

Antecedents and Consequences of Intention to Become a Customer: A Case Study of Islamic Banks in Indonesia

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Received: December 20, 2020 Revised: March 07, 2021 Accepted: March 15, 2021

Abstract

The aim of the study was to examine the effect of trust, awareness, attitude, subjective norms, and behavioural control on intention and examine the mediating role of trust in the relationship between awareness and attitude. The population was Muslims in Bali Province, with a sample of 150 respondents. Quantitative analysis is used based on multivariate analysis using the SEM model with a variance-based PLS. The results are as follows: (1) knowledge has a significant positive effect on attitude. (2) Awareness has no significant effect on attitude. (3) Awareness has a significant positive effect on trust. (4) Trust has a significant positive effect on attitude. (5) Attitude has no significant effect on intention. (6) Subjective norm has a significant positive effect on intention. (7) Behaviour control has a significant positive effect on intention. (8) The role of trust is a conscious mediation that impacts attitude. The study provides insight into Islamic bank managers to meet prospective customers' expectations and identify their intention to become customers through managing trust, awareness, attitude, subjective norms, behavioural control, and intention in one unified whole as internal resource. This study enriches empirical evidence on the Theory of Planned Behaviour, which examines knowledge, awareness, and belief.

Keywords: Attitude, Behaviour Control, Knowledge, Subjective Norms, Trust

JEL Classification Code: E310, E370, E710

1. Introduction

In the last 29 years, banking customers in Indonesia have been faced with two systems: conventional and sharia banking. The two banking systems have fundamental differences in their operational processes. Islamic banking, also referred to as Islamic finance or shariah-compliant finance, refers to finance or banking activities that adhere

to shariah (Islamic law). Although Islamic commercial banks have many products similar to those offered by conventional banks, the two entities differ conceptually. One key difference is that conventional banks earn their money by charging interest and fees for services, whereas Islamic banks earn their money by profit and loss sharing, trading, leasing, charging fees for services rendered, and using other sharia contracts of exchange (Islam & Bhuiyan, 2021).

As of October 2020, Islamic banking's total assets were recorded at Rp. 375,157 billion, and Islamic banking assets were only 4.14% of the total banking assets, while conventional banking assets reached Rp. 8,692,631 billion (Indonesia Financial Service Authority, 2020). The comparison of Islamic banks' assets with national conventional banks is shown in Table 1.

Table 2 shows the Indonesian population according to religion embraced.

From the Islamic banking business gap, insight into intention is sought from previous empirical studies that offer factors of knowledge, awareness, trust, attitude, subjective norms, and behavioral control as intention constructs. Furthermore, the result of awareness and attitude

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Table 1: Comparison of Islamic Banks Assets with National Conventional Banks

Year	Conventional Bank	Islamic Bank	Percentage of Islamic Banks compared with Conventional Banks
	(Rp. Billion)		
2020	8,692,631	375,157	4.14%
2019	8,212,586	350,364	4.09%
2018	7,751,621	316,691	3.93%
2017	7,009,609	288,025	3.95%

Source: Indonesia Financial Service Authority (2020).

Table 2: Indonesian Population According to Religion Embraced

No	Religion	Total Population	Percentage
1	Islam	207,176,162	87.18
2	Christian	16,528,513	6.96
3	Catholic	6,907,873	2.91
4	Hindu	4,012,116	1.69
5	Buddha	1,703,254	0.72
6	Khong Hu Chu	117,091	0.05
7	Others (stream of belief)	299,617	0.13
8	Missed	139,582	0.06
9	No recorded religion	757,118	0.32
Total		237,661,326	100

Source: Ministry of Trade (2013).

is inconsistent. Studying further about the existence of a mediating variable is interesting. In this study, trust as a mediating variable is examined. Trust has been used as a filler of research gap results because it involves having the willingness to depend on and believe in other parties that affect long-term relationships between individuals and between organizations (Sumarwan, 2011).

Wahyuni (2012) determined the factors that influence the behavior of the Muslim community to use the Islamic banking services in Surakarta. The results showed that attitude has a very significant influence. Alamsyah (2012) stated that Indonesia should become the pioneer and give direction for the Islamic finance development because of its various potentials, including having abundant resources that can be used as the basis for transactions in the Islamic financial industry. However, many Muslim leaders in Indonesia do

not believe that commercial interest is prohibited in the Islamic sharia system; thus, Indonesia is late in using the Islamic banking system despite having the largest Muslim population (Panorama, 2014).

Cheung et al. (2009) conveyed the knowledge of the most important factors affecting an individual's ability to process information about products and services. This information is related to facts, procedures, concepts, interpretations, ideas, observations, and judgments in individuals' minds about products or services. Furthermore, this attitude is defined as a combined representation of feelings, preoccupations, thoughts, and considerations given to a particular problem or task. Several researchers have examined the relationship between knowledge and attitude (Zolait & Sulaiman, 2017; Mohammed & Ortmann, 2005; Wang et al., 2011) found that knowledge has a significant effect on attitude.

Jamshidi and Hussin (2016) attempted to understand the important patronage factors of the Islamic credit card as a new e-commerce banking service that is essential for bankers and users. The findings of the current study showed that perceived usefulness is an important factor affecting people's intention to use Islamic credit cards. Consequently, managers need to first ensure that the Islamic credit card and its services are technically sound and work appropriately. The focus should be on promoting the speed, efficiency, and effectiveness of this new product. Previous research has documented a significant relationship between knowledge and intention (Mohammed & Ortmann, 2005; Zolait & Sulaiman, 2017; Husin & Ab Rahman, 2016).

Goles et al. (2008) proved that awareness does not significantly influence attitude. Likewise, Dupin-Bryant (2010) stated that awareness is not an antecedent of attitude and it does not significantly affect attitude. The relationship of consciousness, to a large extent, indirectly affects trust. Buttner and Lowe (2015) examined the relationship between awareness and trust. The results of this study proved that awareness had a significant positive effect on trust. Ali et al. (2018) conducted a study to determine the relationship between awareness and attitude. This study found a positive and significant relationship between awareness and attitude. Kaakeh et al. (2019) stated a positive and significant relationship between awareness and attitude. Ali et al. (2017) obtained results regarding the factors that influence intention, which indicate that attitude is not a significant predictor of intention to choose Islamic bank financing.

Heuvel et al. (2017) stated that trust does not significantly influence attitude, and attitude does not significantly affect intention. Amalia et al. (2019) stated that attitude towards Islamic banks has a significant positive effect on the intention to become customers of Islamic commercial banks. That is, prospective customers must have assessed the objectives of Islamic banks to have the intention to become customers of Islamic banks. Furthermore, Rahman et al. (2016) revealed

that subjective attitudes and norms had no significant effect on the intention to use the Islamic micro-investment model.

Xu et al. (2019) examined an environmentally friendly car purchase intention model. Attitude has been proven to have a significant positive effect on intention. Subjective norm has a significant positive effect on intention, whereas perceptions of behavior control have no significant effect on intention. Lujja et al. (2016) stated that subjective norms had no significant effect on the intention to choose Islamic banking in Uganda.

Rahman et al. (2016) and Aertsens et al. (2011) stated a rebuttal to the literature, stating that knowledge has a positive and significant relationship with attitude. The results of this study indicated that knowledge has no significant effect on attitude. Albashir et al. (2018) refuted the literature, which states that consumer attitude is positively and significantly related to intention. The results obtained in this study showed that the relationship between attitude and intention has no significant effect. Fauzi et al. (2018) showed that attitude has a significant positive effect on intention, perception of behavior control has a significant positive effect on intention, whereas subjective norms have no significant effect on intention. Aziz et al. (2019) stated that trust and knowledge could influence consumer attitudes towards Islamic products to encourage consumers to use Islamic banking products.

Alsaleh et al. (2019) proved that trust has a significant positive effect on attitude. Husin and Ab Rahman (2016) examined the relationship between awareness and attitude and found that awareness significantly affects Islamic insurance attitude. Saibaba and Murthy (2013) showed that the awareness factor has a significant effect on customer trust. Kim and Kang (2012) stated that trust has a significant effect on the intention to use smartphone banking. Husin and Ab Rahman (2016) found that behavior control factors significantly affect intention to use Islamic insurance.

Based on existing business issues, people have low intention to become customers of Islamic commercial banks. Differences in the results of the above research provide the following research motivation: (a) examining existing business issues (b) examining differences in the results of research on the influence of awareness on the intention to become a customer of Islamic commercial banks by including the mediating variables of trust on attitude and intention (c) developing a research model to make it more comprehensive and (d) testing trust as a mediation of the relationship between awareness and attitude.

2. Literature Review

The Theory of Reasoned Action (TRA) suggests that a person's behavior is determined by their intention to perform the behavior and that this intention is, in turn,

a function of their attitude toward the behavior and subjective norms. Attitude is an individual's positive or negative evaluation of certain behaviors. Subjective norms are determined by the perceived social pressure from others for an individual to behave in a certain manner and their motivation to comply with those people's views (Ajzen, 1991). This norm is different from the research results by Kim and Kang (2012) who stated that subjective norms and attitudes positively impact behavioral intention. Likewise, research results showed that the application of reasoned action theory using attitude factors and subjective norms play a role in positively influencing an individual intention to behave (Reni & Ahmad, 2016; Rustiarini & Sunarsih, 2017). However, with the development of the planned behavior theory, Ajzen and Fishbein (2005) added one factor that determines intention: perceived behavioral control. Perceived behavioral control is defined as the perception of the difficulty of enacting a behavior (Ajzen & Fishbein, 2005).

According to Ajzen (1991), PCB refers to the individual's perception of how easy or difficult bringing up behavior and is assumed to respond to past experiences and anticipated obstacles. According to Ajzen and Fishbein (2005), these three factors, namely, attitudes, subjective norms, and perceived behavioral control, can predict an individual's intention to perform certain behaviors. Perceived behavioral control determines intention. Perceived behavioral control refers to a person's perception of the ease or difficulty of performing the behavior of interest. Perceived behavioral control varies across situations and actions, which results in a person having varying perceptions of behavioral control depending on the situation. (Ajzen & Fishbein, 2005). According to Ajzen and Fishbein (2005), perceived behavioral control refers to people's perceptions of their ability to perform a given behavior. According to Ajzen and Fishbein (2005), attitude, subjective norm, and perceived behavioral control form a behavioral intention, which is the immediate antecedent of behavior. Changes in intention and actual behavior are dependent upon changes in attitude, subjective norms, and perceived behavioral control. Realistic perceived interventions must be predicated upon a thorough assessment of perceived behavioral control as well as attitudes and subjective norm.

The intention is a decision component in an individual and refers to the desire to perform a specific behavior. Ajzen (1991) defined intention as individual readiness to purchase a particular product. It is the extent to which an individual is willing to try and exert effort to perform a behavior. In other words, the intention is the probability that someone will perform a specific behavior. Thus, behavioral intentions lead to actual behavior (Fishbein et al., 1980). Davis (1993) stated that attitudes are influenced by perceived convenience and perceived usefulness.

Tung (2011) stated that individuals' subjective norms are social pressure felt by individuals when they do not carry out behaviors. Mahyarni (2013) stated that subjective norms are one's expectations of other people doing or not doing specific behavior. These feelings are subjective and thus called subjective norms. Behavior control is the perception of ease or difficulty in performing the behavior (Wann-Yih et al., 2020). Nguyen et al. (2014) suggested that trust has significant effects on both attitude and behavioral intention to use e-banking. The perceived usefulness has a positive significant impact on trust, attitude towards using e-banking, and the behavioral intention to use it. The perceived ease of use has a positive, significant effect on trust and perceived usefulness. However, perceived ease of use does not have a significant effect on the attitude towards using e-banking. Attitude towards using e-banking has a positive impact on the behavioral intention to use e-banking. According to Ajzen and Cote (2008), behavior control is a perception of the strength of the factors that make taking action more straightforward or more difficult.

According to Cheung et al. (2009), prior knowledge is one of the most critical factors affecting an individual's ability to process information about products and services. This information is related to facts, procedures, concepts, interpretations, ideas, observations, and judgments in an individual's mind about a product or service. Trust is the willingness to depend on and trust other parties that affect long-term relationships between individuals and between organizations. Moorman et al. (1993) stated that trust is defined as a party's willingness to depend on a trusted business partner. Kaakeh et al. (2019) defined awareness as an understanding of the concept of sharia banking products and services such that it encourages determining attitude towards a sharia banking product. Husin and Ab Rahman (2016) stated that awareness and knowledge influence the decision to deal with sharia insurance. In summary, the conceptual framework of this research is as follow (see Figure 1):

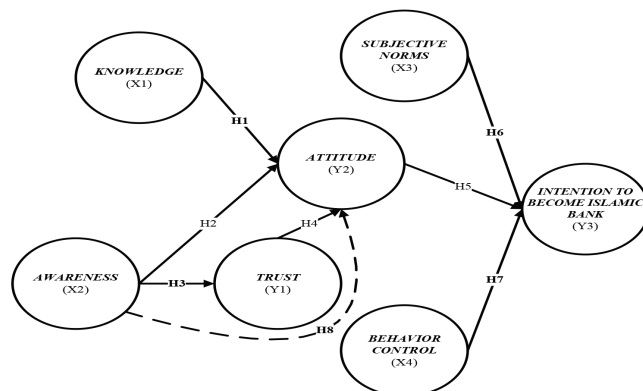


Figure 1: Research Conceptual Framework

2.1. Influence of Knowledge on Attitude

Before deciding to buy products and services, individuals usually build knowledge or information about the offered products. This set of cognitions is known as prior knowledge. According to Cheung et al. (2009), prior knowledge is one of the most important factors affecting an individual's ability to process information about products and services. Rahman et al. (2015) found that knowledge does not have a significant effect on attitude. The study also provided a rebuttal to the literature which stated that knowledge has a positive and significant relationship with attitude (Aertsens et al., 2011), that is, knowledge in determining consumer attitude towards objects or products is still being debated upon. Previous research has stated a significant relationship between knowledge about attitudes and intentions (Mohammed & Ortmann, 2005; Zolait & Sulaiman, 2017; Wang et al., 2011; Husin & Ab Rahman, 2016).

***H1:** Knowledge has a significant positive effect on attitude.*

2.2. The Effect of Awareness on Attitude

Dinev and Hu (2007) presented the results of a study of user behavioral intention toward protective technologies based on the framework of the theory of planned behavior. They found that awareness of the threats posed by negative technologies is a strong predictor of user behavioral intention toward the use of protective technologies. Likewise, Saibaba and Murthy (2013) stated that awareness is an essential factor in determining customer attitudes towards Internet banking services because it affects customer attitudes towards the benefits of the Internet banking service system. Ali et al. (2018) found a positive and significant relationship with the awareness of attitudes. Kaakeh et al. (2019) found a positive and significant relationship between awareness and attitude. Thus, the following hypothesis was developed:

***H2:** Awareness has a significant positive effect on attitude.*

2.3. Influence of Awareness on Beliefs

Yoon (2002) showed that awareness has a significant relationship with website trustworthiness. Similarly, Saibaba and Murthy (2013) found that awareness is an essential factor in determining customer perceptions of Internet banking services because it affects customer perceptions of system benefits, the complexity involved, positive opinions, and beliefs. Dib and Alhaddad (2014) also found that brand awareness has a significant positive effect on brand trust in

the mobile market. Furthermore, Huang and Wonglorsaichon (2015) established that brand awareness is positively related to brand trust. Mudzakkir and Nurfarida (2015) realized that the exogenous variable awareness significantly affects brand trust. Buttner and Lowe (2015) examined the relationship between awareness and trust and proved that awareness significantly affects trust. Thus, the following hypothesis was developed:

H3: *Awareness has a significant positive effect on trust.*

2.4. Effect of Trust on Attitudes

George (2004) examined the relationship between trust and attitude and found that trust significantly affects consumer attitudes towards purchasing Internet services. Likewise, Limbu et al. (2012) found the role of trust in increasing consumer attitudes towards websites. Nguyen et al. (2014), Aziz et al. (2019), and Alsaleh et al. (2019) stated that trust positively impacts attitude towards the use of electronic banking. In the public sector, trust is a mandate given by the citizens to provide goods and services available for the public, legal protection, and an efficient system (Nurkholis et al., 2020). In contrast, Fauzi et al. (2018) stated that trust has no significant effect on attitudes. Therefore, the following hypothesis is developed:

H4: *Trust has a significant positive effect on attitude.*

2.5. Effect of Attitude on Intention

Wahyuni (2012) found that a positive attitude positively impacts the intention to use Islamic banking products. Likewise, Abduh and Abdul Razak (2012) showed that customer intentions are influenced by the attitude to use home financing in Islamic banks. Furthermore, Takele and Sira (2013) and Nguyen and Nguyen (2020) found that attitude significantly affects using electronic banking service channels. Moreover, Ali and Chin-Hong (2015) found that attitude factors significantly impact the intention to use Islamic home financing in Islamic commercial banks in Pakistan. Likewise, Abd Rahman et al. (2015), Husin and Ab Rahman (2016), Dezdard (2017), and Albashir et al. (2018) found that attitude is the most significant factor affecting user intention to adopt green information technology. Thus, the following hypothesis is developed:

H5: *Attitude has a significant positive effect on intention.*

2.6. Influence of Subjective Norms on Intention

Takele and Sira (2013) found that subjective norms significantly affect user intention to use electronic banking

service channels. Ali and Chin-Hong (2015) and Ali et al. (2017) found that subjective norm factors significantly impact intention to use Islamic home financing and credit cards at Islamic commercial banks in Pakistan. Reni and Ahmad (2016) found that subjective norms showed a direct and significant impact on intention. Finally, Dezdard (2017) found that subjective norms significantly affect intention to use green information technology. In contrast to previous results, Fauzi et al. (2018) stated that subjective norms have no significant effect on intention. Therefore, the following hypothesis is developed:

H6: *Subjective norms have a significant positive effect on intention.*

2.7. Effect of Behaviour Control on Intention

Takele and Sira (2013) found that perceived behavioral control significantly affects user intention to use electronic banking service channels. Similarly, Jalilvand et al. (2014) found that controlling one's behavior determines one's intention to use banking services. Ali and Chin-Hong (2015) and Husin and Ab Rahman (2016) found that perceived behavioral control factors significantly impact intention. Dezdard (2017) found that perceived behavioral control has a significant effect on the intention to use green information technology. Fauzi et al. (2018) conducted a study in Malaysia and showed that the perception of behavior control has a significant positive effect on intention. Therefore, the hypothesis is developed as follows:

H7: *Behavioural control has a significant positive effect on intention.*

2.8. Trust Mediates the Influence of Awareness on Attitudes

Ali et al. (2018) and Kaakeh et al. (2019) found a significant positive relationship between awareness and attitude. Similarly, Dib and Alhaddad (2014) found that brand awareness has a significant positive effect on brand trust in the mobile phone market. George (2004) found that trust has a significant effect on consumer attitudes towards purchasing Internet services. Likewise, Limbu et al. (2012) found the role of trust in increasing consumer attitudes towards websites. Nguyen et al. (2014) found that trust positively impacts attitudes towards the use of electronic banking. Shankar and Jebarajakirthy (2019) and Van et al. (2020) stated that trust acts as a mediator. Thus, the following hypothesis is developed:

H8: *Trust mediates the effect of awareness on attitudes.*

3. Research Methodology

This research was conducted on the Muslim population in Bali Provinces. The purpose of this study is to examine and explain the relationship of knowledge, awareness of beliefs and attitudes, and the relationship of attitudes, subjective norms, and behavioral control against intentions in direct and indirect relationships. According to the Ministry of Bali Province, the Muslim population in Bali Province is 520,244. The number of sample frames was calculated. The recommended sample size is between 100 and 200 or 5 to 10 times the number of model indicators (Solimun, 2002). The total sample frame of 150 respondents was then calculated by using a purposive sampling technique. Furthermore, the data were analyzed using Smart PLS 3.0 software.

4. Results

The analysis using Smart PLS 3.0 can be summarised as follows: (1) Knowledge has a significant positive effect on attitude. (2) Awareness has no significant effect on attitude. (3) Awareness has a significant positive effect on trust. (4) Trust has a significant positive effect on attitudes and (5) has no significant effect on intention. (6) Subjective norms have a significant positive effect on intention. (7) Behaviour control has a significant positive effect on intention. (8) Trust fully mediates the relationship between awareness and attitude (see Tables 3, 4 and 5).

The results of the direct effect test based on the inner model path in the partial least square (PLS) of the seven hypotheses indicate five (5) significant positive variable relationships and two (2) insignificant variable relationships. Each variable can be explained as follows (see Tables 6 and 7; Figures 2 and 3):

Table 3: Reliability and Convergent Validity

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Trust	0.973	0.980	0.926
Awareness	0.957	0.969	0.887
Behaviour control	0.959	0.973	0.924
Intention	0.967	0.975	0.885
Subjective Norm	0.966	0.975	0.908
Knowledge	0.960	0.974	0.926
Attitude	0.982	0.985	0.902

- (1) The results of the analysis of the inner model path coefficient in PLS show a direct influence of knowledge on attitude with a positive path coefficient value of 0.514 and a p -value of 0.000. Given that the p -value of 0.000 is smaller than 0.05 ($0.000 < 0.05$), the evidence is sufficient to accept H1, that is, knowledge has a significant positive effect on attitude. Thus, H1 is accepted.
- (2) The results of the analysis of the inner model path coefficient in PLS show a direct influence of awareness on attitude with a positive path coefficient value of 0.018 and a p -value of 0.864. Given that the p -value of 0.864 is more significant than 0.05 ($0.864 > 0.05$), the empirical evidence is not enough to accept H2, that is, awareness has a significant positive effect on attitude. Thus, H2 is rejected, that is, awareness will not affect good or bad attitudes.
- (3) The results of the analysis of the inner model path coefficient in PLS show a direct influence of awareness on trust with a positive path coefficient value of 0.789 and a p -value of 0.000. Given that the p -value of 0.000 is smaller than 0.05 ($0.000 < 0.05$), empirical evidence is sufficient to accept H3, that is, awareness has a significant positive effect on trust. Thus, H3 is accepted.
- (4) The positive path coefficient indicates that the direct effects of the two are unidirectional. That is, the better the awareness, the better the trust, and vice versa, and the lower the awareness, the lower the trust. The results of the analysis of the inner model path coefficient in PLS show a direct influence of trust on attitudes with a positive path coefficient value of 0.421 and a p -value of 0.000. Given that the p -value of 0.000 is smaller than 0.05 ($0.000 < 0.05$), empirical evidence is sufficient to accept H4, that is, trust has a significant positive effect on attitude. Therefore, H4 is accepted.
- (5) The results of the analysis of the inner model path coefficient in the PLS show a direct influence of attitude on intention with a positive path coefficient value of 0.203 and a p -value of 0.183. Given that the p -value of 0.183 is greater than 0.05 ($0.183 > 0.05$), empirical evidence is not enough to accept H5, that is, attitude has a significant positive effect on intention. Thus, H5 is rejected, meaning that attitude will not affect good or bad intention.
- (6) The results of the analysis of the inner model path coefficient in PLS show a direct influence of the subjective norm variable on intention with a positive path coefficient value of 0.304 and a p -value of 0.002. Given that the p -value of 0.002 is smaller than 0.05 ($0.002 < 0.05$), empirical evidence is sufficient to accept H6, that is, subjective norms have a significant positive effect on intention. Thus, H6 is accepted.

Table 4: Loading Factors of Construct

	Knowledge	Awareness	Trust	Attitude	Subjective Norm	Behaviour Control	Intention
X1.1	0.957						
X1.2	0.956						
X1.3	0.973						
X2.1		0.913					
X2.2		0.978					
X2.3		0.952					
X2.4		0.923					
X3.1					0.958		
X3.2					0.942		
X3.3					0.956		
X3.4					0.956		
X4.1						0.974	
X4.2						0.974	
X4.3						0.936	
Y1.1			0.935				
Y1.2			0.977				
Y1.3			0.977				
Y1.4			0.960				
Y2.1				0.951			
Y2.2				0.956			
Y2.3				0.962			
Y2.4				0.962			
Y2.5				0.943			
Y2.6				0.928			
Y2.7				0.945			
Y3.1							0.919
Y3.2							0.942
Y3.3							0.933
Y3.4							0.971
Y3.5							0.937

Table 5: Discriminant Validity

Variable	Trust	Awareness	Behavior control	Intention	Subjective Norm	Knowledge	Attitude
Trust	0.962						
Awareness	0.789	0.942					
Behaviour control	0.750	0.827	0.961				
Intention	0.767	0.813	0.885	0.941			
Subjective norm	0.738	0.784	0.813	0.855	0.953		
Knowledge	0.778	0.924	0.794	0.780	0.803	0.962	
Attitude	0.835	0.825	0.862	0.864	0.859	0.858	0.950

Table 6: Regression and Data Analysis

Variable	Original Sample (O)	T Statistics	P Values
Trust → Attitude	0.421	4.904	0.000
Awareness → Trust	0.789	19.248	0.000
Awareness → Attitude	0.018	0.171	0.864
Behaviour control → Intention	0.464	3.968	0.000
Subjective Norm → Attitude	0.304	3.184	0.002
Knowledge → Attitude	0.514	4.714	0.000
Attitude → Intention	0.203	1.335	0.183

- (7) The results of the analysis of the inner model path coefficient in the PLS show a direct influence of the behavior control variable on intention with a positive path coefficient value of 0.464 and a *p*-value of 0.000. Given that the *p*-value of 0.000 is smaller than 0.05 ($0.000 < 0.05$), empirical evidence is sufficient to accept H7, that is, control behavior has a significant positive effect on intention. Thus, H7 is accepted.
- (8) The VAF analysis results were used to determine whether trust can fully, partially, or not mediate the relationship between awareness and attitude. The VAF result is 0.948. Based on the established criteria (Chin, 1998; Arsawan et al., 2021) the VAF value of < 0.20 indicates no mediation, 0.20–0.80 is partial mediation, and > 0.80 is complete mediation. Given that the value is greater than 0.8 (> 0.80), empirical evidence is sufficient to accept H8 that belief mediates the effect of awareness on attitudes. Thus, H8 accepted.

5. Discussion

5.1. Influence of Knowledge on Attitudes

The results of this study found that knowledge has a significant positive effect on attitude. The magnitude of the influence of knowledge on attitude is 42.1%, meaning that the better the application of knowledge, the more attitude will increase. Thus, knowledge becomes the spirit of how a prospective Islamic bank customer determines attitude towards Islamic banks such that knowledge is part of attitude. The reason is that knowledge is constructed by indicators of product knowledge, legal knowledge, and operational knowledge in Islamic banks to be considered by prospective customers of Islamic banks to determine their attitude. This finding is consistent with the results of Cheung et al. (2009), Mohammed and Ortmann (2005), Wang et al. (2011), Husin and Ab Rahman (2016), Zolait and Sulaiman (2017), and Aziz et al. (2019) that knowledge is one of the most critical factors affecting attitude, namely, negative and positive evaluation, which is influenced by incoming information and can be described by prospective Islamic bank customers into a competitive advantage. On the other hand, the result of the present study contrast Rahman et al. (2015) who stated that knowledge does not affect attitude.

5.2. Influence of Awareness on Attitudes

The results of this study found that awareness had no significant positive effect on attitudes. The magnitude of the influence of awareness on attitudes is 1.8%. Empirical data has not supported the relationship between these two variables. The relationship that occurs is just coincidental or not real, indicating that awareness cannot explain variations in the changes in attitudes of prospective customers of Islamic banks in Bali. This finding shows that awareness is constructed by indicators of differences in bank systems, product features, and benefits. Prospective customers of Islamic banks do not consider instruments used in products and promotions on banking to determine their attitude.

Table 7: Indirect Effect Testing for Awareness of Attitudes through Trust Based on Variance Accounted For (VAF)

Relationship Between Variables		Through	VAF	Mediation Information
Independent	Dependent			
Awareness (X1)	Attitude (Y2)	Trust (Y1)	0.948	Full

Source: Primary Data Processed.

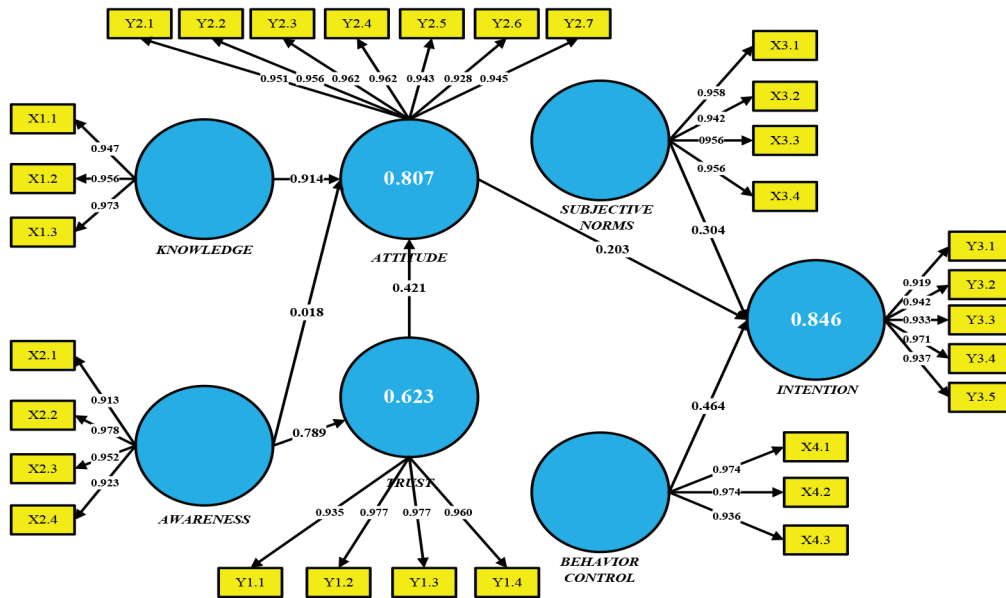


Figure 2: Output Result of Structural Model

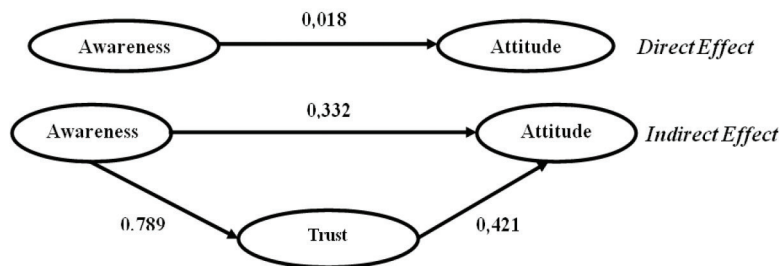


Figure 3: Direct and Indirect Effect Awareness of Attitudes through Trust

This finding follows Goles et al. (2008) results in their research proving the relationship of awareness with attitudes regarding software duplication. Awareness was found not significantly to influence attitude. Similarly, Dupin-Bryant (2010) investigated whether awareness is an antecedent of attitude and found that awareness is not an antecedent of attitude or awareness does not significantly affect attitude. In contrast to the results of this study, Jalilvand et al. (2014),

Husin and Ab Rahman (2016), Ali et al. (2018), and Kaakeh et al. (2019) showed a significant positive relationship between awareness and attitude.

5.3. Influence of Awareness on Trust

This study found a significant positive effect of awareness on trust. The magnitude of the influence of awareness

on trust is 78.9%, meaning that the better the awareness of prospective customers towards Islamic banks further increases prospective customers' confidence in Islamic banks. Therefore, awareness is constructed by indicators of differences in bank systems. Prospective customers of Islamic banks consider product features and benefits, instruments used in products, and banking promotions to determine prospective customers' trust in Islamic banks in Bali. This finding agrees with the results of Saibaba and Murthy (2013) and Buttner and Lowe (2015) who stated that awareness has a significant positive effect on trust.

5.4. Effect of Trust on Attitude

This study found a significant positive effect of trust on attitudes. The magnitude of the influence of trust on attitudes is 42.1%, which means that the high trust of prospective customers in Islamic banks increases prospective customers' attitudes towards Islamic banks. Therefore, trust is constructed by indicators of honesty, customer care, trustworthiness, and predictability in Islamic banking products that prospective customers of Islamic banks consider to determine their attitude. Therefore, the findings agree with Aziz et al. (2019) and Alsaleh et al. (2019), who found a positive and significant relationship between beliefs and attitudes towards Islamic products. In contrast to the results of this study, Heuvel et al. (2017) and Fauzi et al. (2018) stated that their results indicated that trust has no significant effect on attitude.

5.5. Influence of Attitude on Intention

This study found that attitude has no significant positive effect on intention. The magnitude of the influence of attitude on intention was 20.2%. The relationship between these two variables has not been supported by empirical data such that the relationship is just coincidental or not real. Therefore, the attitude of not being able to explain variations in intention changes and improves. Therefore, indicators of good ideas, relevant and practical ideas, benefits, best assessments, self-actualization, and positive assessments are not considered by prospective customers of Islamic banks to determine their intentions. The results of this study are in line with the results of Ali and Chin-Hong (2015), Albashir et al. (2018), and Amalia et al. (2019), who stated that attitude has a positive but not significant effect on customer intention to choose Islamic bank financing. Ali et al. (2017), Rahman et al. (2016), and Farah (2017) stated that attitude has a significant positive effect on intention.

5.6. Influence of Subjective Norms on Intention

This study found a significant positive influence of subjective norms on intention. The magnitude of the

influence of subjective norms on intention was 30.4%, meaning that prospective customers' good subjective norms towards Islamic banks would further increase the prospect's intention to become Islamic banks' customers. Therefore, subjective norm variables are constructed by the influence of family, friends, influential people, and public opinion, which are considered by prospective customers of Islamic banks when determining their intentions. The higher the subjective norm, the higher the intention to become a customer of the Islamic Bank in Bali. The results of this study are in line with the results of Husin and Ab Rahman (2016), Farah (2017), Reni and Ahmad (2016), Albashir et al. (2018), and Xu et al. (2019), who stated that subjective norms have a significant effect on intention. In contrast to the results of this study, Rahman et al. (2016) and Lujja et al. (2016) stated that subjective norms had no significant effect on intention.

5.7. Effect of Behaviour Control on Intention

This study found a significant positive effect of behavior control on intention. The influence of behavior control on intention is 30.4%, meaning that high behavior control increases intention. Therefore, behavioral control is constructed by conscious action, understanding decisions, and the knowledge to act in consideration of prospective Islamic bank customers when determining intentions. The better the behavior control, the higher the intention to become an Islamic Bank customer in Bali. The results of this study are in line with the results of Reni and Ahmad (2016). Albashir et al. (2018) showed that subjective norms had a significant effect on intention. In contrast to this study's results, Xu et al. (2019) proved that behavior control had no significant effect on intention.

5.8. Trust as A Mediator of Patience with Attitude

This study found that trust successfully mediates the relationship between awareness and attitude. The magnitude of the influence of awareness on attitude has a direct effect value of 1.8%. The results indicate that awareness does not have a significant effect on attitudes. After being mediated by trust, an indirect effect value of 33.2% indicates that awareness has a significant effect on attitude after being mediated by trust. The VAF is 0.948. Given these results, trust is considered to fulfill its role as a full mediator. Therefore, the higher the awareness of prospective customers for Islamic banks, the better the attitude with the role of trust mediation. Thus, the results of this study support the research results of Jalilvand et al. (2014), Husin and Ab Rahman (2016), Ali et al. (2018), and Kaakeh et al. (2019), who stated that awareness has a positive and significant effect on attitudes. In contrast to the results of this study, the results of research by Goles et al. (2008) and Dupin-Bryant (2010) revealed that

awareness does not significantly influence attitude, proving Shankar and Jebarajakirthy (2019) and Van et al. (2020) that trust acts as a mediation.

6. Conclusion

The analysis results and discussion have been carried out in the previous section. Objectives and knowledge have a significant positive effect on attitude, awareness has no significant effect on attitudes, awareness has a significant positive effect on trust, and trust has a significant positive effect on attitudes. Attitude has no significant effect on intention, the subjective norm has a significant positive effect on intention, behavior control has a significant positive effect on intention, and trust can fully mediate awareness influence on the attitude of prospective customers of Islamic banks in Bali Province.

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