

## An Analysis on The Influence of Attitude and Usage Ease towards Saving Interest at Shariah Bank in Riau Province

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### Abstract

In recent years, Indonesian Islamic banks have continued to improve their performance and produce increasing profits. According to data from the Financial Services Authority for 2021, the Islamic banking industry in Indonesia has 233 institutions at the end of December. Though it is excellent, it still needs to be improved since the number of Indonesians who choose non-sharia banks lags far behind. The market potential in Riau and the Riau Archipelago is fairly substantial given that the majority of the population is Muslim. Total assets increased by 52.42%, while total deposits increased by 74.64%. The figure is the second highest in northern Sumatra, after Nangroe Aceh Darussalam. The hypothesis on the direct path effect coefficient between Attitude and Ease of Use variables is being tested. The following structural model (inner model) shows the results of the direct effect: In testing the First Hypothesis (H1) with a significant value of  $0.000 < 0.05$  or below 5%, it is concluded that the positive path coefficient value indicates that attitude has a significant positive effect on Saving Interest. The first hypothesis is accepted based on the test results. The significant value achieved in testing the Second Hypothesis (H2) is  $0.000 < 0.05$  or less than 5%, indicating that the positive path coefficient value implies that Ease of Use has a significant positive effect on Saving Interest. The second hypothesis is accepted based on the test results.

**Keywords:** Ease of Use, Attitude, Saving Interest, Islamic Banks, Riau Province

### Introduction

The establishment of Islamic banks in Indonesia was initiated by the existence of several fatwas from Islamic organizations in Indonesia regarding bank interest. There are several of them, including the fatwas issued by the Muhammadiyah organization as a result of Tarjih's decisions in 1968 and 1972, the fatwas issued by Nahdlatul 'Ulama as a result of Lajnah Bahsul Masa'il's decision in 1982, the MUI fatwa no. 1 of 2004 regarding bank interest, and the most recent fatwa as a result of Tarjih and Tajdid Muhammadiyah's decision No. 8 of 2006 which also encourages the growth and development of Islamic banking in Indonesia. Additionally, the government actively promotes Islamic banking in Indonesia. The amendment to Law No.

7 of 1992, which became Law No. 10 of 1998 regarding Bank Indonesia, serves as evidence of this. The government has also released a new regulation that expressly governs Islamic banking through Law No. 21 of 2008 (Pratikto & Sugianto, 2017).

There is support from these religious and government entities, and quantitatively Islamic financial institutions have seen extremely good development since 2007. Thus, Islamic banks in Indonesia continue to develop and produce large assets (Nurrohmah & Purbayati, 2020). In a few years, Islamic banks in Indonesia have continued to improve their performance and generate increasing profits (Hijriyani and Setiawan: 2017 in Resti Fadhilah Nurrohmah). According to data from the Financial Services Authority for 2021, the Islamic banking industry in Indonesia has 233 institutions at the end of December. This is, of course, promising, but it still needs to be improved because the number of Indonesians who use non-sharia banks lags far behind.

Table 1

*The number of shariah bank in Indonesia year 2021*

No.	Banking Industry	Total Institutions
1	Shariah General Bank	15
2	Shariah Entity Unit	20
3	Shariah People Financing Bank	198
Total		233

Source: Financial Service Authority (2021)

According to the table above, there are 233 Islamic banks in Indonesia at the end of December 2021, made up of 15 Islamic commercial banks, 20 Islamic business units, and 198 Islamic village banks. The objective of Sharia banking development is to provide the maximum benefit to society and make an optimal contribution to the national economy. The development of the Islamic banking industry has the potential and benefits for the country's economy that can be proven and felt throughout the history of Islamic banking in Indonesia and other countries.

Present-day commerce, particularly banking, is expanding, evidenced by the enormous number of banks and other types of commercial banking functioning in practically every region and attracting user interest. Sharia-principles banking is one of the numerous types of banking. Islamic banking has earned its place in society, particularly among Muslims, resulting in the creation of various market segments. From time to time, along with the country's economy's increasingly promising state and a rise in people's income, have resulted in competition for expanding customer share in this sector (Fuadi et al., 2020).

### **Problem Statement**

Banks have remained a significant sector for researchers in the recent past (Ahmed et al., 2021; Umrani et al., 2021). The significant opportunity for the Islamic banking industry in Indonesia to dominate the banking market in Indonesia because there are still many Muslim people in Indonesia who have not yet made Islamic banks a place to keep funds and acquire financing based on Islamic principles (Muchlis, 2021).

Islamic banking is now not only competing with conventional and foreign banks in terms of market share but also with the dual banking system. They compete in the same market segments in terms of offering products and services, such as savings accounts, checking

accounts, credit cards, home financing, and other products and services. Increasing competition in the banking industry to attract the same customer segment encourages Islamic banks to acquire unique marketing strategies to develop and maintain relationships with their customers for long-term sustainability and corporate success (Tabrani et al., 2018) (Nesneri et al., 2020). The market potential in Riau and the Riau Archipelago is fairly substantial given that the majority of the population is Muslim. This is demonstrated by the market share of Riau up to 6.80% and Riau Islands up to 6.03%, for a total market share of Riau and Riau Islands of up to 12.83%. Total assets increased by 52.42%, while total deposits increased by 74.64%. The figure is the second highest in northern Sumatra, after Nangroe Aceh Darussalam.

The Islamic banking system is identical to the conventional banking system in terms of profit and public services in the financial business. However, they differ in terms of the compensation mechanism provided to consumers. Adhering to their respective remuneration principles, these two banking systems compete freely in the money market where millions of customers are fought over with various strategies. The Islamic banking business is conducted not just by pure Islamic banks, but also by practically all conventional banks (Alam & Jureid, 2021).

These issues urge researchers to investigate the determinants of community decisions in Riau Province, with a particular focus on Muslim populations who already have income in Riau Province as employees or company operators. People with a steady income are more likely to become customers of Islamic banks.

### **Research Questions**

Research questions are critical to the success of research projects, research studies, theses, and others. The researchers will gather appropriate information for the study's objective through this study, which will aid in the conclusion of the research problem. The following are the research questions that were used in this study:

1. How significant is the influence of attitudes on the interest of people with an income to save in Sharia banks in Riau province?
2. Does the ease of use influence the interest of people to save in Sharia banks in Riau Province?

### **Objectives of the Study**

1. To analyze the effect of people's attitudes toward the interest of people with income in saving in Sharia banks in Riau province.
2. To assess the effect of ease of use on the interest of people with income to save in Sharia banks in Riau province.

### **Literature Review**

Ajzen (1991) developed the Literature Review Theory, which states that people conduct certain behaviors because they have a reason to do so. This idea is an extension of the Reason Action idea by (Ajzen and Fishbein, 1975). Attitude, subjective norms, and the assumption of behavioral control can all be used to select intentions. It has also been widely used to better understand how people behave and react. According to Sommer (2011), human behavior is caused by a variety of motives or possibilities, which include a person's belief about the consequences of an attitude or behavior, belief in the expectations of others, and the

presence of things that may impede the activity. Behavioral management of a modified perspective will change the conduct presented so that it is no longer the same as intended (Ajzen, 2006; Adityandani, 2019).

Attitude can be defined as an evaluative response. According to Allfort in Setiadi (2003, p. 36), attitude is "a mental and nerve related to the readiness to respond, organized through experience, and has a directing and dynamic influence on behavior." According to Umar, attitude is "evaluation, noticing a person's tendency to be relatively consistent towards an object or idea." Attitude determines whether a person likes or dislikes something and whether they go towards or away from it." Ajzen (1991) added that "Attitude can be observed to what extent someone has a favorable or unfavorable evaluation or behavioral evaluation. Attitudes are formed from a sense of confidence in an object by linking specific attributes with those of other things or events. This attitude is influenced by the behavior of numerous attributes related to the item. This notion shapes positive and negative values, resulting in attitudes that naturally shape conduct" (Ayu, 2021).

Some important aspects of attitude according to Apriana (2021) are: (1) Attitude origin (Source of attitude) is the first factor that influences the formation of an attitude. Several studies have indicated that attitudes formed from personal or direct experience have a higher influence on behavior than attitudes formed from the experiences of others or indirect experiences. (2) Attitude strength is another critical aspect in sustaining a behavior. The more powerful an attitude, the greater its influence on behavior. (3) Attitude specificity is an aspect that influences attitudes toward conduct and how much emphasis is placed on a certain object in comparison to other things (Apriana, 2021). According to Ramdhani (2016), there are two attitude-forming components in addition to the attitude aspect: (1) Behavioral Belief, which is self-belief that stimulates the construction of attitudes. (2) Evaluation of Behavioral Belief is a person's assessment of positive or negative behavior that is consistent with his beliefs (Rini, 2023)

Ease of use is one of the considerations for online buyers. Perceived ease of use is described by Chin and Todd (1995) in Hardiawan (2013), as how much current computer technology advancement can be easily comprehended, mastered, and applied. Consumer perception of ease of use is associated with the degree to which consumers perceive information technology to not provide adaptation issues, both physically and mentally. A system that is difficult to use will be avoided by consumers (Celik and Yilmaz, 2011; Patty 2014; Setyarko, 2016).

According to Davis (in Lai, 2017), The level of user expectation of the effort required to utilize a system is defined as the perception of ease of use (perceived ease of use). According to Davis (in Fatmawati, 2015) the indicators of perceived ease of use are as follows: easy to learn, controlled, clear and understood, flexible, easy to become skillful, and easy to use (Joan, 2019).

### **Attitude (H1)**

According to (Fishbein and Ajzen, 1991 in Angelina & Japariato, 2014) attitude is an individual's positive or negative feelings towards doing a certain behavior. Attitude is a feeling expression that expresses pleasure or dislikes towards an object. Measurement. (Ahmed et al., 2016; Rohmatun & Dewi, 2017)

Attitudes are formed as a result of the socialization process, in which a person reacts to stimuli. "If the attitude is directed toward a specific object, it means that the object influences

the adaptation to the attitude" (Mar'at, 1984, p. 9). According to Fisbein and Ajzen (1997), they believe there are two aspects to attitude: "1) Behavioral Belief is the belief that exists in a person towards behavior that is the belief that will encourage the formation of attitudes; 2) The evaluation of behavioral beliefs is the positive and negative evaluation of an individual towards certain behaviors based on the beliefs they have." (Fishbein & Ajzen, 1975) (Syariah, 2021)

Attitude variables, as well as PBC, have the greatest influence on interest in saving at a bank. Potential customers usually have a form of banking that has been analyzed as an object of choice in comparison to other banking institutions before deciding to choose a banking institution. When a liking emotion develops, interest develops as well (Hatmawan & Widiasmara, 2017). Attitudes influence on interest in saving in Sharia banks (Ayu, 2021).

### **Ease of Use (H<sub>2</sub>)**

According to Naula (2020), ease of use refers to the customer's perception that the technology is simple to use and does not require any effort to use. According to Wardoyo and Andini (2017), convenience is the first thing that digital service providers must pay attention to. The ease of use of technology refers to those who believe that the use of technology is easy to understand and use as represented by a measure (Juanda, 2020; Melisa & Siregar, 2021).

Time efficiency, transaction capability, convenience of Internet banking operations, and flexibility are all indicators of ease of use. Variables that indicate ease of usage 1. Convenience, 2. Convenience, 3. Process speed, 4. Login process, 5. Website (Bakhtiar et al., 2022).

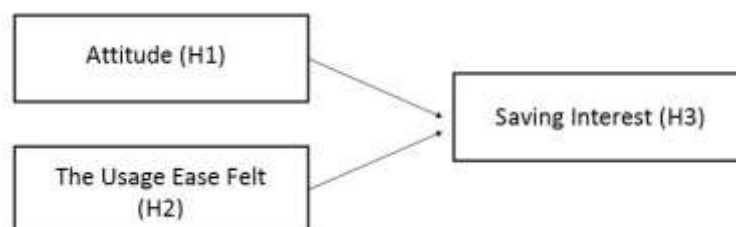
Ease of use influences interest in saving in Islamic banks (Prihanto, 2017).

### **Research Design**

The quantitative method used for this research was descriptive with hypothesis testing. A well-structured questionnaire was used to collect data from the Riau community for hypothesis testing. Opinions, feelings, and collected behavior were used as primary data for this research as a population sample.

### **Research Conceptual Framework**

As previously stated, the basic theory of this research is based on Ajzen's theory of planned behavior (TPB), the recommended research framework for this topic is as follows:



### **Research Population**

Population is a Generalization Region made up of things or subjects with specific features and attributes that are chosen by researchers to be investigated and then formed conclusions from (Roflin, 2021). Therefore, the population in this research is the people of Riau who

already have income both as employees and as business operators in Riau Province. A small part of the population was selected as a population sample in this research due to time and resource limitations.

### Research Sample

The sample is a part of the population in terms of size and characteristics. If the population is large and it is not possible for the investigation to investigate the entire population, for example owing to a lack of funding, people, or time, the inquiry may employ samples from that population (Sugiyono, 2010: 80-81).

### Sample Size Determination

Table 2

*Number of Community Who Has Income in Riau Province Year 2021*

<b>Regency/City</b>	<b>Total</b>
Kuantan Singingi	156239
Indragiri Hulu	212227
Indragiri Hilir	353903
Pelalawan	246565
Siak	214864
Kampar	376764
Rokan Hulu	327296
Bengkalis	252047
Rokan Hilir	293710
Kepulauan Meranti	87597
Pekanbaru	492354
Dumai	135381
<b>RIAU Province</b>	<b>3148947</b>

Source: BPS Riau: 2021

Table 2 shows that the population in this study exceeds three million persons, and the permissible sample size according to the Krejcie dan Morgan tables is 384. The sample size for this study was calculated using the Krejcie and Morgan (1970) formula which was 384. This was based on a 5% margin of error and a 95% confidence level with 1 degree of freedom.

### Findings and Analysis

Analysis of the current study data is presented in this section, along with conclusions drawn from the research objectives and research hypotheses. In addition, two statistical software programs were used in this study to analyze the data: SPSS (v. 23) for primary data screening and preliminary analysis, and SmartPLS (v. 3.1.2) for measurement model evaluation. Descriptive study of latent variables was followed by demographic profile research on respondents. The primary analytical findings from the current inquiry, which used the PLS route modeling technique, were then given.

**Response Rate**

As many as 400 surveys were distributed to people with income in Riau Province who use the service. By the end of the study, 392 questionnaires had been submitted, with a 98% response rate. Of the 392 returned questionnaires, 8 were discarded because most were incomplete. The remaining 384 questionnaires were deemed feasible for data analysis in the current study due to a valid respondent rate of 96%. At 384, the current research legitimate response rate of 96% was deemed appropriate for data analysis. Table 1.2 contains a comprehensive summary of the questionnaire results for this study.

**Summary of the questionnaire responses for the current study**

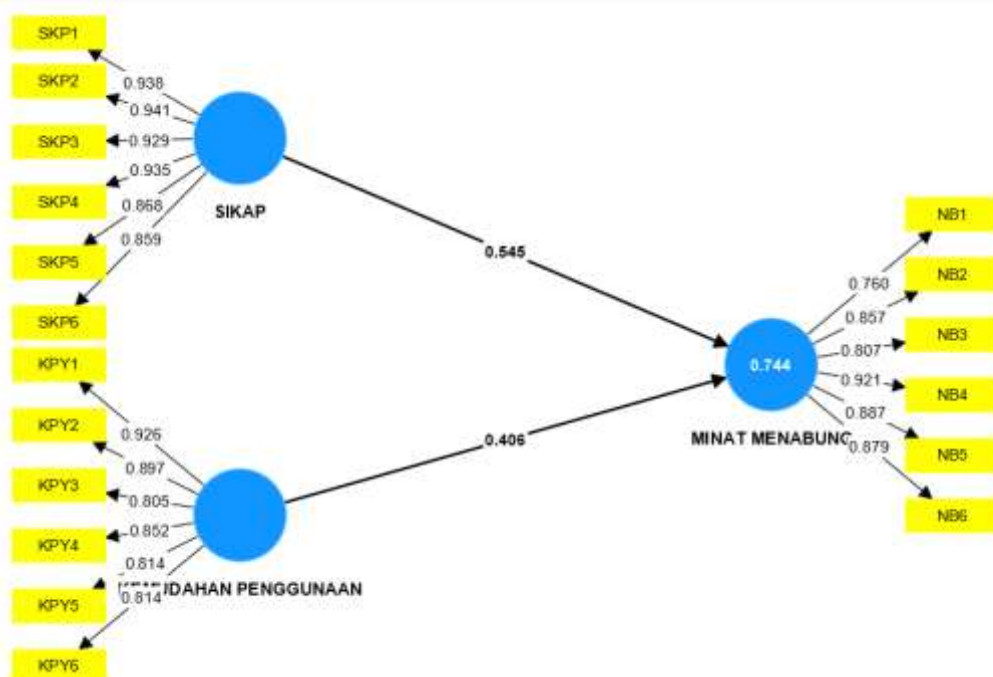
Table 3

*Response Rate*

Response	Number Of questionnaires	Percentage
Number of questionnaires distributed 100%	400	
Total returned questionnaires 98%	392	
Un-usable questionnaires	8	
Usable questionnaires 96%	384	
Questionnaires deleted due to missing values	00	
Questionnaires deleted due to outliers	00	
Remaining usable questionnaires	384	96%

**Measurement Model Relationship**

**a. Convergent validity**



Based on the result of the path diagram above, it can be seen that each indicator has a loading factor value after re-estimation. All indicators have a positive link with each latent variable, and the loading factor for each indicator is larger than 0.7, which is considered sufficient. These findings suggest that each of these indicators can be used to precisely measure latent variables.

**Composite reliability dan average variance extracted (AVE)**

The validity and reliability criteria can also be seen from the reliability value of a construct and the VE) of each construct. If the value is greater than 0.70 and the AVE is greater than 0.50, the construct has a high-reliability rating. The findings of composite reliability and AVE testing on all variables are as follows

Table 5

*The Value of composite reliability and AVE*

	Cronbach's alpha	Keandalan komposit (rho_a)	Keandalan komposit (rho_c)	Rata-rata varians diekstraksi (AVE)
KEMUDAHAN PENGGUNAAN	0.924	0.927	0.941	0.727
MINAT MENABUNG	0.925	0.932	0.941	0.729
SIKAP	0.959	0.961	0.967	0.832

Based on the table above, it can be concluded that all constructs fulfill the reliable criteria. This is showed by the value of composite reliability above 0.70 and Average Variance Extracted (AVE) above 0.50. From the data above, it can be concluded that the construct has a good reliability.

**Results of structural model testing (inner model)**

The structural model (inner model) is evaluated by examining the coefficient values of the path parameters of the latent variable relationship. Structural testing (inner model) is performed after the model has been created in this study based on the observed data and the overall goodness-of-fit model. The structural relationship model was tested to evaluate the relationship between the latent variables in this study. The structural model and hypothesis testing are performed using the smart PLS output by looking at the estimated value of the path coefficient and the critical point value (t-statistic) that is significant at a p-value of < 0.05. The following image depicts the structural model of this study:

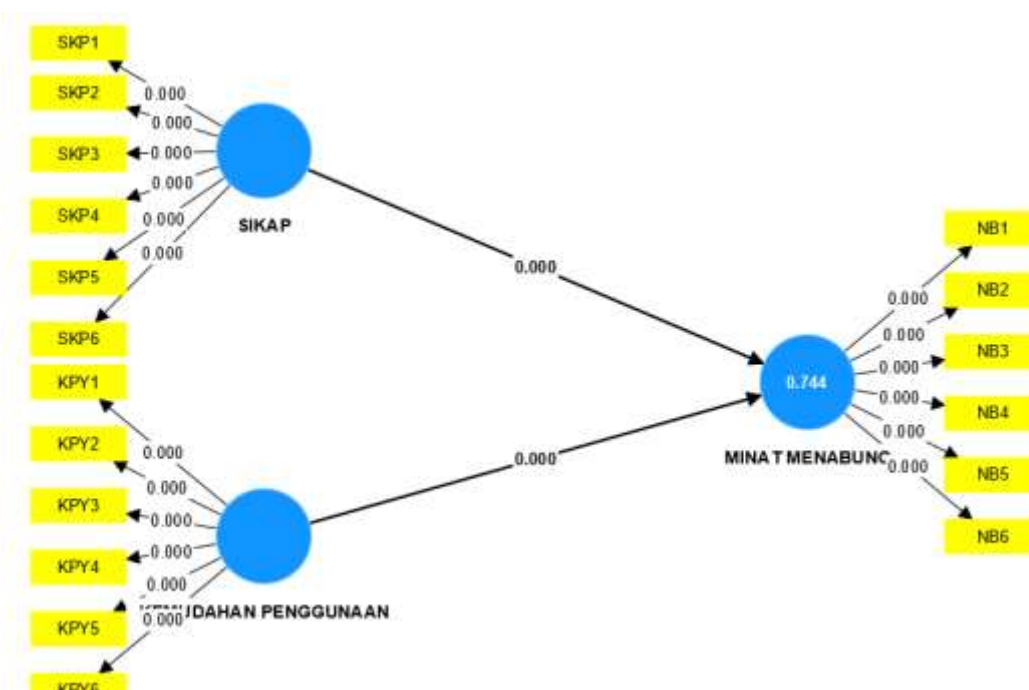




Table 6

*The Structural Model of (inner model) output smart PLS bootstrapping  
The Table of T Statistics and (P Value)*

	Sampel asli (O)	Rata-rata sampel (M)	Standar deviasi (STDEV)	T statistik ( $ O/STDEV $ )	Nilai P (P values)
KEMUDAHAN PENGGUNAAN -> MINAT MENABUNG	0.406	0.408	0.068	5.928	0.000
SIKAP -> MINAT MENABUNG	0.545	0.544	0.067	8.125	0.000

### Testing the coefficient of direct path effect

Testing the hypothesis on the direct path effect coefficient between Attitude and Ease of Use variables. The following structural model (inner model) shows the results of direct effect:

- 1) First Hypothesis Testing ( $H_1$ ). With a significant value of  $0.000 < 0.05$  or less than 5%, the positive path coefficient value suggests that attitude has a significant positive effect on Saving Interest. Based on the test results, it is feasible to conclude that the first hypothesis is accepted.
- 2) Second Hypothesis Testing ( $H_2$ ). With a significant value of  $0.000 < 0.05$  or less than 5%, the positive path coefficient value suggests that Ease of Use has a significant positive effect on Saving Interest. Based on the test results, it is feasible to conclude that the second hypothesis is accepted.

### Conclusion

Testing the hypothesis on the direct path effect coefficient between Attitude and Ease of Use variables. The results of the direct effect can be seen in the following structural model (inner model): First Hypothesis Testing ( $H_1$ ). With a significant value of  $0.000 < 0.05$  or less than 5%, the positive path coefficient value suggests that attitude has a significant positive effect on Saving Interest. Based on the test results, it is feasible to conclude that the first hypothesis is accepted. Second Hypothesis Testing ( $H_2$ ). With a significant value of  $0.000 < 0.05$  or below 5%, it can be concluded that the positive path coefficient value indicates that Ease of Use has a significant positive effect on Saving Interest. Based on the test results, it is feasible to conclude that the third hypothesis is accepted.

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