

# Sociopolitical identity, religiosity, and motivation toward intention in Islamic banking: a behavioral reasoning theory extension

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## Abstract

**Purpose** – This research analyses the factors influencing Indonesia's largest Muslim communities' intention to utilize Islamic banking services. **Method** – Employing a quantitative methodology, this study targeted members of Nahdlatul Ulama (NU) and Muhammadiyah as the population. The sample consisted of 343 respondents, determined using Hair theory and selected through purposive sampling. Data was collected through a structured questionnaire and analyzed using structural equation modeling (SEM) to evaluate measurement and structural models. **Findings** – The findings reveal that normative beliefs significantly shape subjective norms and influence individuals' intentions to engage with Islamic banking services. Additionally, religiosity positively affects attitudes toward these services, reinforcing existing literature linking religious values to financial decision-making. **Implications** – Theoretically, this study implies the development of behavioral reasoning theory in Islamic finance. Practically, this study provides valuable insights into marketing strategies promoting financial inclusion among diverse religious communities.

**Keywords:** consumer intentions, Islamic banking, normative beliefs, religiosity, sociopolitical identity.

## Introduction

The global Islamic finance industry has experienced rapid development, marked by the increasing number of Islamic financial institutions and growing public awareness of sharia-compliant financial services. According to the Islamic Financial Services Board (IFSB), the global assets of Islamic banks reached approximately USD 2 trillion in 2022, indicating significant growth potential. Despite this development, the actual usage of Islamic banking services remains relatively low in various regions, prompting an examination of the intention behind customers' decisions to engage with Islamic banks (IFSB 2022).

The landscape of financial services has witnessed a significant transformation, particularly with the rise of Islamic banking as a viable alternative to conventional banking systems (Chiad and Gherbi 2024; Jarbou, Irimia-Diéguez, and Prieto-Rodríguez 2024). This shift is not merely a reflection of economic trends but is deeply intertwined with sociopolitical identities and religious beliefs. Islamic banking, which adheres to sharia law, offers a unique framework that appeals to individuals seeking financial services aligned with their ethical and moral values (Faizi 2024; Jatmiko, Iqbal, and Ebrahim 2024; Shamsuddeen et al. 2024).



Muslim-majority countries such as Indonesia. Despite this growth, actual participation rates remain relatively low, especially among members of NU and Muhammadiyah, the country's two most prominent Islamic organizations (Fathoni et al. 2025). This gap between awareness and actual use represents a critical challenge in understanding consumer intention to engage with Islamic banking services—a core variable in behavioral models. While Islamic banks have expanded their outreach, many potential users still hesitate to adopt these services, highlighting a persistent issue in translating favorable attitudes into actual intention and behavior.

Numerous studies have examined intention in the context of Islamic banking, employing models such as the theory of planned behavior (TPB), technology acceptance model (TAM), and unified theory of acceptance and use of technology (UTAUT). However, findings across these studies remain inconsistent. For instance, some scholars found religiosity to have a strong influence on intention (Abou-Youssef et al. 2015; Amini, Muflih, and Marwansyah 2020; Hadi and Muwazir 2021; Safrilsyah et al. 2021; Husain, Annamalai, and Chandrasekaran 2024), others reported its effect as insignificant or mediated by other variables (Marimuthu et al. 2010; Usman et al. 2017; Selvanathan et al. 2018; Azmat et al. 2020). Similarly, the role of sociopolitical identity—though contextually relevant in Indonesia—has been understudied or yielded mixed results. These inconsistencies underscore the need for a more comprehensive theoretical framework that accommodates contextual, motivational, and normative dimensions.

Behavioral reasoning theory (BRT) posits that individuals' behaviors are influenced by their beliefs, attitudes, and the perceived consequences of their actions (Sahu, Padhy, and Dhir 2020; Sonkar and Ram 2024). While BRT has been applied in various contexts, its application to the motivations for participating in Islamic banking is still underexplored. This presents a theoretical gap that necessitates further investigation. Specifically, the interplay between sociopolitical identity and religiosity as determinants of intention to engage with Islamic banking has not been sufficiently addressed in existing literature.

Recent studies have highlighted the importance of sociopolitical identity in shaping financial behaviors. For instance, research by Ergec, Kaytanci, and Toprak (2016); Fathoni et al. (2025) indicate that individuals' political affiliations significantly influence their financial decision-making processes. Furthermore, religiosity has been identified as a critical factor in motivating individuals to choose Islamic banking over conventional alternatives (Amini, Muflih, and Marwansyah 2020; Azmat et al. 2020; Ozturk 2022). However, the mechanisms by which these factors influence participation in Islamic banking remain unclear.

Moreover, the phenomenon of financial inclusion in Muslim-majority countries presents a pressing issue. Despite the potential of Islamic banking to enhance financial inclusion, many individuals remain unbanked or underbanked due to a lack of understanding or trust in these financial systems (Kunt, Klapper, and Randall 2013; Khémiri et al. 2024; Puspita and Kassim 2024). This gap in participation raises questions about the effectiveness of current marketing strategies employed by Islamic banks and the need for a more nuanced understanding of consumer behavior in this context.

This study offers a novel contribution by extending behavioral reasoning theory (BRT) to integrate sociopolitical identity and religiosity constructs in explaining the intention to use Islamic banking. Unlike previous models that focus on psychological aspects (Sahu, Padhy, and Dhir 2020; Dhir et al. 2021; Ahmad and Rasheed 2024; Sonkar and Ram 2024), this study emphasizes not only global motivators (e.g., attitude, subjective norm) but also underlying personal reasons—providing a richer explanation for individual decision-making. This study's inclusion of sociopolitical identity as a predictor is also a distinguishing feature, particularly given Indonesia's unique religious-political landscape.

This study aims to analyze the influence of sociopolitical identity, religiosity, normative beliefs, motivation, and attitude on the intention to participate in Islamic banking. Specifically, this study aims to investigate the direct and indirect relationships among these constructs, extend the application of behavioral reasoning theory (BRT) within the Islamic financial services context, and identify the most significant factors influencing Muslim consumers' behavioral intention toward Islamic banking. This study holds substantial value both theoretically and practically. Theoretically, it addresses gaps in the existing literature by introducing a nuanced understanding of how sociopolitical identity and religiosity interact with behavioral intentions, particularly in Indonesia's unique socio-religious environment. Practically, the findings provide actionable insights for Islamic banks to design more effective marketing strategies, improve financial inclusion, and align their offerings more closely with consumers' values and motivations. Given the critical role of Islamic banking in promoting inclusive financial development in Muslim-majority countries, understanding these behavioral drivers is crucial for policymakers, financial institutions, and researchers alike.

## Literature review

### *Behavioral reasoning theory*

Behavioral reasoning theory (BRT) is a significant framework that seeks to explain the underlying motives behind human behavior. Developed by Westaby (2005), BRT posits that individuals' intentions are the primary predictors of their behaviors, while these intentions are influenced by global motives such as attitudes, subjective norms, and perceived control. Importantly, BRT emphasizes the role of personal reasons—individual justifications and rationalizations—for actions taken.

Recent literature has expanded on BRT's foundational concepts and applied them across various contexts. For instance, a systematic literature review by Mitrofanova et al. (2021); Strömbäck et al. (2024) highlights how BRT can be utilized to understand behavioral changes in health and environmental sustainability domains. In another study on e-waste management, researchers applied BRT to explore how individuals justify their recycling behaviors (Dhir et al. 2021). Moreover, a recent paper discusses how BRT can inform digital marketing strategies for small- and medium-sized enterprises (SMEs). It suggests that understanding customers' behavioral reasoning can enhance marketing effectiveness by aligning campaigns with consumers' motivations (Ahmad and Rasheed 2024).

The application of behavioral reasoning theory extends beyond mere academic interest; it has practical implications for decision-making processes across various fields, including public policy, health promotion, and consumer behavior analysis (Sahu, Padhy, and Dhir 2020; Sonkar and Ram 2024). By integrating insights from psychological research into real-world applications, practitioners can better understand how to influence behavior effectively through targeted interventions based on individual motivations.

### *Theory of reasoned action: from attitude, normative belief, and subjective norms to intention*

Attitude is widely recognized as a key determinant of intention in behavioral theories. Individuals form behavioral intentions based on their evaluation of the behavior's outcomes. A favorable attitude toward a behavior increases the likelihood of developing a firm intention to perform it. In Islamic banking, positive perceptions regarding ethical compliance, financial benefits, and religious alignment strengthen customers' intentions to use such services. Studies by Amini, Muflih, and Marwansyah (2020) confirm that attitudes significantly influence Muslim consumers' intentions to adopt Islamic banking services.

Normative beliefs refer to an individual's perception of whether significant others think they should engage in a behavior. These beliefs shape subjective norms, representing



the perceived social pressure to perform or not perform the behavior. In Islamic societies, where religious authorities, family, and community leaders hold substantial influence, normative beliefs strongly shape subjective norms. Rahman et al. (2016) found that normative beliefs significantly predict subjective norms in Islamic microfinance adoption.

Subjective norms, derived from internalized social expectations, play a crucial role in forming behavioral intentions, particularly in collectivist cultures such as Indonesia. Individuals are motivated to comply with the expectations of their social group. Mustapha et al. (2023) emphasized that subjective norms influence consumers' intentions to engage with Islamic financial services. Similarly, Lujja, Mohammad, and Hassan (2016) demonstrated that subjective norms positively impact the intention to adopt Islamic banking, highlighting the critical role of peer and societal pressure in shaping financial behavior.

Integrating attitude, normative beliefs, and subjective norms into the study of behavioral intention strengthens the explanatory power of the theory of reasoned action (TRA). It supports the broader framework of behavioral reasoning theory (BRT). TRA focuses on how rational evaluations and social influences predict intention, while BRT explores the underlying reasons behind these evaluations (Sahu, Padhy, and Dhir 2020). This integrated perspective reveals that behavioral intentions are shaped through direct effects and complex indirect pathways where normative beliefs shape subjective norms, influencing intentions and attitudes to mediate the relationships between intrinsic motivations and behavioral goals. For Islamic banks, fostering favorable attitudes, leveraging community leaders to shape normative beliefs, and enhancing social approval through testimonials and endorsements can significantly boost customer intentions and adoption rates by targeting direct and indirect motivational pathways. Based on this theory, the hypothesis in this study is formulated as follows:

H1: attitudes have a positive effect on intention in using Islamic banking.

H2: subjective norms have a positive effect influence on intention in using Islamic banking.

H3: normative beliefs have a positive effect influence on subjective norms in using Islamic banking.

H7: normative beliefs have a positive effect on Intention in using Islamic banking throw subjective norms.

### *Religiosity, attitude, and intention*

Religiosity in Islam encompasses a broad spectrum of beliefs, practices, and experiences that significantly influence the lives of Muslim individuals and communities. It is often defined as the degree to which individuals adhere to religious beliefs and engage in prayer, fasting, charity, and pilgrimage (Krauss et al. 2005; Ji and Ibrahim 2007; El-Menouar 2014; Ozturk 2022). Recent studies have highlighted the multifaceted nature of religiosity within Islamic contexts, emphasizing its impact on personal identity, social behavior, and community cohesion.

One significant aspect of Islamic religiosity is its role in promoting moral values and ethical behavior among adherents. Research by Safrilsyah et al. (2021); Aji, Che-Ha, and Zabri (2025) indicates that higher intensity of religious adherence is related to prosocial behaviors such as volunteering and charitable giving within Muslim communities. This finding underscore how religious teachings can motivate individuals to contribute positively to society while reinforcing communal bonds.

Recent studies have shown that Individuals with stronger religious beliefs tend to prefer sharia-compliant financial products. For instance, a study by (Husain, Annamalai, and Chandrasekaran 2024) found that individuals who exhibit strong religious beliefs are likelier to choose Islamic banking over conventional banking due to concerns about interest (riba)



and the desire for ethical investment options. This trend highlights how religiosity not only affects personal finance choices but also drives demand for Sharia-compliant institutions.

Moreover, the relationship between religiosity and financial decision-making extends beyond mere product selection; it also impacts attitudes toward saving and spending. According to research by Nugroho, Hidayat, and Kusuma (2017), Muslims with high religiosity tend to prioritize savings as part of their commitment to responsible stewardship over wealth, which is viewed as a trust from God (*amanah*). This perspective encourages prudent financial management practices that align with Islamic principles.

Religiosity also exerts an indirect effect on intention via attitude. This mediation pathway illustrates that religiosity shapes favorable attitudes, which subsequently strengthens the behavioral intention to choose Islamic banking. Nugroho, Hidayat, and Kusuma (2017) emphasized that Muslims with stronger religiosity develop positive attitudes toward Islamic financial institutions, which mediate the effect of religiosity on their behavioral intentions. According to the theoretical foundation, the hypothesis in this study is as follows:

H4: religiosity has a positive effect on attitude in using Islamic banking.

H8: religiosity has a positive effect on intention in using Islamic banking through attitude.

#### *Sociopolitical identity, attitude, and intention*

Sociopolitics refers to the intricate interconnection between society and the state, particularly how political authority and social issues are negotiated through influential discourse (Chaikov 2015). This field of study delves into how societal structures influence political behavior and vice versa, highlighting the reciprocal nature of these interactions. Sociopolitics serves as a lens through which we can examine the sociological framework of society and its prevailing political tendencies (Ergec, Kaytanci, and Toprak 2016).

At its core, sociopolitical control refers to individuals' beliefs in their abilities to affect change within the sociopolitical system. This belief system reflects one critical component of psychological intrapersonal empowerment, which encompasses cognitive and motivational elements to foster active participation in public life. The cognitive aspect involves understanding one's capabilities and recognizing how they can be utilized to navigate complex social landscapes effectively.

The interactional component is crucial in this process, as it encompasses an individual's critical awareness of the resources required to attain specific objectives, along with an understanding of their surrounding environment. Such awareness enables individuals to recognize opportunities for participation and collective action within their communities. Moreover, behavior—the deliberate actions individuals undertake—plays a significant role in shaping the outcomes within this context (Casanova et al. 2021).

Zimmerman and Zahniser (1991) further developed the concept of sociopolitical control by identifying two key dimensions: leadership competence and policy control. Leadership competence pertains to individuals' self-perception regarding their ability to organize groups effectively towards common objectives. It reflects personal confidence and skills related to communication, motivation, and strategic planning. On the other hand, policy control relates to expectations about one's capacity to influence decision-making processes at various levels—local governance or broader legislative frameworks. This dimension underscores how individuals perceive their role within larger governance systems and highlight their potential impact on shaping policies that affect societal well-being.

In the Indonesian context, sociopolitical movements can be broadly categorized into three main types: nationalist, religious, and nationalist religious. Nationalist movements emphasize equal participation for all citizens in nation-building, irrespective of ethnic, religious, or racial backgrounds. These groups regard national sovereignty as a collective

duty, fostering a unified identity to advance the nation's shared interests. Religious sociopolitical movements, particularly those rooted in Islamic teachings, focus on norms and beliefs that aspire to create a civil society characterized by justice and prosperity. These movements seek to integrate spiritual values into societal frameworks to ensure ethical governance and community well-being. The nationalist-religious movement combines elements from both nationalism and religion. It emphasizes the importance of national identity while advocating for moral values based on religious principles to enhance societal welfare (Iswadi 2020).

These three forms of sociopolitics reflect Indonesia's diverse cultural landscape. Each movement plays a crucial role in shaping public discourse and influencing policies in various life aspects. Nationalist groups promote inclusivity by encouraging participation from all citizens in nation-building efforts while fostering unity through shared goals like economic development. Religious movements mobilize communities around common beliefs that transcend ethnic divisions, often engaging in charitable activities aligned with their vision for an equitable society. Meanwhile, the nationalist-religious movement creates platforms where cultural heritage meets spiritual guidance; it advocates for policies reflecting both national pride and adherence to moral principles derived from faith.

Several studies have demonstrated that sociopolitical factors are crucial in shaping consumer attitudes. Research by Ergec, Kaytanci, and Toprak (2016); Er and Güneysu (2019) confirmed that sociopolitical identity affects consumers' attitudes and behaviors when selecting Islamic banking products and services. A consumer's sociopolitical identity can lead to positive or negative attitudes and influence their intention to engage with Islamic banking. Moreover, sociopolitical identity not only directly influences intention but also operates indirectly through attitudes. Fathoni et al. (2025) suggest positioning attitude as a mediating variable between identity and intention. Therefore, sociopolitical identity can shape intentions by impacting individual attitudes toward specific behaviors. Grounded in this theoretical framework, the following hypothesis is proposed in this study:

H5: sociopolitical identity has a positive effect on attitude in using Islamic banking.

H9: sociopolitical identity has a positive effect on Intention in using Islamic banking throw attitude.

### *Motivation to intention*

The motivation model is widely used to explain consumer behavior. Motivation is a driving force that compels individuals to act, functioning as a catalyst for behavior directed toward specific goals. The objectives and patterns of action chosen to achieve these goals are derived from personal experiences, learning processes, and individual cognition. Within the framework of MM theory, consumer behavior is influenced by intrinsic and extrinsic motivations. Intrinsic motivation refers to the extent to which an individual engages in an activity solely for personal satisfaction; it is driven by personal factors rooted in one's experiences. In contrast, extrinsic motivation pertains to how much an individual perceives enhanced outcomes when using particular products.

According to Maslow's (1954) hierarchy of needs, individuals have five categories of motivation to fulfil their needs and desires: physiological motivation encompasses fundamental requirements such as food, water, sleep, and clothing. Following this is safety motivation, which relates to security, stability, and orderliness in one's environment. Social motivation includes affection and relationships with family members and close associates. Esteem motivation pertains to personal achievements associated with status and reputation within society. Finally, self-actualization motivation focuses on personal development and fulfilling ideologies or spiritual beliefs.

In Islamic scholarship—examined through figures like Ibn Khaldun and Imam As-Syathibi—it is asserted that Allah SWT has established His divine laws (*maqāṣid al-sharī‘ah*) with the intention of promoting welfare for humanity both in this world and in the hereafter. From a humanistic perspective regarding its impact on existence itself, welfare can be categorized into three levels: *dārūriyyah* represents primary needs that must be satisfied lest they jeopardize human life; *ḥājjiyyah* refers to secondary needs that facilitate living conditions; while unmet these do not necessarily lead towards destruction but may instead result in significant difficulties; *taḥsīniyyah* or *kamālīyyah* concerns moral enhancement needs—failure here does not cause harm or hardship. To attain this welfare, there are five essential elements (*khamsah dārūriyyah*) that must be preserved by humanity: religion (faith), life (soul), lineage (progeny), intellect (mind), and property (wealth).

When correlated with Maslow's theoretical framework, levels one through two fall under *dārūriyyah* since they encompass physiological motivations alongside safety concerns—failure regarding these can threaten one's very existence itself, while levels three through four align more closely with *ḥājjiyyah* due to their involvement involving social interactions coupled esteem motivations necessary facilitating daily living experiences ultimately leading towards level five corresponding directly back towards *taḥsīniyyah* or *kamālīyyah* because it fundamentally relates towards self-actualization aligned according values held firmly by each individual.

Several studies have indicated that motivation is key in shaping consumer intentions. Motivation, the internal process that initiates, directs, and sustains behavior, has consistently influenced an individual's willingness to engage in specific actions. Research by Belwal and Maqbali (2019); Khumaini and Nadiya (2021); Fatimah and Zariah (2022) show that intrinsic and extrinsic motivations critically shape the formation of behavioral intentions. In the context of consumer behavior, individuals who possess strong motivational forces—whether driven by personal values, social influence, or perceived rewards—are more likely to develop firm intentions to purchase or use a product or service. Thus, motivation can be considered a foundational antecedent that directly influences the strength and direction of consumer intentions. According to this theoretical framework, the following hypothesis is proposed in this study:

H6: Motivation has a positive effect on intention in using Islamic banking.

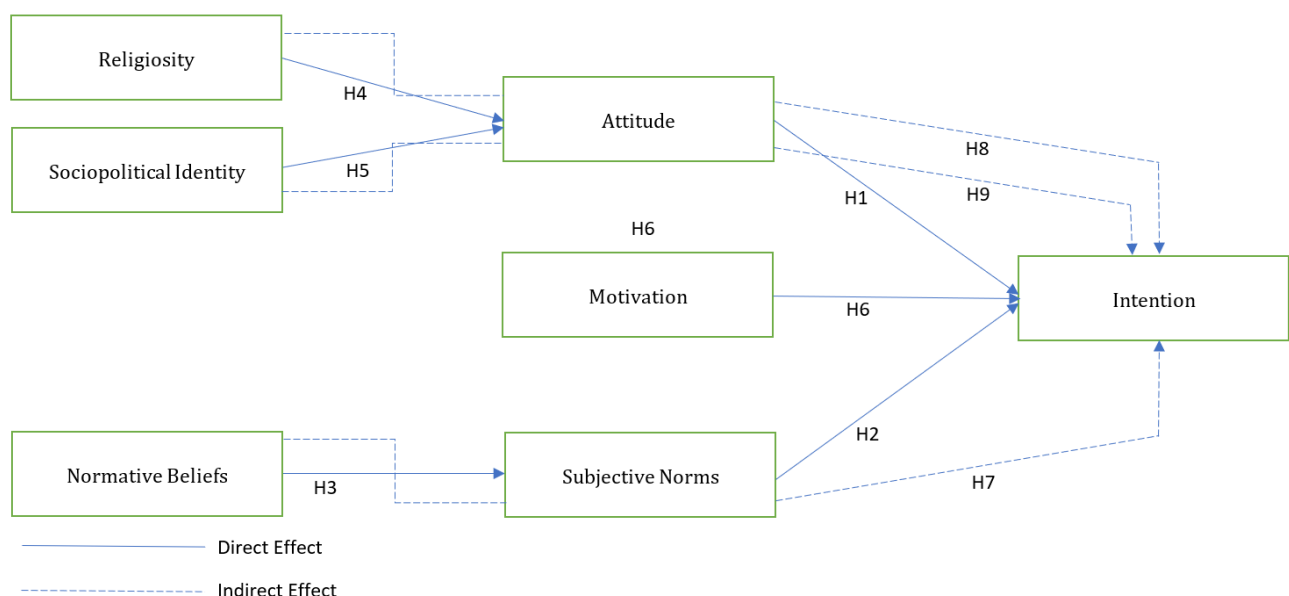


Figure 1 research model

## Method

This study employed a quantitative research approach using a causal-explanatory design to examine the relationships between psychological, sociocultural, and motivational factors influencing the intention to use Islamic banking. The causal design is suitable for testing hypotheses and analyzing the effects of multiple independent variables on a dependent variable using statistical modeling. The population in this study is the Muslim community from the two largest Islamic community organizations in Indonesia, namely Nahdlatul Ulama and Muhammadiyah, that utilize Islamic banking services. The number of populations is unknown for sure. The sample consisted of 343 respondents, determined based on the Hair et al. (2017) guideline that recommends a sample size ranging from five to ten times the number of indicators in a structural equation modeling (SEM) analysis. Based on the guidelines by Hair et al. (2017), the minimum required sample size for structural equation modeling (SEM) is five to ten times the number of indicators used in the model. Given that this study includes 36 indicators, the recommended sample size is 360 ( $36 \times 10$ ) respondents. Initially, 360 responses were collected through the administered questionnaire, fulfilling the upper bound of the recommended sample range. However, after data cleaning and verification, 17 responses were excluded due to incomplete or invalid entries. As a result, 343 valid responses were retained and used for further analysis. This final sample size meets the methodological requirements and ensures sufficient statistical power for SEM analysis.

The sample was selected using purposive sampling, a non-probability sampling technique where respondents are deliberately chosen based on specific characteristics relevant to the research objectives. The main criteria for respondent selection were: (1) being an active member or follower of Nahdlatul Ulama or Muhammadiyah; (2) having prior knowledge or experience related to Islamic banking services. Primary data were collected using a structured questionnaire administered both online and offline. Respondents completed a questionnaire using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). For the sociopolitical identity variable, a distinct scale was applied: 1 represented nationalist, 2 indicated nationalist-religious, and 3 referred to religious. Furthermore, the operational variables can be seen in Table 1.

Table 1 variable of research

Variables	Indicators	Statements	Scale
Religiosity (RE)	Religious beliefs, knowledge, and practices  (El-Menouar 2014)	<i>Religious beliefs:</i> 1) I have always lived this life according to the guidance of my religion 2) Religion is very important to me because it answers many questions about the meaning of life <i>Knowledge:</i> 3) I often read books/literature, religions/beliefs that <i>Practices:</i> 4) I follow Religious beliefs influence my decision to live my life 5) I regularly make financial/financial contributions to religious organizations 6) I enjoy working in an environment that is in accordance with my religious principles and beliefs 7) I believe that riba is an immoral act and is not in accordance with the religious teachings that I follow	Likert
Sociopolitical identity (SP)	Sociopolitical ideological orientation  (Iswadi 2020; Ergec, Kaytanci,	1) What is your sociopolitical orientation? (1=Nationalist, 2=Nationalist-Religious, 3=Religious)	Categorical





Variables	Indicators	Statements	Scale
	and Toprak 2016)		
Attitude (AT)	Perceived benefits, comfort, moral values  (Bosnjak, Ajzen, and Schmidt 2020; Ajzen 1991)	<i>Perceived benefits:</i> 1) Using Islamic banking products and services are a must for me 2) Using Islamic banking products and services are a profitable thing for me <i>Comfort:</i> 3) Using Islamic banking products and services are a pleasure for me 4) Using Islamic banking products and services can provide inner satisfaction for me <i>Moral values:</i> 5) Using Islamic banking products and services are a good and valuable thing for me 6) Using Islamic banking products and services is a wise thing for me	Likert
Normative beliefs (NB)	Expectations and influence of significant others  (Ajzen and Fishbein 1972; Ajzen 1991)	1) I believe the important people in my life expect me to use Islamic banking 2) I believe that the important people in my life will give me full support if I use Islamic banking 3) I believe my family expects me to use Islamic banking 4) I believe my colleagues expect me to use Islamic banking 5) I believe some religious leaders I know expect me to use Islamic banking	Likert
Subjective norms (SN)	Social influences on financial decision-making  (Jermisittiparsert, Wongsuwan, and Akkaya 2023)	1) The important person in my life expects me to use Islamic banking 2) I have the full support of the important people in my life to use Islamic banking services 3) My family, friends, and colleagues encouraged me to use Islamic banking services 4) Some religious leaders I know recommend using Islamic banking services 5) I will follow the advice of religious leaders I know to use Islamic banking services	Likert
Motivation (MO)	Basic needs, convenience, religious principles  (Maslow 1954; Fatimah and Zariah 2022)	<i>Basic need:</i> 1) I will use Islamic banking products and services if they can meet my basic needs 2) I will use Islamic banking products and services if the cost is cheaper and more profitable than conventional banking 3) I will use Islamic banking products and services if the services provided are faster, easier and safer than conventional banking <i>Convenience:</i> 4) I will use Islamic banking products and services if the employees want to establish a long-term relationship with me 5) I will use Islamic banking products and services if the employees appreciate and treat me well <i>Religious principles:</i> 6) I will use Islamic banking products and services if it is in accordance with the principles 7) I follow I will use Islamic banking products and services only if it is in accordance with my spiritual/religious understanding	Likert
Intention (IT)	Intention to use, switch, or continue based on experience  (Ajzen 1991; Dhir et al. 2021)	1) I am interested in using Islamic banking products and services in the future 2) I am interested in switching to using Islamic banking products and services 3) I am interested in using Islamic banking products and services because it suits my basic needs 4) I am interested in using Islamic banking products and services because it provides an	Likert



Variables	Indicators	Statements	Scale
		interesting and enjoyable experience 5) I am interested in using Islamic banking products and services because it can provide inner and spiritual satisfaction	

Given the complexity of the research model, which includes numerous constructs and indicators, structural equation modeling (SEM) was employed to analyze the data with SmartPLS software. SEM was chosen as it enables the estimation of complex models without requiring the data to meet strict distributional assumptions (Hair et al. 2017). SEM is commonly applied as a statistical method to develop and evaluate causal relationships between variables (Hair, Ringle, and Sarstedt 2011; Hair et al. 2017). SEM was utilized in this study to assess the interactions between the proposed variables. Furthermore, this technique validated theoretical constructs related to Islamic social fund financing, social capital, spiritual capital, women's economic empowerment, and overall well-being. The SEM analysis was carried out in two distinct phases.

The first stage involves estimating the measurement model. This phase assesses convergent validity, discriminant validity, and composite reliability. Convergent validity determines whether items theoretically related to the exact construct correlate, and it is evaluated using the average variance extracted (AVE). A construct is considered to have acceptable convergent validity when the AVE exceeds 0.5. On the other hand, discriminant validity tests whether a construct is truly distinct from others, indicated by higher correlations with its indicators compared to those of other constructs. Reliability is assessed using composite reliability and Cronbach's alpha, which should exceed the threshold of 0.70 to be considered acceptable.

The second stage evaluates the structural model to examine the hypothesized relationships between latent constructs. This evaluation is conducted in two parts: assessing the model's goodness of fitness and analyzing the path coefficients. The goal is to understand how exogenous variables influence endogenous variables. The model's explanatory power is examined through the R-squared ( $R^2$ ) values (Hair et al. 2019). Path coefficients are then analyzed to test the hypotheses, and statistical significance is assessed using bootstrapping and t-statistics. A relationship is considered statistically significant if the p-value is  $\leq 0.05$ , corresponding to a 5% significance level. With an alpha level of 5%, the critical t-value is 1.96; thus, a hypothesis is supported if the computed t-statistic exceeds this threshold (Hair et al. 2018).

## Results and discussion

### *Demographic of respondents*

Table 2 presents the demographic profiles of the respondents, including gender, age, education level, type of bank account held, and organizational affiliation. The demographic profile of the respondents reveals a relatively balanced gender distribution, with males comprising a slight majority at 51.3% compared to 48.7% females. Regarding age, the dominant group falls within the 25 to under 40 years category, accounting for 54.2% of the respondents, followed by those aged 40 to under 56 (21.6%). Most respondents are well-educated, with undergraduate (38.2%) and postgraduate (37.8%) qualifications being most prevalent, while only a small proportion hold a diploma (5.0%) or have education up to high school (19.0%). Regarding marital status, most respondents are married (72.9%), while singles represent 24.5% and widows just 2.6%. Affiliation-wise, respondents are nearly evenly split between Muhammadiyah (50.7%) and NU (49.3%). As for banking behavior, the highest proportion of respondents (55.7%) use both Islamic and conventional banks, while



33.8% use only Islamic banks and 10.5% use only conventional banks. This indicates a diverse demographic composition, with a dominance of middle-aged, married, and well-educated individuals who are open to using both banking systems.

Table 2 demographic of respondents

Characteristics	Description	Frequency	Percent
Gender	Male	176	51.3
	Female	167	48.7
Age	< 18 years	1	.3
	18 - < 25 years	67	19.5
	25 - < 40 years	186	54.2
	40 - < 56 years	74	21.6
	56 and more	15	4.4
Education	Elementary to high school	65	19.0
	Diploma	17	5.0
	Undergraduate	131	38.2
	Postgraduate	130	37.8
Marital Status	Single	84	24.5
	Married	250	72.9
	Widow	9	2.6
Affiliation	NU	169	49.3
	Muhammadiyah	174	50.7
User	Islamic bank only	116	33,8
	Conventional bank only	36	10,5
	Both of them	191	55,7

Source: primary data (processed, 2025)

### *Measurement model*

To assess the measurement model, we examined convergent validity, discriminant validity, and composite reliability. As shown in Table 3, the results for convergent validity indicate that the criteria are met, with all average variance extracted (AVE) values exceeding 0.5 and factor loadings above 0.6. The discriminant validity assessment produced heterotrait-monotrait (HTMT) ratio values ranging from 0.040 to 0.776, all falling below the threshold of 0.9, confirming that the discriminant validity criteria were satisfied.

Table 3 results of measurement model

Constructs/Items	Loading	Alpha	CR	AVE
<i>Sociopolitical Identity (SP)</i>				
Sociopolitical Identity	1.000			
<i>Religiosity (RE)</i>		0.873	0.878	0.567
Life instructions	0.763			
Meaning of life	0.755			
Religious knowledge	0.748			
Religious beliefs	0.795			
Financial contributions	0.728			
Happiness	0.734			
Fish	0.745			
<i>Attitude (AT)</i>		0.939	0.940	0.767
Must	0.782			
Profitable	0.851			
Fun	0.903			



Constructs/Items	Loading	Alpha	CR	AVE
Inner satisfaction	0.894			
Goodness	0.923			
Virtue	0.894			
<i>Motivation (MO)</i>		0.888	0.897	0.595
Basic need	0.736			
Cost	0.730			
Speed, convenience, security	0.816			
Relationship	0.745			
Treatment	0.805			
Religious principles	0.809			
Religious understanding	0.752			
<i>Normative beliefs (NB)</i>		0.924	0.925	0.567
Belief on expectations important people	0.736			
Belief on encouragement of important people	0.730			
Belief on recommendations of family	0.816			
Belief on recommendations of friends	0.745			
Belief on recommendations religious figures	0.805			
<i>Subjective norms (SN)</i>		0.931	0.933	0.785
Expectations of important people	0.909			
Encouragement of important people	0.901			
Recommendations of family	0.860			
Recommendations of friends	0.887			
Recommendations of religious figures	0.872			
<i>Intention (IT)</i>		0.915	0.918	0.747
Intention in using	0.870			
Intention shifting	0.828			
Intention by necessity	0.895			
Intention due to experience	0.855			
Intention due to spirituality	0.872			

Source: primary data (processed, 2025)

The composite reliability results further demonstrate that all constructs achieved reliability values above 0.7, indicating that they meet the acceptable reliability standard. Notably, the sociopolitical identity construct was not subjected to convergent validity or composite reliability testing, as it consisted of a single indicator.

### Structural model

In evaluating the structural model, this study employed a bootstrapping technique with 5,000 iterations to determine the significance of indicator loadings and path coefficients. Table 4 shows that religiosity and sociopolitical identity account for 13,6% ( $R^2 = 0.136$ ) of the variance in respondents' attitudes toward Islamic banking in Indonesia. Meanwhile, normative beliefs explain 74,9% ( $R^2 = 0.749$ ) of the respondents' subjective norm. Additionally, attitudes, motivation, and subjective norms explain 65.3% ( $R^2 = 0.653$ ) of the variance in respondents' intention to participate in Islamic banks.

Table 4 result of  $R^2$

	R-square	R-square adjusted
AT	0,136	0,131
IT	0,653	0,650
SN	0,749	0,749

Source: primary data (processed, 2025)



Based on the  $R^2$  classification by Hair et al. (2018), values above 0.75 indicate a substantial effect, around 0.50 indicate a moderate effect, and approximately 0.25 reflect a weak effect. Accordingly, the  $R^2$  value for attitude falls into the weak category of subjective norm and Intention into the moderate range. Furthermore, the  $Q^2$  test results show that all constructs yielded positive values, confirming their predictive relevance.

Table 5 shows that the results of the F-square analysis reveal important insights into the factors influencing the intention to use Islamic banking. The path from attitude (AT) to intention (IT) shows a moderate effect size of 0.193, indicating that individuals' attitudes significantly impact their intentions to engage with Islamic banking services. Similarly, motivation (MO) also has a moderate effect on intention, with an effect size of 0.157, suggesting that motivation plays a crucial role in shaping these intentions.

Table 5 result of  $f^2$

Path	Effect size ( $f^2$ )
AT → IT	0,193
MO → IT	0,157
NB → SN	2,990
RE → AT	0,135
SN → IT	0,209
SP → AT	0,020

Source: primary data (processed, 2025)

A particularly noteworthy finding is the path from normative beliefs (NB) to subjective norm (SN), which exhibits a very large effect size of 2.990. This indicates that normative beliefs strongly influence subjective norms, highlighting their critical role in determining behavioral intentions towards Islamic banking. Additionally, religiosity (RE) has a small but positive effect on attitude, with an effect size of 0.135, suggesting that higher levels of religiosity can enhance positive attitudes toward using Islamic banking services. The relationship between subjective norm and intention also shows a moderate effect size of 0.209, reinforcing that social influences significantly shape individuals' intentions. In contrast, sociopolitical (SP) factors have a minimal impact on attitude, with an effect size of 0.020, indicating that they do not substantially influence attitudes toward Islamic banking. These findings underscore the importance of attitudes and social influences while highlighting normative beliefs as particularly influential in driving intentions related to Islamic banking usage.

Table 6 result of direct effect

Hypothesis	Path	Original sample	T-statistics	P-values	Result
H1	AT → IT	0,354	6,757	0,000	Supported
H2	SN → IT	0,377	6,624	0,000	Supported
H3	NB → SN	0,866	46,529	0,000	Supported
H4	RE → AT	0,341	8,163	0,000	Supported
H5	SP → AT	0,132	2,853	0,004	Supported
H6	MO → IT	0,256	5,558	0,000	Supported

Source: primary data (processed, 2025)

Table 6 shows the results of the direct effect analysis and indicates that all proposed hypotheses (H1 to H6) are statistically supported. Each hypothesis demonstrates a significant relationship between the variables, as all p-values are below the 0.05 threshold, indicating statistical significance. Specifically, H1 shows that attitude (AT) positively and significantly



affects Intention (IT) with a path coefficient of 0.354 and a t-statistics of 6.757. H2 indicates that subjective norm (SN) positively and significantly affects Intention (IT), supported by a path coefficient of 0.377 and a t-statistics of 6.624. H3 reveals the strongest effect, where normative belief (NB) positively and significantly affects subjective norm (SN) with a high coefficient of 0.866 and a t-statistics of 46.529. H4 shows that religious evaluation (RE) positively and significantly affects attitude (AT), with a coefficient of 0.341 and a t-statistics of 8.163. H5 indicates that sociopolitical identity (SP) also positively and significantly affects attitude (AT), though with a relatively smaller coefficient of 0.132 and a t-statistics of 2.853. Finally, H6 demonstrates that motivation (MO) positively and significantly affects intention (IT), with a coefficient of 0.256 and a t-statistics of 5.558. Since all p-values are 0.000 (except for H5, which is 0.004), each hypothesis is accepted, confirming that all tested relationships are statistically significant and supported by the data.

Table 7 result of indirect effect

Hypothesis	Path	Original sample	T-statistics	P-values	Result
H7	NB → SN → IT	0,327	6,676	0,000	Supported
H8	RE → AT → IT	0,121	4,766	0,000	Supported
H9	SP → AT → IT	0,047	2,585	0,010	Supported

Source: primary data (processed, 2025)

The results of the indirect effect analysis, as presented in Table 7, demonstrate that all three hypotheses (H7 to H9) are statistically supported. All hypotheses are accepted, affirming that indirect effects through mediating variables are present and meaningful in the model. Each path exhibits significant indirect effects, with p-values well below the standard significance level 0.05. For H7, the indirect path from normative belief (NB) to intention (IT) through subjective norm (SN) is significant, with a path coefficient of 0.327, a t-statistics of 6.676, and a p-value of 0.000. This indicates that subjective norm strongly mediates the relationship between normative belief and intention. H8 also shows a significant indirect effect, where religious evaluation (RE) influences intention (IT) through attitude (AT), with a coefficient of 0.121, a t-statistic of 4.766, and a p-value of 0.000. This suggests that attitude (AT) significantly mediates the effect of religious evaluation (RE) on intention (IT). H9 confirms that sociopolitical identity (SP) indirectly affects intention (IT) through attitude (AT), albeit with a smaller path coefficient of 0.047. However, the t-statistics of 2.585 and p-value of 0.010 still confirm statistical significance.

### *The effect of attitude on intention*

The finding shows that attitude positively affects intention. This indicates that positive attitudes toward Islamic banking increase consumers' intention to use it. The finding aligns with the behavioral reasoning theory, which emphasizes that attitudes are a direct antecedent of behavioral intentions. In practice, individuals perceiving Islamic banking as beneficial and trustworthy are more inclined to intend to use it. This result is consistent with previous studies by Amin et al. (2017); Shome, Jabeen, and Rajaguru (2018) that found positive consumer attitudes are critical in financial service adoption. In theory, these results are consistent with behavioral reasoning theory (BRT), which places attitude because of personal values and beliefs and is a direct predictor of behavioral intention. In this context, positive attitudes are formed because consumers believe that Islamic banking has advantages such as ethics, halalness and trust. BRT explains that these internal reasons influence intentions without going through external factors. Within the theory of planned behavior (TPB) framework, attitude is one of the three main determinants of intention, alongside subjective norms and perceived behavioral control. These findings strengthen the TPB proposition that attitudes strongly contribute to shaping behavioral intentions, especially in adopting value-



based services such as Islamic banking. Empirically in the field, many consumers consider aspects of trust and product benefits in making financial decisions, especially in the sharia sector. This reality shows that consumers are more willing to use Islamic banking when they judge that the service is practically profitable and in line with their moral or spiritual values. The implication is that Islamic banks should strengthen positive perceptions through educational and promotional efforts emphasizing ethical principles, product advantages, and trust. Enhancing public understanding and emotional connection to Islamic banking can drive intention and market adoption.

#### *The effect of subjective norm on intention*

The finding shows that subjective norms positively affect intention. This suggests that social pressure or encouragement from important others strongly affects consumers' willingness to use Islamic banking. Rooted in the theory of planned behavior, this finding highlights the role of perceived social expectations. In real-world settings, family, religious communities, and peers are influential. Similar findings were reported by Nugroho, Hidayat, and Kusuma (2017); Minton et al. (2018); Jermisittiparsert, Wongsuwan, and Akkaya (2023) in Islamic product adoption contexts. Therefore, marketing efforts should involve influential community figures to amplify positive subjective norms toward Islamic banking. This finding aligns with the theory of planned behavior (TPB) framework, which emphasizes that subjective norms are one of the three main determinants of behavioral intentions. In the TPB, subjective norms reflect social pressure or expectations from significant parties that shape individual perceptions about what should be done. In this context, if people important to the individual support Islamic banking, then the individual is likely to follow it. Although TPB is the leading theory covering this construct, the findings can also be indirectly linked to behavioral reasoning theory (BRT) because BRT views social reasons and social values as drivers that bridge values and intentions. Strong social norms can be a form of "reasons for" adopting Islamic banking.

In the context of reality in the field, especially in collectivistic societies like Indonesia, financial decisions are strongly influenced by social views and practices, especially within families and religious communities. Support from religious figures, ustads, or community leaders can be a determining factor for the adoption of sharia financial services. In many cases, beliefs in halal and sharia are more easily accepted if a trusted moral authority advocates them. The data in this study confirms this by showing a high significance and a reasonably significant coefficient, which means that subjective norms are not only a compliment but also one of the main drivers of intentions to use Islamic banking services. The implication is that Islamic banks should actively utilize social influence strategies, such as involving religious leaders, community influencers, or respected family figures in promotional efforts. Messaging that reflects communal support and moral endorsement can strengthen social norms and, in turn, boost consumer intention to adopt Islamic financial services.

#### *The effect of normative beliefs on subjective norms*

The finding shows that normative beliefs positively and strongly affect subjective norms. This highlights that beliefs about what important referent groups think one should do are foundational to forming subjective norms. This outcome is aligned with Ajzen (1985); Strömbäck et al. (2024) proposition that normative beliefs are critical antecedents. BRT's view is that normative beliefs directly and positively influence subjective norms because they reflect an individual's perception of prevailing social expectations and norms. Normative beliefs continue to play an important role in shaping subjective norms. In practical terms, when individuals believe that their important others (family, religious leaders) favor Islamic banking, their subjective norms are strengthened. This is supported by Lujja, Mohammad, and Hassan (2016); Dhir et al. (2021); Sonkar and Ram (2024). Normative beliefs influence



subjective norms because normative beliefs are the basis for forming subjective norms. When people believe that important people want them to do something, and they care about their views, they will feel social pressure (subjective norm) to do it. The strong effect of normative beliefs on subjective norms underscores the power of social expectations in shaping behavior, especially within faith-based or collectivist societies. This insight is theoretically solid, empirically supported, and highly actionable—making normative influence a vital element in promoting Islamic banking. This finding implies that Islamic banks should proactively foster positive normative beliefs through trusted endorsements, religious education, and community-based outreach. Messaging that reflects support from respected social figures can significantly reinforce the perceived social approval needed to drive behavioral change. Therefore, the strategy of Islamic banks should focus on building confidence that the community and social environment expect someone to use Islamic financial services. This can be done through education, Islamic financial preaching, cooperation with religious figures, and campaigns based on Islamic values and communities.

#### *The effect of religiosity on attitude*

The finding shows that religiosity positively affects attitude. This indicates that stronger religious values correlate with more favorable attitudes toward Islamic financial services. This finding is consistent with behavioral reasoning theory (BRT), which posits that personal values (such as religious commitment) inform attitudes (Abou-Youssef et al. 2015; Strömbäck et al. 2024). Religiosity positively affects attitude because religious people tend to judge the world through their religious lens. Islamic banks can use this in the RBT framework as a basis for differentiation and long-term competitive advantage because religious values that underlie consumer preferences are rare and difficult for competitors to imitate. Religious values and teachings form an evaluative framework that results in positive attitudes toward things that are considered morally and spiritually appropriate. In real-world scenarios, highly religious individuals are more attuned to sharia principles, fostering positive views toward Islamic banking. Prior studies by Wijayanti and Hidayat (2020); Hadi and Muwazir (2021) corroborate this relationship. Religiosity is the most influential factor among the three hypotheses (H4, H5, H9). Its alignment with BRT, support from empirical studies, and real-world consumer behavior confirm its foundational role in shaping attitudes. Compared to the more nuanced and weaker influence of sociopolitical identity, religiosity offers a clear strategic direction for Islamic financial institutions. The implication is that Islamic banks should center their brand identity around sharia compliance and religious values. Marketing messages should highlight adherence to Islamic principles to resonate with religious consumers and foster stronger attitudinal support.

#### *The effect of sociopolitical identity on attitude*

The finding shows that sociopolitical identity positively affects attitude. Although sociopolitical factors influence attitudes, the effect size is modest compared to religiosity or normative beliefs. This suggests that political identity is secondary to religious and social influences. Research by Pratkanis et al. (1986); Bhagwat et al. (2020); Casanova et al. (2021); Schmidt et al. (2022) stated that individuals align attitudes based on group affiliations, but in practice, religious affiliations seem more salient in the context of Islamic banking. This outcome resonates with findings from (Fathoni et al. 2025). Sociopolitical identity positively affects attitude because this identity forms a framework of values, a sense of community, and the need for socio-psychological consistency. A person tends to have a positive attitude towards things that support and reflect his sociopolitical identity. Sociopolitical identity shapes attitude and indirectly influences intentions, but its impact is less substantial than religiosity or normative beliefs. This reflects TPB's prioritization of beliefs and attitudes in



behavioral prediction and SIT's applicability but with limitations in religious, financial contexts, field realities and empirical data, which stress the supremacy of religious affiliation over political identity in Islamic banking. This finding implies that Islamic banks should acknowledge relevant sociopolitical sentiments but avoid emphasizing political narratives. Islamic banks should recognize sociopolitical sentiments but prioritize universal religious and ethical appeals over political messages to maximize market penetration. Instead, they should focus on universal religious and ethical messaging to appeal to diverse market segments without alienating specific groups.

#### *The effect of motivation on intention*

The finding shows that motivation positively affects intention. Consumers who are motivated—whether by religious duty, financial benefits, or ethical concerns—are more likely to intend to use Islamic banking. This finding aligns with self-determination theory (Maslow 1954; Badubi 2017; Sholikhah, Wang, and Li 2019), which states that internal and external motivations drive behavior. According to self-determination theory, autonomous motivation, both intrinsic and internalized, positively influences the intention to choose Islamic banking services. Practical observations suggest that consumers motivated by intrinsic religious beliefs or extrinsic benefits (like avoiding *riba*) exhibit higher intent. Consistent with Charag, Fazili, and Bashir (2019), marketing should address intrinsic and extrinsic motivators to strengthen consumer intentions. Islamic banks should address multiple motivations in their customer communication: emphasize religious fulfillment alongside financial advantages. The research findings are statistically influential and theoretically grounded, aligning well with BRT and TPB. It reflects real consumer behavior and is reinforced by previous empirical studies. For practitioners, the implication is that Islamic banks should design integrated marketing strategies that appeal to their customer base's faith-driven and benefit-seeking aspects. Islamic banks must encourage personal understanding and interpretation of Islamic values, not just relying on social pressure or external rewards, so customers have stronger intentions and long-term commitment.

#### *The indirect effect of normative beliefs on intention through subjective norm*

The indirect findings reveal that normative beliefs influence intention through subjective norms. This mediation suggests that the belief about others' expectations strengthens subjective norms, boosting intention. This pathway is coherent with the theory of reasoned action (Ajzen 1985; Thompson, Higgins, and Howell 1991; Mahyarni 2013). Empirical data show that consumers influenced by perceived social pressures are more inclined to intend Islamic banking usage. Supporting studies by Lujja, Mohammad, and Hassan (2016) confirm the mediating role of subjective norms. Marketing initiatives should enhance both belief formation and social endorsement strategies. Islamic banks should amplify communal approval and promote stories/testimonials from satisfied customers to strengthen normative beliefs. This finding affirms the TRA/TPB frameworks, aligns with real-world social dynamics, and is supported by existing empirical research. The implication is clear: Islamic banks should invest in building positive social narratives, such as testimonials from satisfied users, endorsements by community or religious leaders, and campaigns that present Islamic banking as a socially accepted and expected norm. This finding implies that Islamic banks should invest in shaping positive social narratives—such as customer testimonials, community endorsements, and religious leader support—to strengthen normative beliefs and perceived social approval. Presenting Islamic banking as a socially accepted and expected choice can significantly boost consumer intention.

#### *The indirect effect of religiosity on intention through attitude*





Findings show that religiosity indirectly influences intention via attitude. Religious commitment leads to positive attitudes, which in turn enhance intention. This finding supports the behavioral reasoning theory, where beliefs and reasons are key precursors to attitudes and intentions. In field observations, religious consumers prefer Islamic banking, which is not directly but indirectly mediated through positive evaluations. Religiosity emerged as a critical factor affecting attitudes toward Islamic banking services. This finding reinforces existing literature that links higher levels of religiosity with a preference for sharia-compliant financial products. It suggests that religious teachings motivate individuals to choose ethical investment options and foster communal bonds through shared values and practices (Charag, Fazili, and Bashir 2019; Wijayanti and Hidayat 2020; Hadi and Muwazir 2021). This finding supports frameworks like behavioral reasoning theory (BRT), which posits that personal motivations and social norms significantly influence behavioral intentions by forming beliefs that underlie those attitudes. Islamic banks should consider integrating religious principles into their marketing strategies to resonate more deeply with potential customers.

The result is theoretically grounded, empirically valid, and practically relevant. By highlighting the indirect path from religiosity to intention via attitude, the study adds nuance to our understanding of religious consumer behavior. The implications are that Islamic banks should promote religious compliance and actively shape positive consumer attitudes through education, ethical branding, and trust-building efforts. Marketing should also integrate faith-based reasoning with rational benefit articulation, resonating with religious consumers' cognitive and emotional motivations. This finding implies that Islamic banks should go beyond emphasizing sharia compliance. They must also cultivate favorable attitudes by integrating ethical branding, religious education, and trust-building strategies. Marketing should combine faith-based appeals with rational benefit messaging to align with religious consumers' emotional and cognitive drivers.

#### *The indirect effect of sociopolitical identity on intention through attitude*

The indirect effect of sociopolitical identity on intention through attitude is positive but small. Although statistically significant, the weaker effect indicates that sociopolitical identity slightly shapes attitudes, influencing intentions. This nuanced finding supports social identity theory (SIT) but shows that political identity is less dominant in Islamic banking than religiosity or normative pressure. In practice, sociopolitical factors such as political party affiliation or nationalistic sentiments might play a role but are not decisive in financial behaviors. As suggested by Fathoni et al. (2025), Islamic banks should prioritize broader societal values rather than narrow political segmentation for more effective engagement. The minimal impact of sociopolitical factors on attitudes towards Islamic banking suggests a complex relationship between political identity and financial decision-making. While sociopolitical context can influence consumer behavior, its weaker effect than normative beliefs and religiosity indicates that other factors may play a more dominant role in shaping attitudes toward Islamic finance. This finding invites further exploration into how different dimensions—such as economic stability or cultural background—interact with sociopolitical identities in influencing financial choices.

The effect is influential in a statistically significant way but not practically dominant, as religiosity and normative beliefs override sociopolitical identity in shaping intentions toward Islamic banking. This aligns with TPB and SIT, resonates with field realities, and is backed by existing literature like Fathoni et al. (2025), encouraging further multidimensional research. The implication is that Islamic banks should avoid over-relying on political segmentation. Instead, they should emphasize inclusive, ethical values and religious principles that appeal



across sociopolitical lines. Further research is warranted to explore how economic status, or cultural identity interacts with political views in shaping Islamic financial preferences.

## Conclusions

This study has identified key factors influencing the intention to use Islamic banking, emphasizing the roles of normative beliefs, religiosity, and sociopolitical identity. The findings indicate that normative beliefs significantly shape positive subjective norms, affecting individuals' intentions to engage with Islamic banking services. Additionally, religiosity emerged as a crucial determinant of attitudes towards these services, reinforcing existing literature that links religious values with financial decision-making. In contrast, sociopolitical factors were found to have a comparatively weaker influence on attitudes.

The implications of this research are twofold. Theoretically, it contributes to understanding consumer behavior within Islamic finance by integrating behavioral reasoning theory and highlighting the interplay between psychological constructs and socio-cultural dynamics. Practically, these insights inform marketing strategies for Islamic banks aiming to enhance customer engagement and promote financial inclusion among underbanked populations. By leveraging community values and religious teachings in their promotional efforts, banks can foster stronger connections with potential clients who may be hesitant due to misconceptions about Islamic finance.

Despite its contributions, this study has limitations that warrant consideration for future research. The focus on specific communities may limit the generalizability of findings across diverse populations or regions with different cultural contexts regarding Islamic banking practices. Future studies should explore these relationships in varied settings while considering additional variables such as economic stability or cultural background that may broadly influence participation in Islamic banking systems.

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