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The Intention of Indonesian Muslims in Using Islamic Bank Based on Consumer Psychology Perspective

Cover Page Footnote

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The Intention of Indonesian Muslims in Using Islamic Bank Based on Consumer Psychology Perspective

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ABSTRACT

Islamic banking was born in Indonesia as a solution for the Indonesian Muslims to avoid the practice of interest in banking world. Seeing the number of Muslim which dominates by 82% in Indonesia while funding nominal of Islamic bank is still low when compared to conventional bank, through this research, the author raises the theme consumer psychology to analyze its influence on the intention of Indonesian Muslims to use Islamic bank funding product. Respondents in this research are Indonesian Muslims who are not customer of Islamic bank with a total of 450 respondents. Then the data collected was analyzed using Multiple Linear Regression model. The result shows that motivation, perception, learning, beliefs and attitude partially have an influence on the intention to use Islamic bank funding product, and then motivation, perception, learning, beliefs and attitude simultaneously have a significant influence on the intention to use Islamic bank funding product. The ability of independent variables in explaining dependent variable is equal to 69.7%. The conclusion of this research is in understanding banking consumer behavior, it can not only be seen from an economic perspective, but another perspective that needs to be directly targeted at feelings that will shape the patterns of consumer behavior, namely consumer psychology. Islamic banking must pay attention to consumer policies both in conducting products and in marketing their products. In addition, regulators also need to prioritize consumer psychology in policy making.

Keywords: interest, intention, funding, consumer behavior, consumer psychology

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1. Introduction

Islamic banking in Indonesia has been established for more than a quarter of a century. Islamic banking that was born as a solution for the people, especially Muslims to avoid the practice of interest in financial transactions, should grow rapidly with a Muslim population in Indonesia reaching 256.82 million people or 86.26% of the total population of Indonesia (Katadata, 2020). However, according to data published by the Financial Services Authority (OJK) as of January 2020, the market share of Islamic banking compared to national banking has only reached 6.17% with Islamic bank funding is Rp 424.03 Trillion, or 7% of the total national banking funding (Otoritas Jasa Keuangan, 2020). Even though Islamic banks always improve services and innovate in issuing Islamic banking products that are fully contained in the attachment of OJK Circular Letter Number 36/SEOJK.03/2015 concerning Products and Activities of Islamic Commercial Banks and Islamic Business Units included of 45 products and activities, as well as attachments to OJK Circular Letter Number 37/SEOJK.03/2015 concerning Products and Activities of Islamic Rural Banks consisting of 26 products and activities. This raises a question mark that continues and has not been resolved until now.

To grow and develop efficiently, companies need insights that can help them prioritize quantitatively prioritizing product selection decisions by consumers (Gurley, Lin, & Ballou, 2005). In understanding the behavior of banking consumers, it can not only be seen from an economic perspective, but another perspective that needs to be directly targeted to the feelings that will shape the pattern of consumer behavior in meeting the needs, especially the needs of the banking sector. Kotler and Armstrong (2011) suggest that consumer behavior in determining the choice or purchase decision of a product is influenced by several factors, including cultural factors, social factors, personal factors, and psychological factors (Wulandari, 2014; Ghoni & Bodroastuti, 2012; Fredereca, 2010). Consumer psychology contains the basic concepts of psychology that determine individual behavior in consuming a product (Schiffman & Kanuk, 2007). The main indicators of consumer psychology that influence product selection or purchase decisions include motivation, perception, learning, beliefs and attitudes (Wulandari, 2014; Fredereca, 2010; Kotler & Armstrong, 2011).

2. Literature Review

2.1. Consumer Behavior

Consumer Behavior is a study that studies an individual or group in choosing, buying, using, or disposing of a product, service, idea, or experience to satisfy desires (Johanis, 2016; Solomon, 2013). Consumer behavior can explain what are the needs of consumers, the reasons consumers decide to make a purchase, as well as what factors influence consumers in determining the decision to make a purchase (Raharja, Arifin, & Wilopo, 2013). Kotler and Armstrong (2011) revealed that consumer behavior in determining product selection or purchasing decisions is influenced by several factors, including cultural factors, social factors, personal factors, and psychological factors, as shown in Figure 1.

Figure 1. Factors Affecting Consumer Behavior (Kotler & Armstrong, 2011)

2.2. *Psychology Consumer Theory*

Consumer psychology contains the basic concepts of psychology that determine individual behavior in consuming a product (Schiffman & Kanuk, 2007). The main indicators of consumer psychology that influence product selection or purchase decisions include motivation, perception, learning, and beliefs and attitudes (Kotler & Armstrong, 2011).

2.2.1. Motivation

Human needs are divided into two, namely the needs of biogenis and psychogenis needs. Biogenis needs arise from biological stresses such as hunger, thirst, and so on. While psychological needs arise from psychological pressures such as the need for recognition, appreciation, or a sense of group membership. Needs will become a motive if they are pushed up to an adequate level of intensity (Kotler & Armstrong, 2011; Kotler & Keller, 2006). According to Kotler and Keller (2006) motives are needs that are able to encourage someone to act. Furthermore Kotler and Armstrong (2011) stated that the motive is an urgent need to direct the person to seek satisfaction. Humans will first fulfill their most important needs. When those needs are met, those needs will stop being a motivator, and the person will then try to meet the next most important needs.

2.2.2. Perception

The actions of each individual are influenced by his own perception. Humans learn through the flow of information through the five senses such as sight, hearing, smell, touch, and taste. However, each individual receives, organizes, and interprets this sensory information individually. Perception according to Lamb, Hair and McDaniel (2011) is the process by which humans choose, arrange and interpret stimuli into images that give meaning and cling.

Besides depending on physical stimulation, perception also depends on stimuli originating from the surrounding environment and the individual's circumstances. Perceptions of one individual with other individuals can vary greatly despite experiencing the same reality. In marketing, perception is more important than reality, because that perception will influence the actual behavior of consumers.

2.2.3. Learning

Learning according to Kotler and Armstrong (2011) is a change in someone's behavior arising from experience. Schiffman and Kanuk (2004: 207) state that learning is a process that is always developing and changing as a result of the latest information received or from actual experience, both the latest information received and personal experience act as feedback for individuals and become the basis for future behavior ahead in the same situation. Learning involves changing consumer behavior that arises from experience, because when people act they learn. Most human behavior is the result of learning.

2.2.4. Beliefs and Attitudes

Beliefs is a descriptive thought that someone has about something. Beliefs may be based on knowledge, opinions, or faith which may carry emotional content. Marketers are interested in the beliefs that people formulate in certain products and services because beliefs can shape the image of products and brands that influence consumer buying behavior. While attitude is one of the major internal influencer affecting the consumer decision process. An attitude is the psychological tendency expressed by evaluating a particular entity with some degree of favor or disfavor (Abou-Youssef, 2015).

2.3. *Consumer Intention Concept*

Kinnear and Taylor in Andespa (2017) suggested that consumer intentions are part of the component of consumer behavior in the attitude to consume and the tendency of consumers to act decides to buy and use a product. Intention is defined as how hard someone is willing to try to perform a behavior and what level of determination one is planning to use toward performing the behavior in question (Bananuka et al, 2019). Intention is a consumer's tendency to act in particular way towards products or services. In consumer behavioural research, behavioural intentions are also called consumer attitudinal loyalty (Suhartanto, 2019).

2.4. *Conceptual Framework*

Figure 2. Research Conceptual Framework (Using Psychology Consumer Theory)

3. Research Methodology

Research design is a strategy to achieve predetermined research goals and acts as a guide or guide for researchers throughout the research process. The research design used in this research was a conclusive research design. Malhotra (2017) argues that conclusive research is generally used for quantitative research, with the aim of measuring or testing certain hypotheses and relationships.

The sample in this research is the Indonesian Muslims who are not customers of Islamic banks. Based on the Isaac and Michael method, the researcher determines the error rate of 5%, then the minimum number of samples taken is 349 samples (Sugiyono, 2010). Furthermore, this research uses primary data obtained by distributing questionnaires to Indonesian Muslims who are not customers of Islamic bank and obtained 450 respondents throughout Indonesia. The statement in the questionnaire of this research uses a Likert scale. The Likert scale is used to measure how strongly the respondents agree or disagree with the statements presented in the questionnaire. This study uses a Likert scale with five categories as follows:

number 1: the respondent "strongly disagrees" with the statement on the questionnaire.

number 2: the respondent "disagree" with the statement on the questionnaire

number 3: respondents "quite agree" to the statement on the questionnaire

number 4: the respondent "agree" to the statement on the questionnaire

number 5: respondents "strongly agree" with the statement on the questionnaire

The statement of the questionnaire used as an indicator variable in this research are as follows:

Table 1. Questionnaire Research Design

Variable	Questionnaire Statement
Motivation	<ul style="list-style-type: none">• I am motivated to have a funding product in an Islamic bank.• I am motivated to use Islamic bank funding products whenever needed.• I am motivated to open an Islamic bank funding account because of the current trends in the social environment.• I am motivated to have a penchant for Islamic bank funding product.
Perception	<ul style="list-style-type: none">• Islamic bank funding product in accordance with Islamic principles.• Islamic bank funding product is more competitive compared to conventional bank.• People prefer to use Islamic bank funding product compared to conventional bank.• People have information related to Islamic bank funding products.
Learning	<ul style="list-style-type: none">• I get information related to Islamic bank funding product from a friend's experience.• I obtain information on Islamic bank funding product

	<p>through observation in the environment.</p> <ul style="list-style-type: none"> • I get information on Islamic bank funding product from other people. • I get information on Islamic bank funding product from bankers / bank employees.
Beliefe and Attitude	<ul style="list-style-type: none"> • I believe Islamic bank funding product can meet customer expectations. • I believe Islamic bank funding product is in demand by the public. • I believe Islamic bank funding product provides results that match expectations. • I believe that using Islamic bank funding product gives me peace.
Intention	<ul style="list-style-type: none"> • I intend to seriously take Islamic bank funding product when needed. • I intend to tell friends, family, and people around me that the Islamic bank funding product is the right product. • I would highly recommend other people to use Islamic bank funding product. • I will make Islamic bank a top priority when I want to open Islamic bank funding account.

Source : Sugiyono, 2010

Before entering the data analysis stage, it is necessary to do a pre-test. Pre-test was conducted to test the validity and reliability of each statement item that became an indicator of each variable in the research. The pretest was conducted through a questionnaire of 30 data that had been answered by respondents. According to Singarimbun & Effendi (2008), a minimum of 30 respondents is required to conduct a questionnaire trial so that further distribution of values regarding the normal curve.

Table 2. Validity and Reliability Test Results of Pre-Test Questionnaire for Motivation Variable

Validity Test						
Indicator	KMO	Barlet's Test of Sphericity	Anti-Image Matrices	Communalities	Component Matrix	Ket.
MTV1	0.624	0.000	0.622	0.690	0.831	Valid
MTV2			0.584	0.871	0.933	Valid
MTV3			0.551	0.518	0.720	Valid
MTV4			0.875	0.516	0.718	Valid
Reliability Test						
Indicator	Cronbach's Alpha		Cronbach's Alpha if Item Deleted		Ket.	
MTV1	0.808		0.756		Reliabel	
0.632			Reliabel			
0.811			Reliabel			
0.808			Reliabel			

Source : Data processed with SPSS software

Table 3. Validity and Reliability Test Results of Pre-Test Questionnaire for Perception Variable

Validity Test						
Indicator	KMO	Barlet's Test of Sphericity	Anti-Image Matrices	Communalities	Component Matrix	Ket.
PCN1	0.763	0.000	0.780	0.693	0.832	Valid
PCN2			0.792	0.507	0.712	Valid
PCN2			0.753	0.711	0.843	Valid
PCN2			0.738	0.654	0.809	Valid
Reliability Test						
Indicator	Cronbach's Alpha		Cronbach's Alpha if Item Deleted		Ket.	
PCN1	0.795		0.741		Reliabel	
0.789			Reliabel			
0.695			Reliabel			
0.734			Reliabel			

Source : Data processed with SPSS software

Table 4. Validity and Reliability Test Results of Pre-Test Questionnaire for Learning Variable

Validity Test						
Indicator	KMO	Barlet's Test of Sphericity	Anti-Image Matrices	Communalities	Component Matrix	Ket.
LRN1	0.568	0.000	0.562	0.885	0.817	Valid
LRN2			0.586	0.816	0.687	Valid
LRN3			0.545	0.893	0.768	Valid
LRN4			0.590	0.815	0.691	Valid
Reliability Test						
Indicator	Cronbach's Alpha		Cronbach's Alpha if Item Deleted		Ket.	
LRN1	0.729		0.615		Reliabel	
0.700			Reliabel			
0.653			Reliabel			
0.696			Reliabel			

Source : Data processed with SPSS software

Table 5. Validity and Reliability Test Results of Pre-Test Questionnaire for Beliefe and Attitude Variable

Validity Test						
Indicator	KMO	Barlet's Test of Sphericity	Anti-Image Matrices	Communalities	Component Matrix	Ket.
BNA1	0.644	0.000	0.663	0.558	0.747	Valid
BNA2			0.621	0.732	0.855	Valid
BNA3			0.707	0.572	0.756	Valid
BNA4			0.611	0.677	0.823	Valid
Reliability Test						
Indicator	Cronbach's Alpha		Cronbach's Alpha if Item Deleted			Ket.
BNA1	0.804		0.780			Reliabel
BNA2			0.719			Reliabel
BNA3			0.780			Reliabel
BNA4			0.728			Reliabel

Source : Data processed with SPSS software

Table 6. Validity and Reliability Test Results of Pre-Test Questionnaire for Intention Variable

Validity Test						
Indicator	KMO	Barlet's Test of Sphericity	Anti-Image Matrices	Communalities	Component Matrix	Ket.
INT1	0.793	0.000	0.799	0.711	0.843	Valid
INT2			0.752	0.855	0.925	Valid
INT3			0.782	0.701	0.837	Valid
INT4			0.850	0.779	0.883	Valid
Reliability Test						
Indicator	Cronbach's Alpha		Cronbach's Alpha if Item Deleted			Ket.
INT1	0.893		0.879			Reliabel
INT2			0.832			Reliabel
INT3			0.883			Reliabel
INT4			0.855			Reliabel

Source : Data processed with SPSS software

From the result of the validity test obtained the value of KMO, Anti-Image Matrices, Communalities, and Component Matrix is greater than 0.5; and the value of the Barlett's Test of Sphericity is smaller than 0.05. Based on these results, all indicators of independent variables (motivation, perception, learning, believe and attitude) and dependent variable (intention) declared valid because it has met the assumptions of validity.

After being declared valid, reliability test is performed. From the reliability test results obtained by the value of Cronbach's Alpha is greater than 0.60. Based on these results, all indicators of independent variables (motivation, perception, learning, believe and attitude) and dependent variable (intention) expressed as reliable because it has fulfilled the reliability assumption.

After pre-test and stated all indicators are valid and reliable, then the questionnaire was distributed. Data obtained from the results of the questionnaire are then processed by beginning the coding process. Data analysis was performed using multiple linear regression model through the help of SPSS software. Multiple linear regression analysis aims to determine the influence of two or more independent variables on the dependent variable.

The form of linear regression equation for this research is as follows:

$$Y = C + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + e \dots \dots \dots (1)$$

Where:

- Y = Intention to Use Islamic Bank Funding Product
- X₁ = Motivation
- X₂ = Perception
- X₃ = Learning
- X₄ = Believe and Attitude
- C = Constanta
- β = Coefficient of independent variable
- e = Residual

4. Results

4.1. Classic Assumption Test

4.1.1. Normality Test

Regression model is said to be normally distributed if the plotting data that describe the data actually follow the normal line. Based on Figure 3, the data meet the normality test.

Figure 3. Normality Test Result

Source : Data processed with SPSS software

4.1.2. Multicollinearity Test

Multicollinearity test aims to test whether the panel regression model found a correlation between two or more independent variables.

Table 7. Multicollinearity Test Result

	Unstandardized Coefficients		Standardized Coefficients (Beta)	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	-0.569	0.509		-1.118	0.264		
Motivation (X ₁)	0.340	0.035	0.345	9.629	0.000	0.529	1.891
Perception (X ₂)	0.166	0.045	0.140	3.687	0.000	0.471	2.122
Learning (X ₃)	0.118	0.036	0.103	3.322	0.001	0.711	1.406
Beliefe and Attitude (X ₄)	0.462	0.046	0.395	9.957	0.000	0.432	2.313

Source : Data processed with SPSS software

Based on table 7, Collinearity Tolerance value is obtained:

Motivation (X_1) = 0.529
 Perception (X_2) = 0.471
 Learning (X_3) = 0.711
 Beliefs and Attitude (X_4) = 0.432

Then, VIF value is obtained:

Motivation (X_1) = 1.891
 Perception (X_2) = 2.122
 Learning (X_3) = 1.406
 Beliefs and Attitude (X_4) = 2.313

Based on the result, there is no multicollinearity between each independent variable in the regression model because the Collinearity Tolerance value of the four independent variables is larger than 0.01 and the VIF of the four independent variables is smaller than 10. Then the regression model in this research have passed the multicollinearity test.

4.1.3. Heteroscedasticity Test

Heteroscedasticity test aims to determine whether or not there is a deviation from the classical assumption of heteroscedasticity, that is, the variance in residual variance for all observations in the regression model.

Table 8. Heteroscedasticity Test Result

			Motivation (X_1)	Perception (X_2)	Learning (X_3)	Beliefs and Attitude (X_4)	Un- standardized Residual
Spearman's rho	Motivation (X_1)	Correlation Coefficient	1.000	0.568	0.423	0.637	-0.017
		Sig.(2-tailed)	.	0.000	0.000	0.000	0.713
		N	450	450	450	450	450
	Perception (X_2)	Correlation Coefficient	0.568	1.000	0.530	0.657	0.002
		Sig.(2-tailed)	0.000	.	0.000	0.000	0.970
		N	450	450	450	450	450
	Learning (X_3)	Correlation Coefficient	0.423	0.530	1.000	0.464	-0.018
		Sig.(2-tailed)	0.000	0.000	.	0.000	0.705
		N	450	450	450	450	450
	Beliefs and Attitude (X_4)	Correlation Coefficient	0.637	0.657	0.464	1.000	0.031
		Sig.(2-tailed)	0.000	0.000	0.000	.	0.506
		N	450	450	450	450	450
	Un- standardized Residual	Correlation Coefficient	-0.017	0.002	-0.018	0.031	1.000
		Sig.(2-tailed)	0.713	0.970	0.705	0.506	.
		N	450	450	450	450	450

Source : Data processed with SPSS software

Based on table 8, significance (2-tailed) value is obtained:

Motivation (X_1) = 0.713
 Perception (X_2) = 0.970
 Learning (X_3) = 0.705
 Beliefs and Attitude (X_4) = 0.506

Based on the result, the significance (2-tailed) value of the four independent variables is larger than 0.05. It means that the regression model in this research is free from heteroscedasticity.

4.1.4. Autocorrelation Test

Autocorrelation test aims to find out whether there are variables in the prediction model with time changes.

Table 9. Autocorrelation Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.835	0.697	0.694	2.113	2.103

Source : Data processed with SPSS software

Based on table 9, Durbin-Watson value is 2.103. There is between $du = 1.8632$ and $4-du = 2.1368$. du value can be found through the Durbin Watson table based on the number of samples (N) and the number of independent variables (k) with significant value 5%. It means there is no autocorrelation in this regression model.

4.2. Regression Test

Regression analysis is a statistical technique that attempts to explain movements in one variable, called the dependent variable, as a function movements in a set of other variables, called the independent variables (Studenmund, 2017; Verbeek, 2004).

Table 10. Regression Test Result

Model		Unstandardized Coefficients		Standardized Coefficients (Beta)	t	Sig.
		B	Std. Error			
1	(Constant)	-0.569	0.509		-1.118	0.264
	Motivation (X_1)	0.340	0.035	0.345	9.629	0.000
	Perception (X_2)	0.166	0.045	0.140	3.687	0.000
	Learning (X_3)	0.118	0.036	0.103	3.322	0.001
	Beliefs and Attitude (X_4)	0.462	0.046	0.395	9.957	0.000

Source : Data processed with SPSS software

Based on the results of data analysis, the following regression equation is obtained:

$$Y = -0.569 + 0.340 X_1 + 0.166 X_2 + 0.118 X_3 + 0.462 X_4 + e$$

The regression equation above shows the relationship between the independent variables and the dependent variable partially as follows:

- The constant value is -0.569, meaning that if there is no change in motivation variable, perception variable, learning variable, belief and attitude variable, then intention variable is -0.569.
- The regression coefficient value of motivation variable is 0.340, meaning that if the motivation variable increases 1% with the assumption of the other three independent variables and the constant is 0 (zero), then the intention increases by 0.340%. This shows that motivation contributes positively to intention, so that the greater the motivation of Indonesian Muslims toward Islamic bank funding product, the greater their intention to use Islamic bank funding product.
- The regression coefficient value of perception variable is 0.166, meaning that if the perception variable increases 1% with the assumption of the other three independent variables and the constant is 0 (zero), then the intention increases by 0.166%. This shows that perception contributes positively to intention, so that the greater the perception of Indonesian Muslims toward Islamic bank funding product, the greater their intention to use the Islamic bank funding product.
- The regression coefficient value of learning variable is 0.118, meaning that if the learning variable increases 1% with the assumption of the other three independent variables and the constant is 0 (zero), then the intention increases by 0.118%. This shows that learning contributes positively to intention, so that the greater the learning of Indonesian Muslims toward Islamic bank funding product, the greater their intention to use Islamic bank funding product.
- The regression coefficient value of belief and attitude variable is 0.462, meaning that if the belief and attitude variable increases 1% with the assumption of the other three independent variables and the constant is 0 (zero), then the intention increases by 0.462%. This shows that belief and attitude contributes positively to intention, so that the greater the belief and attitude of Indonesian Muslims toward Islamic bank funding product, the greater their intention to use Islamic bank funding product.

4.2.1. T-Test

T value is used to see the influence of the independent variable partially on the dependent variable.

Table 11. T Test Result

Model		Unstandardized Coefficients		Standardized Coefficients (Beta)	t	Sig.
		B	Std. Error			
1	(Constant)	-0.569	0.509		-1.118	0.264
	Motivation (X ₁)	0.340	0.035	0.345	9.629	0.000
	Perception (X ₂)	0.166	0.045	0.140	3.687	0.000
	Learning (X ₃)	0.118	0.036	0.103	3.322	0.001
	Belief and Attitude (X ₄)	0.462	0.046	0.395	9.957	0.000

Source : Data processed with SPSS software

Based on table 11, by observing t_{hitung} and significant value, it can be explained as follows:

- t_{hitung} of motivation variable is 9.629 or larger than t_{tabel} and significant value of motivation variable is 0.000 or smaller than 0.05. It means that motivation variable have an influence on intention variable.
- t_{hitung} of perception variable is 3.687 or larger than t_{tabel} and significant value of perception variable is 0.000 or smaller than 0.05. It means that perception variable have an influence on intention variable.
- t_{hitung} of learning variable is 3.322 or larger than t_{tabel} and significant value of learning variable is 0.001 or smaller than 0.05. It means that learning variable have an influence on intention variable.
- t_{hitung} of belief and attitude variable is 9.957 or larger than t_{tabel} and significant value of belief and attitude variable is 0.000 or smaller than 0.05. It means that belief and attitude variable have an influence on intention variable.

4.2.2. F-Test

F value is used to see the influence of the independent variable simultaneously on the dependent variable.

Table 12. F Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4574.481	4	1143.620	256.168	0.000
	Residual	1986.630	445	4.464		
	Total	6561.111	449			

Source : Data processed with SPSS software

Based on table 12, by observing f_{hitung} , obtained f_{hitung} value is $256.168 > f_{tabel}$. it showed that motivation variable, perception variable, learning variable, belief and attitude variable simultaneously have a significant influence to intention variable.

4.2.3. Coefficient of Determination Test

Coefficient of determination test is carried out to measure how far the independent variable can explain the dependent variable.

Table 13. Coefficient of Determination Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.835	0.697	0.694	2.113	2.103

Source : Data processed with SPSS software

Based on table 13, R Square value is 0.697. It means that the ability of independent variables in explaining the dependent variable is equal to 69.7%, so the remaining 30.3% is explained by other variables not discussed in this research.

5. Conclusion

From the results of the research conducted, the following things can be found:

- Where Adjusted R Square value is 0.697. It means that the ability of independent variables (motivation, perception, learning, belief and attitude) in explaining the dependent variable (intention) is equal to 69.7%, so the remaining 30.3% is explained by other variables not discussed in this research.
- The T-test result is t_{hitung} of motivation, perception, learning, belief and attitude each of them are 9.629, 3.687, 3.322, and 9.957 larger than t_{tabel} . Then, significant value of motivation perception, learning, belief and attitude each of them are 0.000, 0.000, 0.001, and 0.000 smaller than 0.05. It means each independent variables has an influence to intention using Islamic bank funding product.
- The F-test result is f_{hitung} value is 256.168 larger than f_{tabel} . It showed that motivation, perception, learning, belief and attitude simultaneously have a significant influence to intention using Islamic bank funding product.
- In understanding banking consumer behavior, it can not only be seen from an economic perspective, but another perspective that needs to be directly targeted at feelings that will shape the patterns of consumer behavior, namely consumer psychology.
- Based on the results of this study, Islamic banking must pay attention to consumer policies both in conducting products and in marketing their products. In addition, regulators also need to prioritize consumer psychology in policy making, not just pay attention to the industrial side.

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