Does Product Knowledge Affect Intention To Use Islamic Bangking ? The Role of Corporate Image, Product Quality and Religiosity

by Muaidy Yasin

DOES PRODUCT KNOWLEDGE AFFECT INTENTION TO USE ISLAMIC BANKING? THE ROLE OF CORPORATE IMAGE, PRODUCT QUALITY, AND RELIGIOSITY

产品知识是否会影响使用伊斯兰银行的意图？企业形象，产品质量和可靠性的作用

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Abstract

The purpose of this research is to investigate and build a model of the influence of product knowledge, product quality, and level of religiosity through the corporate image in increasing intention to use Islamic banking products in small and medium enterprises that support halal tourism. The development of halal tourism should be an opportunity for Islamic banks to support the development of halal tourism. To increase economic growth in Indonesia through Islamic banking, Islamic banks must further increase public intention to use their products and services. This research is associative, and the population used was business actors supporting halal tourism in Lombok. Data collection used a survey method with questionnaires distributed to 200 respondents. The questionnaires were then processed and analyzed using Structural Equation Modeling with Amos 22 software. The results of this study are that the image of Islamic banking has no positive effect on the intention to use Islamic banking products, religiosity has a positive and significant effect on the intention to use Islamic banking products, and product quality has a positive and significant effect on the intention to use Islamic banking products.

Keywords: Islamic Bank, Halal Tourism, Product Knowledge, Product Quality, Religiosity Value

摘要 这项研究的目的是通过建立企业形象来调查和建立产品知识，产品质量和宗教信仰水平的影响的模型，以增加在支持清真旅游业的中小型企业中使用伊斯兰银行产品的意愿。清真旅游业的发展应该是伊斯兰银行支持清真旅游业发展的机会。为了通过伊斯兰银行业增加印度尼西亚的经济增长，伊斯兰银行必须进一步提高公众使用其产品和服务的意愿。这项研究具有关联性，所使

用的人口是支持龙目岛清真旅游业的商业参与者。数据收集使用了一种调查方法，并向 200 名受访者分发了问卷。然后使用带有阿摩司 22 软件的结构方程模型对问卷进行处理和分析。这项研究的结果是，伊斯兰银行业务的形象对使用伊斯兰银行产品的意图没有积极影响，宗教信仰对使用伊斯兰银行产品的意图具有积极而显着的影响，而产品质量则具有积极而显着的影响关于使用伊斯兰银行产品的意图。

关键词: 伊斯兰银行，清真旅游，产品知识，产品质量，宗教价值

I. INTRODUCTION

Indonesia is one of the countries with the largest Muslim population in the world. As a country with a majority Muslim population, this will, of course, encourage the formation of an Islamic industrial ecosystem, including Islamic banking. This large Muslim market opportunity is an attraction for conventional banks today to expand their business to Islamic institutions or Islamic business units. The Islamic banking industry has shown positive developments from year to year. During 2014-2018, Islamic banking recorded *Compounded Annual Growth Rate* (CAGR) of 15%, higher than the national banking industry, which only recorded a CAGR of 10% [1]. Although in the last five years, there have been dynamics that have influenced the growth rate of Islamic banking; for example, the consolidation process carried out by several Islamic Commercial Banks and a slowdown in the real sector [2].

The national Islamic finance industry is experiencing rapid growth and the development of Islamic banking in the province of West Nusa Tenggara (NTB). The development of Islamic banking in the province of NTB is highly significant, as evidenced by the growth in assets reaching 30.70 percent for the January-October 2019 period. The percentage of growth in Islamic commercial banks in NTB is even greater than that of the national commercial banks. Islamic bank assets in NTB have reached IDR 15.2 trillion by October 2019, so that its contribution to all banks in NTB is 31.18 percent of all bank assets in NTB. The performance in terms of third-party funds (DPK) in the form of savings and time deposits also grew by 57.7 percent. Total third-party funds that have been collected are IDR 10.4 trillion for the January-October 2019 period [3].

This research stems from the inconsistency of previous studies regarding the intention to use Islamic banking products and services. Product knowledge is an important variable in increasing intention to use Islamic Bank products [4], including the product mix [5]. Religiosity level also positively influences people's intention in saving [6], [7], but research [8] shows that the religious variable does not affect people's intention to use Islamic bank products. The influence of bank products on the main preference for saving in Islamic banking is an innovative product and ease of transactions [9].

The role of Islamic banking in the development of halal tourism is pivotal, and both need each other [10]. It is undeniable that to develop and increase the growth of the Islamic financial market, it must be supported by Islamic business, one of which is through halal tourism. NTB is one of Indonesia's halal tourism destinations. The development of halal tourism should be an opportunity for Islamic banks to support the development of halal tourism. Islamic banks are expected to be able to become the locomotive of the financial industry in Islamic principles. Therefore, they are required to offer special products to meet the community's needs in the halal tourism sector. The main problem faced by Islamic banks is the lack of socialization between the Islamic banks and the public; many people do not know what an Islamic bank is and how the system is. They even think that the profit-sharing system is similar to intention, even though the profit-sharing and intention are two different things [11].

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

A. Product Knowledge and Intention to Use

Knowledge is a change in an individual's behavior that comes from experience [12]; information that has been combined with understanding and the potential for action, which then sticks to a person's mind [13]. So it can be said that knowledge is all information that consumers have about various kinds of products, services, other knowledge related to these products and services, and information related to their function as consumers. This knowledge includes product categories, brands, product

terminology, product attributes or features, product prices, and product beliefs [14].

Knowing the level of satisfaction that a product provides to consumers if a product has been used or consumed by consumers. In order for these products to provide maximum satisfaction and high satisfaction to consumers, consumers must be able to use or consume these products correctly [15]. Purchases measured for a product can be based on various factors, one of which is product knowledge [16]. Consumers with a high level of product knowledge have better and more complex development criteria for purchasing decisions [12]. Consumers with a high level of product knowledge are more convincing and informative than consumers who only have a low level of product knowledge. Consumers are less likely to evaluate products biased if they have a high level of product knowledge. Consumers' knowledge of a product becomes certain considerations in influencing consumer buying intention, either directly or indirectly [16].

H1: The higher the product knowledge, the higher the intention to use it.

B. Product Knowledge and Corporate Image

Before a prospective customer uses Islamic banking, information or knowledge about a bank is needed so that later they do not feel a loss. Knowledge or information on banking can be obtained from other people, such as bank employees, friends, relatives, family, print media, electronic media, etc. Knowledge can also be in the form of weaknesses and strengths of products, services, facilities, and so on that can explain the company [13]. Consumers need to know and understand a product because these two things are the basis for consumer behavior decisions and perceptions in buying [17].

Image is a public assessment related to the product or service offered by the company to potential customers, whether the desired product is good or not in accordance with the prospective consumer's thinking. Corporate image is a brief description of an organization or company created by accumulating messages received through experiences perceived by all senses [18]. Image can be measured through a person's opinion, impression, or response to know with certainty an individual's opinion about a company [19]. A good image of a company will have a beneficial impact, while a bad image will be detrimental to the organization. A good image means that consumers have a positive impression of an organization, while a bad image means that people have a negative impression [5]. Corporate

image is a psychological impression and a description of various activities of a company in the eyes of its public, based on the knowledge, responses, and experiences it has received. Product knowledge is information and consumer experience in using a product or service. Experience and information obtained by consumers affect the corporate image [12], [18].

H2: The higher the product knowledge, the higher the corporate image.

C. Corporate Image and Intention to Use

Certain assessments of the corporate image by consumers can be in the form of good, medium, and bad images. Consumers will usually prefer companies with a good image because they believe that the company is already in a good category, both in terms of services, buildings, room beauty, and other beauties that can attract consumers' hearts [19]. If a company has a good and attractive image from the consumers' perspective, it will be easier for the company to be more advanced and developed [20]. With a good and attractive image, it is hoped that consumers will remain active in the company.

The importance of companies having a good image in consumers' minds is that their products and services are relatively more acceptable to consumers than companies that do not have an image. Companies with a positive image are generally successful at correcting mistakes made in the past [21]. Research [22] states that the corporate image variable affects the consumer purchase intention variable. This research is supported by [23] and [24], which state that the corporate image variable positively affects the purchase intention variable. Therefore, if the company has a good image, prospective customers will show a stronger purchase intention to buy the company's products.

H3: The higher the company image, the higher the intention to use.

D. Product Quality and Corporate Image

A product is an offer from a company that satisfies or meets needs [25]. A product can be offered to the market for attention, to be possessed, to be used, or for consumption to satisfy consumer wants and needs [26]. Product quality is the product's ability to perform its function. This includes the product's useful life, reliability, ease of use and repair, and other values [14].

Product quality can be viewed from two points of view: an internal perspective and an external perspective. From a marketing point of view, quality is measured by the customer's

perception. According to [27], an external point of view is used to view product quality. Usually, due to the customer's lack of knowledge about the attributes or characteristics of the product to be purchased, the customer prepares the quality from the aspects of product quality, brand name, and company reputation that affect consumers in choosing Islamic bank products [14], [28].

H4: The higher the product quality, the higher the corporate image.

E. Product Quality and Intention to Use

Product quality is the overall characteristics of a product or service in its ability to satisfy both real and perceived needs. The high quality of the product made allows the price to be higher [16]. Meanwhile, the decreases in profit apply to higher quality because the number of customers willing to pay for higher quality decreases. Several dimensions of quality, according to [29], including durability, aesthetics, conformance to specification, and perceived quality.

Purchase intention is obtained from a process of learning and thinking that forms in accordance with that object. Religiosity can also be interpreted as a dedication to religion, piety, and the attitude of a person embedded in him that comes from religious life and can only be lived in the deepest self [30]. There is a difference between religion and religiosity. The difference is if religion is related to the rules and obligations that must be done that refers to the formal aspects, religiosity is religious aspects lived by each individual in each self [31].

Making a purchase creates a motivation that stays in mind and becomes a very powerful activity. Eventually, when a consumer has a strong desire to fulfill his/her needs, he/she will actualize what in his mind is. The decision to buy is influenced by the value of the product to be evaluated. If the benefits received are greater than the sacrifices to get them, then the urge to buy them is higher; and vice versa, if the benefits received are smaller than the sacrifices, then usually the customer will refuse to buy and move to other similar products [5]. Quality is one of the conditions that foster consumer's intention in buying [14], [17]. A product is considered quality if it can meet the expectations of the customer.

H5: The higher the quality of the product, the higher the intention to use it.

F. Religiosity Value and Corporate Image

Diversity or religiosity is manifested in various aspects of human life. Religious activity does not only occur when a person performs ritual behavior but also when he performs other activities driven by supernatural forces. Religiosity is the value of one's understanding of Islamic norms [32]. So it can be said that the better a person's attitude towards an object, the higher the possibility of doing things in perception [8].

Reputation is how other parties view a company, a person, a committee, or an activity. Every company has as much reputation as the number of people looking at it [21]. Various company images come from corporate customers, potential customers, bankers, company staff, competitors, distributors, suppliers, trade associations, and customer movements in the trade sector who have views of the company. A person's religiosity is the source of the company's image by building trust, commitment, and satisfaction from consumers [33].

H5: The higher the level of religiosity, the higher the company image.

G. Religiosity and Intention to Use

The intention is a psychological aspect and does not only color one's behavior in order to be able to carry out activities that cause someone to feel attracted to something. In Mbawuni & Nimako's [8] opinion, the intention is a psychological activity that arises because of feelings and thoughts about a desired good or service. Consumers will be intentioned in first looking for information which is then followed by the decision to buy. When consumers intend to use a product or service, they will be intentioned to find information about that product or service [5].

The intention in saving is assumed to be buying intention, which is a behavior that appears as a response to an object that shows a customer's desire to make a purchase. Someone's intention arises because of the desire to enjoy the service products offered by the company. At the stage of arising intention, consumers realize that they like a particular product they would like to intend in. The value of religiosity as religious obedience is one of the factors that encourage consumers to use Islamic bank products and perceptions of Islamic bank products that contribute to public intention to use Islamic bank products [4], [34].

H6: The higher the religiosity, the higher the intention to use Islamic banking.

Based on the literature review and previous research, an empirical research model is then compiled, presented in Figure 1.
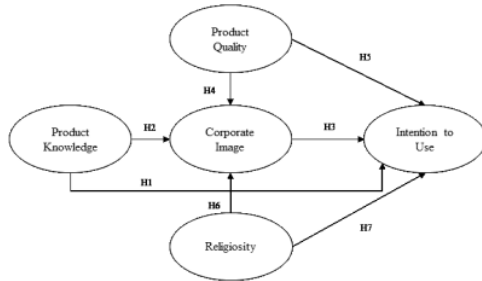
Figure 1. Empirical model of the research

III. RESEARCH METHOD

A. Type of Research

This research is associative, which is a type of research that aims to analyze the relationship between one variable and other variables. This study aims to determine the effect of knowledge of Islamic products on the intention to use Islamic banking products mediated by the image of Islamic banking and support for the quality of Islamic products and the value of religiosity in SMEs to support the development of the halal tourism industry.

B. Population and Samples

A population is a group or collection of individuals or research objects with certain standards of predetermined characteristics. Based on these qualities and characteristics, the population can be understood as a group of individuals or objects of observation that at least have one characteristic in common [35]. The population used here was small and medium enterprises (SMEs) supporting halal tourism as bank customers. Due to the very large population, the method is very sensitive, so it is not easy to obtain good measurements of the goodness of fit. Hair *et al*. [36] suggest that the minimum sample size is as many as five observations for each estimated parameter. The maximum is 10 observations for each parameter. In this research estimated The parameters used were 20, so the minimum sample size was 200 respondents.

The sampling technique used was accidental sampling, which is the determination of the sample based on chance. That is, whomever the researcher comes across can be used as a sample if it is considered that the person who happened to be met is suitable as a source of data [37]. The accidental sampling is used because the population is very large with high respondent activity, namely bank customers. Based on the method of accidental sampling, 200 respondents were selected. This is in accordance with the

minimum number of respondents suggested by Hair *et al*. [36].

C. Data Collection Instrument

The data collection instrument in this research was a questionnaire. The questionnaire is an efficient data collection mechanism if the researcher knows exactly what is needed and how to measure the research variables. Questionnaires can be given in person, mailed to respondents, or distributed electronically [38]. The questionnaire was distributed to all respondents. The data was collected by making a list of questions posed to respondents to obtain perceptions of SMEs as customers of Islamic Bank regarding product knowledge, product quality, religiosity, corporate image, and intention to use the products. Measurement of this research variables was carried out using data processing instruments, the Likert scale of 1-7.

D. Data Analysis Techniques and Hypothesis Testing

The model used in this study was a model of causality or influence relations. To test the hypothesis proposed in this study, the analysis technique used was Structural Equation Modeling (SEM) operated via the AMOS 22 program.

IV. RESULTS

A. Data Normality Assumption Testing

Data normality is very important in a study that shows the distribution of research data. A structural equation model testing that uses maximum likelihood (ML) estimation emphasizes the necessity of fulfilling the data normality assumption. Univariately, the data normality testing results are normally distributed, which is indicated by all indicators that have a critical value ratio (cr) skewness and kurtosis above the required value, ± 2.58. According to Table 1, the data normality shows a multivariate value critical ratio (cr) of 2.961, and this figure is slightly higher than the required value, ± 2.58. This means that the data distribution is multivariate normal.

B. The Goodness of Fit Index

The Goodness of Fit Index (GFI) is a non-statistical measure that reflects the accuracy of the model obtained from the predicted residual squared of the model compared to the actual data, which has a range between 0 and 1. A high score in the index indicates a very good level of goodness of a model if the GFI value is greater than or equal to 0.90. The Goodness of Fit Index

(GFI) score in this study is 0.907 so that the model can be categorized as fit. The feasibility of the model can be seen in Table 1.

Table 1.
Goodness of Fit indexes evaluation summary

The Goodness of Fit Index	Cut-off Value	Results	Interpretation
Chi-square	0.0006	208.768	Fit
Probability	≥ 0.05	0.000	Fit
CMIN / DF	≤ 2	1.426	Fit
RMSEA	≤ 0.08	0.047	Fit
GFI	≥ 0.90	0.907	Fit
AGFI	≥ 090	0.878	Fit Marginal
CFI	≥ 0.95	0.962	Fit
TLI	≥ 0.95	0.955	Fit

The full structural equation model is presented in Figure 2 as a result of the analysis in this research.
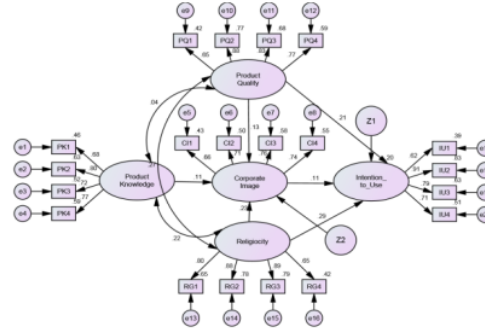

Figure 2. Full Structural Equation Model

C. Hypotheses Testing

Hypothesis testing was done by looking at the significance of the estimated value, critical ratio, and probability based on the results of the analysis with the help of the Amos program, which is shown in the regression weight structural equation modeling in Table 2.

Table 2.
Regression weight: Structural Equation Model

			Estimate	S.E.	C.R.	P
Corporate_Image	<---	Product_Knowledge	.120	.091	1.310	.190
Corporate_Image	<---	Product_Quality	.123	.080	1.533	.125
Corporate_Image	<---	Religiocity	.194	.078	2.475	.013
Intention__to_Use	<---	Corporate_Image	.102	.076	1.329	.184
Intention__to_Use	<---	Religiocity	.227	.068	3.343	***
Intention__to_Use	<---	Product_Quality	.178	.070	2.541	.011

Based on the table above, it can be seen that of the six hypotheses tested, three hypotheses are declared to be supported, and three hypotheses are declared as not supported. This research shows that the level of religiosity can have a positive and significant effect on the corporate image of Islamic banks (CR: 2.475, p-value: 0.013, estimate: 0.194), and the level of religiosity can influence the intention to use Islamic banking products and services (CR: 3.343, P-value: 0.000, estimate: 0.227). Similarly, the relationship between the quality of Islamic bank products on intention to use is positive and significant (CR: 2.541, p-value: 0.011, estimate: 0.178).

V. DISCUSSION

The results of statistical testing of hypothesis one are presented in Table 2, showing the estimated parameter value of 0.120, standard error (SE) value of 0.091, and critical ratio (CR) value of 1.310 with a probability value of 0.190. By using the significance level alpha (α) = 0.05, it can be concluded that there is strong evidence to support H0 and reject Ha. Hypothesis one

states that the higher the product knowledge, the higher the company image can be rejected. This research is not in line with [15] that product knowledge as a collection of accurate information in consumers' memory can improve the corporate image. Consumers who have more knowledge about a product will think more realistically when choosing the product they want. In purchasing a product, if the knowledge that the consumer has about a product is higher, then the consumer will have an increasing ability to choose the product to buy [8].

The statistical test results of the second hypothesis show the estimated parameter value of 0.123, standard error (SE) value of 0.080, and critical ratio (CR) value of 1.533 with a probability value of 0.125. By using the significance level alpha (α) = 0.05, it can be concluded that there is strong evidence to support H0 and reject Ha. Hypothesis two states that the higher the product quality, the higher the corporate image is rejected. This research is not in line with [21] and [22], which state that good product quality will improve the corporate image,

which will affect the increase in consumer desire to buy.

The results of statistical testing of hypothesis three indicate that the estimated parameter value is 0.194, standard error (SE) value of 0.078, and critical ratio (CR) value of 2.475 with a probability value of 0.013. By using the significance level alpha (α) = 0.05, it can be concluded that there is strong evidence to support H0 and reject Ha. Hypothesis 3 states that the higher the level of religiosity, the higher the corporate image is supported. This research is in line with [32], which states that religious commitment is one of the important factors influencing consumers in the market, which is often referred to as religiosity. Religious people will adhere to the principles of their religion. The level of individual obedience to religious commitment directly impacts the behaviors chosen in the market and the corporate image [21].

Furthermore, the statistical test results of hypothesis four are presented in Table 2, showing that the estimated parameter value is 0.102. The standard error value (SE) is 0.076, and the critical ratio (CR) value is 1.329 with a probability value of 0.184. By using the significance level alpha (α) = 0.05, it can be concluded that there is strong evidence to support H0 and reject Ha. Hypothesis 4, which states that the higher the corporate image, the higher the intention to use Islamic products, is rejected. This research is in line with [19] stating that the corporate image also influences a person's purchase intention. The corporate image is formed closely related to company behavior and various physical attributes, such as architecture, business name, tradition, ideology, various products/services, and perceptions of communication quality [24].

The results of statistical testing of Hypothesis 5 show that the estimated parameter value is 0.227. The standard error (SE) value is 0.068, and the critical ratio (CR) value is 3.343 with a probability value of 0.000. By using the significance level alpha (α) = 0.05, it can be concluded that there is strong evidence to support H0 and reject Ha. Hypothesis five, which states that the higher the level of religiosity, the higher the intention to use Islamic products, is supported. This research is in line with [5] and [32] that one of the factors influencing intention in saving in Islamic Banks is religiosity. Emotional factor, i.e., religiosity, is one of their adherence to Islamic principles. Customers who decide to continue using Islamic bank products and services are related to faith and belief in the prohibition of usury for Muslims [39].

The results of statistical testing of Hypothesis 6 show that the estimated parameter value is 0.178. The standard error (SE) value is 0.070, and the critical ratio (CR) value is 2.541 with a probability value of 0.011. By using the significance level alpha (α) = 0.05, it can be concluded that there is strong evidence to support H0 and reject Ha. Hypothesis 6, which states that the higher the quality of the product, the higher the intention to use Islamic products, is supported. This research is in line with [14] and [28] stating that consumers prefer products that offer good quality, performance, or innovative features. A product is of high quality if the product can fulfill consumer desires and even exceeds what consumers expect [22]. A company must always pay attention to the quality of its products if it wants to continue to grow. Companies with better quality will provide better customer value and increase intention to use [14].

VI. CONCLUSION, IMPLICATIONS, AND LIMITATION

A. Conclusion

Intention cannot be separated from the form of a person's behavior in his daily activities, where this behavior is usually influenced by several factors such as family habits, beliefs, culture, lifestyle, and other things related to the environment. This explains that a person's behavior has a close relationship with the choice of intention in something. A person's behavior is, of course, closely related to the decision-making process according to their needs and considerations.

This research is related to the Indonesian people, especially in developing the halal tourism industry with mostly Muslim people. The behavior of Indonesian consumers will tend to obey religious signs. The religious behavior of Indonesian consumers can be seen from the Indonesian people that they care about what is allowed or not in religious guidance and the selection of Islamic banking products and services. The findings of this research indicate that SMEs supporting the halal tourism industry have the intention to use Islamic banking products and services. Several factors that can increase their intention to use Islamic bank products and services are the level of religiosity, trustworthy and usury-free corporate image of Islamic banks, and the quality of Islamic bank products. The novelty of this research stated that the role of product quality and religiosity value of customers greatly affects customer intention to use Islamic banking products in Indonesia.

B. Managerial Implications

This research obtained some evidence of data analysis based on the research findings of the test results. The research findings can be recommended for several policy implications following priorities given as input for the Islamic Banks. The following describes some alternative strategic suggestions, namely: first, it is hoped that the Islamic Banks will always maintain and even further increase the intention of Halal tourism SMEs to use Islamic banking products and also have to understand the complaints of other customers and prioritize what is requested by customers in order to create comfort and trust. Second, Islamic banking must be proactive in providing Islamic financial literacy and product socialization to increase knowledge of Islamic banking products, furthermore the quality of non-usury Islamic banking products to create a positive Islamic banking image in supporting SMEs of halal tourism.

C. Limitations and Future Research

Future researchers are expected to be more varied in developing factors that influence the intention to use Islamic bank products. It is suggested that further researchers expand their research area and add trust and social capital variables.

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