sound. In contrast, the CMIN, GFI, AGFI, and PGFI index approaches were used to conclude that the marginal of a fit model (value close to the criterion or cut-off weight) is quite feasible for existing data. Therefore, there is a need to test the theoretical hypothesis in this study.

Table 4. The goodness of Fit Model After Modification

Index	Goodness of Fit	Cut off Value	Information
CMIN	311.895	expected small	marginal of fit
CMIN/DF	1.362	≤ 3.00	good of fit
CFI	0.975	≥ 0.90	good of fit
GFI	0.849	≥ 0.90	marginal of fit
RMSEA	0.053	≤ 0.08	good of fit
AGFI	0.785	≥ 0.80	marginal of fit
TLI	0.967	≥ 0.90	good of fit
NFI	0.912	≥ 0.90	good of fit
PNFI	0.696	0.60 - 0.90	good of fit
PGFI	0.598	0.60 - 0.90	marginal of fit

Source: data processed (2019)

Hypothesis testing is carried out to determine whether or not the exogenous variables directly influence the endogenous ones. Significance testing is obtained with the p-value. Based on the test criteria, when the p-value is below the significance level (alpha ($\alpha = 0.05$)), it implies that the exogenous variables significantly affect the endogenous ones. The results of the analysis are summarized, as shown in table 5.

Table 5. Hypothesis Testing of Direct Effects

Hypothesis	Path	Standardized Weights	Std. Error	C.R	p-value	Information
H1	X1 → Y	0.299	0.167	2.311	0.021	significant
H2	X2 → Y	0.141	0.098	1.441	0.150	not significant
H3	X3 → Y	-0.137	0.166	-0.892	0.373	not significant
H4	X4 → Y	0.290	0.114	2.631	0.009	significant
H5	X5 → Y	0.342	0.242	1.794	0.073	not significant
H6	X1 → Z	0.507	0.187	3.174	0.002	significant
H7	X5 → Z	-0.413	0.213	-2.247	0.025	significant
H8	Y → Z	0.727	0.138	4.773	0.000	significant

Source: data processed (2019)

Table 5 shows that the influence of knowledge on public interest produces a C.R (Critical Ratio) and p-value of 2,311 and 0.021, respectively. The test results show that the p-value (0.021) is < the level of significance (alpha = 0.05). This means that knowledge has a significant influence on public interest. the coefficient (standardized weights) has a positive value of 0.299, indicating

that knowledge positively affects public interest. In addition, this simply means that knowledge triggers or motivates the community's interest. The influence of attitude on public interest produces a c.r and p-value of 1.441 and 0.150, respectively. The test result showed that the p-value (0.150) is > the level of significance (alpha = 0.05). This means that attitudes has an insignificant effect on public interest. The influence of subjective norms on Public Interest produces a C.R and p-value of -0.892 and 0.373, respectively. The test result showed that the p-value (0.373) is > the level of significance (alpha = 0.05). It simply means that subjective norms has an insignificant effect on public interest.

The effect of behavior control on public interest produces a C.R and a p-value of 2,631 and 0.009, respectively. The test result showed that the p-value (0.009) is < the level of significance (alpha = 0.05). This simply means that behavior control has a significant effect on community interest. The coefficient (standardized weights) has a positive value of 0.290, indicating that behavior control positively impacts public interest. It means that behavior control triggers or enhances public interest. The effect of religiosity on public interest results in a C.R and p-value of 1.794 and 0.073, respectively. The test result showed that the p-value (0.073) is > the level of significance (alpha = 0.05). This implies that religiosity has an insignificant effect on Public Interest.

The influence of knowledge on financing decisions (Z) produces a C.R and p-value of 3.174 and 0.002, respectively. The test result showed that the p-value (0.002) is < the level of significance (alpha = 0.05). It simply means that religiosity has a significant effect on financing decisions. The coefficient (standardized weights) has a positive value of 0.507, indicating that knowledge positively impacts Financing Decisions. This means that knowledge boosts financing decision.

The effect of religiosity on financing decisions produces a C.R and p-value of -2.247 and 0.025, respectively. The test result showed that the p-value (0.025) is < the level of significance (alpha = 0.05), which means that religiosity has a significant influence on financing decisions. The coefficient (standardized weights) has a negative value of -0.413. This indicates that religiosity has a negative influence on financing decisions. It is interpreted that religious beliefs do not always influence people's decisions to select Islamic banks as investment media. This shows that the level of religiosity is unable to guarantee whether or not the public decides to conduct their financing activities in Islamic banks.

The influence of public interest on financing decisions results in a C.R and p-value of 4.773 and 0.000, respectively. The test results showed that the p-value (0.000) is < the level of significance (alpha = 0.05). It simply means that public interest has a significant influence on financing decisions. The coefficient has a positive value of 0.727, indicating that public investment positively affects financing decisions. Therefore, community interest motivates financing decision.

Mediation testing was conducted with the Sobel test. Following the test criteria, when the p-value is < the level of significance (alpha ($\alpha = 0.05$)), it simply implies that the exogenous variables indirectly have a significant influence on the endogenous ones through the mediator (intervening). The results of the analysis are summarized, as shown in Table 6.

Table 6. Hypothesis Testing of Indirect Effects

Hypothesis	Path	Indirect coefficient	Std. Error	t	p-value	Information
H9	X1 → Y → Z	0.217	0.128	1.695	0.090	Not Significant
H10	X5 → Y → Z	0.248	0.182	1.364	0.172	Not Significant

Source: data processed (2019)

Table 6 shows that the influence of knowledge on financing decisions through a mediator, namely community interest, thereby producing t statistics and p-value of 1,695 and 0.090, respectively. The test result showed that the p-value (0.090) is > the level of significance (alpha = 0.05), which means that knowledge directly influences financing decisions through public interest, which serves as a mediator. similarly, public interest mediates the impact of knowledge on financing decisions.

The effect of religiosity on financing decisions through public interest, serving as a mediator, produces t statistics and p-value of 1.364 and 0.172, respectively. The test results showed that the p-value (0.172) is < the level of significance (alpha = 0.05), and this implies that religiosity has a direct effect on financing decisions through the mediating role of the variable, community interest. Similarly, public interest mediates the influence of religiosity on financing decisions.

Hypothesis test results show that knowledge has a positive and significant effect on Public Interest. This research is consistent with the studies carried out by Huda et al. (2018) and Syahriyal (2018), which stated that knowledge has the highest score in determining public interest in Islamic banks' products. It simply means that whenever the management of Islamic banking in DKI Jakarta desires to increase the aspirations of public knowledge, this aspect needs to be a top priority because the most decisive indicators were considered in order to boost their understanding of the products and services rendered by Islamic banking.

This research is also consistent with the studies carried out by Huda et al. (2014), Farida and Mahmud (2015), as well as Nugroho et al. (2018). It was discovered that attitude had a significant effect on interest. This study reported that the respondents' attitude towards financing does not significantly influence their intention to use Islamic bank financing products. In contrast to the studies carried out by Mas' Ud (2012), Hatmawan and Widiasmara (2017), Anam (2016), and Darwis (2018), it was discovered that attitude has a positive and significant influence on interest (intention to use). Subsequently, previous studies carried out by Rustam and Rukhviyanti (2015), Cruz et al. (2015), Pratiwi et al. (2015), Irawan et al. (2016), Fatmasari and Wulandari (2016), Amalia (2018), and Wahyuningsih (2019) stated that attitude has a positive and significant effect on behavioral interest.

Conversely, this research is inconsistent with the studies carried out by Darwis (2018), Mas' Ud (2012)., Hatmawan and Widiasmara (2017), including Huda et al. (2014), which reported that Subjective Norms have a positive and significant effect on intention (intention to use). In this study, the respondents' Subjective Norms had an insignificant influence on their intention to use Islamic banks' financing products. This shows that the subjective norm level does not guarantee people's attractiveness to Islamic banks financing products.

This is consistent with the studies carried out by Hatmawan and Widiasmara (2017) and Mas' Ud (2012), which stated that perceived behavioral control of customers has a positive and significant effect on interest. This shows that the better the behavioral control, the more the desire to use Islamic bank products and services. Moreover, perceived behavioral control is related to the possessed resources and the opportunity to indulge in certain activities. Previous studies inconsistent with the research carried out by Huda et al. (2014) stated that behavioral control insignificantly affects the intention to utilize Islamic banking products and services.

This research aligns with the studies carried out by Anam (2016) and Hatmawan and Widiasmara (2017), which stated that religiosity has an insignificant effect on interest. This shows that economic rationality is still the dominant factor motivating customers to select the desired banking products. This shows that religiosity directly influences Public Interest in determining finance in Islamic banks. Customers highly religious do not automatically influence public interest

in Islamic banks because they are readily influenced by rational knowledge or understanding rather than emotional behavior when faced with financing choices. Knowledge or reasonable understanding directly affects customers' interest because funding needs to be profitable, based on a business perspective. Therefore the motive for pursuing business profits underlies customer understanding of Islamic Bank financing products.

This is consistent with the research carried out by Syahriyal's (2018) results, which stated that knowledge is influential in determining public interest in Islamic banks' products. This means that assuming the management of Islamic banking in DKI Jakarta intends to boost public knowledge aspirations. This aspect needs to be a top priority because the most decisive indicators for enhancing knowledge and understanding about Islamic banking products are considered. This is in line with the research carried out by Syahriyal (2018), which stated that interest is influential in determining people's decisions about Islamic banks' products. It simply means that assuming the management of Islamic banking in DKI Jakarta wants to enhance Public Interest, this aspect needs to be a top priority because the most strong indicators for seeking their attention and decision to select Islamic banking products are considered.

4.   Conclusion

Based on the results, knowledge and behavioral control positively and significantly affect public interest in using Islamic bank financing products. Meanwhile, attitudes and religiosity have a positive and insignificant impact on public interest. Subjective norms has a negative and negligible effect on public interest.

Knowledge has a positive and significant effect on people's decisions to select Islamic banks financing products. The higher the public's knowledge, the more it tends to motivate financing decisions. Meanwhile, religiosity has a significant and adverse effect on the decision to select financing products. Public interest has a positive and significant impact on financing decisions. However, the open aspect is unable to significantly mediate the influence of knowledge and religiosity on financing decisions. This research suggests the following. Firstly, to raise awareness of the Muslim community in order to advance Islamic banking, involves the need to choose Syariah banks as a medium for transactions and investment. Secondly, the results showed that knowledge significantly influences people's decisions in determining Islamic bank financing products. Therefore it is necessary to increase public knowledge of existing products and systems.

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