
THE INFLUENCE OF ATTITUDE, SUBJECTIVE NORMS, AND PERCEIVED BEHAVIORAL CONTROL ON THE INTENTION TO ADOPT ISLAMIC BANKING IN SAMARINDA CITY WITH RELIGIOSITY AS A MODERATING VARIABLE

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ABSTRACT

This study is motivated by the significant growth of Islamic banking in Indonesia; however, the level of usage of Islamic banking services remains relatively low compared to conventional banks, including in Samarinda City. The Theory of Planned Behavior (TPB) is employed in this research to analyze the influence of attitude, subjective norms, and perceived behavioral control on the intention to adopt banking services. Additionally, religiosity, as a personal value that plays a crucial role in the financial decisions of the Muslim community, is tested as a moderating variable to strengthen the relationship between these independent variables and the dependent variable. This study aims to determine the significant and simultaneous effects of attitude, subjective norms, and perceived behavioral control on the intention to adopt Islamic banking in Samarinda City, with religiosity as a moderating variable. The research method used in this study is an associative quantitative research design, utilizing primary data obtained from direct responses to questions posed through a questionnaire to respondents. The sample in this study is determined using non-probability sampling techniques. The population of this research consists of the residents of Samarinda City aged 17-60 years. The data analysis techniques employed in this study include instrument testing, classical assumption testing, t-tests, F-tests, coefficient of determination (R^2) tests, multiple linear regression analysis, and Moderated Regression Analysis (MRA).

Keywords: Attitude, Subjective Norms, Perceived Behavioral Control, Religiosity, Intention to Adopt Banking

INTRODUCTION

Banking is an institution that performs three main functions: receiving deposits, providing loans, and offering money transfer services. Islamic banking is also known as Islamic Banking or interest-free banking. Islamic banking has a banking system that in its operations does not use an interest system (riba), speculation (maisir), and uncertainty or ambiguity (gharar) in its financial transactions. An Islamic bank is defined as an institution that manages its activities based on Sharia principles that have been adapted from the Quran and Hadith as the sources of Islamic law (Sunardi, 2021).

The practice of banking has actually been carried out since the time of the Prophet Muhammad SAW and his companions. Although the practices applied at that time were not like they are today, they already included the three main functions of a bank as an intermediary institution: receiving money deposits, providing loans, and offering services, especially in terms of money transfers. In the economic history of the Muslim community, financing based on sharia contracts has been a tradition since the time of the Prophet Muhammad SAW until the early 20th century. However, at that time, Islamic banking was only a theoretical topic, and there were no concrete steps to realize the implementation of this idea, even though there was an awareness that Islamic banking could be a solution to economic problems and support social welfare in Islamic countries (Antonio, 1999).

The concept and development of Islamic banking have extended to Indonesia. The institutional framework and Law of the Republic of Indonesia Number 7 of 1992 concerning banking were subsequently regulated through Law of the Republic of Indonesia Number 10 of 1998 related to banking, where a Commercial Bank is defined as a bank that conducts business activities either conventionally or based on Sharia

principles by providing services in payment transactions. The role of Islamic banks in promoting regional economic growth has become increasingly important in creating a more balanced economic structure (Nastiti & Firdaus, 2019).

The first Islamic financial institution in Indonesia was established in 1992, starting with the founding of Bank Muamalat Indonesia (BMI). The rapid growth of Islamic banks occurred after the revision of Law No. 72 of 1992 into Law No. 10 of 1998 concerning banking, which regulates banks operating with a profit-sharing system (UU No. 10 Tahun 1998, t.t.). Further developments took place with the issuance of Bank Indonesia Regulation No. 6/24/PBI/2004, which regulates commercial banks that conduct activities based on Sharia principles. Alongside these changes, the growth of Islamic banking in Indonesia has been very rapid, evident from the increasing number of Islamic financial institutions besides BMI, such as BNI Syariah, Bank Syariah Indonesia, Bank Syariah Mandiri, Bank Rakyat Indonesia Syariah, Bank Pembiayaan Rakyat Syariah, and others (Peraturan BI No. 6/24/PBI/2004, t.t.).

Based on Law Number 10 of 1998, bank financial institutions in Indonesia are divided into two types based on their operational principles: conventional banks, which use the principle of interest, and Islamic banks, which apply the principle of profit-sharing. Both have fundamental differences in both concept and implementation. In Islamic banks, every contract has an impact both in this world and the hereafter, because it is based on Islamic law. In their activities, Islamic banks collect and distribute funds without providing interest, but rather based on Sharia principles such as buying and selling and profit-sharing. Conventional banks, on the other hand, provide compensation in the form of interest, which is set at a certain percentage in the process of both collecting and distributing funds; this interest percentage is usually set annually. Nevertheless, there are some similarities between Islamic and conventional banks, such as in the system of receiving money, transfers, the use of computer technology, and the general requirements for obtaining financing (Antonio, 2001).

Despite the rapid development of Islamic banking in practice, Islamic banks have not yet become the primary choice for the public in conducting financial transactions. This is evident from the low market share of Islamic banking compared to conventional banks, even though the assets of Islamic banking continue to increase annually. As a financial institution that provides financing services, Islamic banks have been able to offer a variety of innovative products and services. However, the decision to choose an Islamic bank remains in the hands of the customer. The purchase decision is a long process that involves several stages, from problem recognition, information search, and alternative evaluation to the purchase decision and the final stage of post-purchase behavior (Sindoro, 1997).

Samarinda is the largest city and the capital of East Kalimantan Province, Indonesia, with the highest population on the island of Borneo. With a total area of around 783,000 km² and a population of 868,499 people, the majority of its residents, specifically 786,964 people, are Muslim (Badan Pusat Statistik Kota Samarinda, 2024). This condition facilitates the presence of Islamic banking and supports the rapid growth of the banking industry based on Islamic principles. In Samarinda, there are currently ten Islamic banks: Bank Syariah Indonesia (BSI), CIMB Niaga Syariah, Bank Syariah BTPN, Bank Mega Syariah, Bank KB Bukopin Syariah, BTN Syariah, Maybank Sharia Business Unit, Bank Muamalat, and Bankaltimtara Sharia Unit. To attract more customers and ensure the satisfaction of existing ones, Islamic banks need to make various efforts, such as providing easy access, affordable prices, and quality services. This approach can influence customers' desire to continue using Islamic bank services and encourage the people of Samarinda to join as new customers.

From the customer's perspective, every individual has different motivations and interests when deciding to become an Islamic bank customer, which means the factors driving

their behavior in this decision also vary. Although Islamic banks and the government have made efforts to create various regulations and support for the growth of Islamic banks and the improvement of existing services, in reality, the decision to become a customer of an Islamic bank is still influenced by each individual's intention (Ajzen, 1991). In Islam, intention is a crucial factor in determining whether a person's actions are accepted or not. Intention is the will in the heart to carry out a certain action or behavior. According to Al-Asyqar, intention is very important in worship and in actions, because an ikhtiyari act (one that is chosen and sought) will not be performed without the prior desire to do it (Al-Asyqar, 2006).

Intention can be influenced by various internal factors within each individual, as well as external factors such as the influence of others. This aligns with the "Theory of Planned Behavior" proposed by Ajzen, which explains that a person's intention is influenced by three main factors: attitude, subjective norm, and perceived behavioral control. Attitude and perceived behavioral control are internal factors that influence an individual's decisions, while subjective norms are external factors, influenced by other people. In addition, within the context of Islamic banking, an individual's level of religiosity also influences their intention to adopt Islamic banking services. A high level of religiosity encourages a person to be more interested in using these services because individuals who are Muslim generally understand the principles of Islamic teachings, including the prohibition of riba (interest) (Mardiana et.al., 2021).

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA) and was first introduced in 1980 by Ajzen. The Theory of Reasoned Action concluded that the intention to perform a certain action is caused by two factors, subjective norms and attitudes toward the behavior. Ajzen later added a third factor, perceived behavioral control, thus modifying the Theory of Reasoned Action into the Theory of Planned Behavior. This theory has since been continuously revised and developed by Icek Ajzen and Martin Fishbein. The theory is based on the concept of belief, which has the ability to influence a person to perform a certain or specific behavior. The concept of belief is realized by combining many characteristics, qualities, and attributes of specific information, thereby forming the willingness to act (Andryani, 2015).

Attitude

Attitude refers to a person's evaluations, emotional feelings, and tendencies that can lead to favorable or unfavorable outcomes, and which persist over a long period toward a specific object or idea. This attitude guides individuals to behave consistently in response to similar objects, so they won't react to or respond to new objects in a completely different way. In other words, attitude saves cognitive energy, therefore, changing attitudes tends to be difficult and often requires a significant adjustment to an individual's other attitudes as a whole (Setiadi, 2019).

Subjective Norms

Subjective norms are also known as the theory of reasoned action, which states that behavioral intention is a function of an individual's attitudes and subjective norms towards a particular behavior. This means a person's intention to behave is influenced by their attitude toward the behavior itself and their perception of how others will judge them for performing that behavior (Binalay et.al., 2016). Subjective norms are an individual's perception of how others views can either support or hinder them from taking an action. Subjective norms are related to the social pressure an individual feels to perform or avoid a certain behavior. According to Tung, subjective norms refer to the social pressure experienced by an individual to perform or not perform a behavior, based on the belief that others can either help or hinder that action. An individual is more likely to carry out a behavior if they are encouraged by others who support them in doing it (Wardana, 2024).

Perceived Behavioral Control

Perceived Behavioral Control (PBC) can also be understood as a function of beliefs, which are a person's convictions about the presence or absence of factors that can facilitate or hinder the performance of a certain behavior. These beliefs can stem from past experiences related to the behavior, whether experienced by the individual themselves or by others such as friends or acquaintances, as well as other factors that influence or reduce the perceived difficulty in performing the behavior. PBC refers to an individual's perception of how easy or difficult a particular behavior is to perform. Perceived behavioral control is seen as a function based on beliefs, which are called control beliefs. These beliefs encompass an individual's view on the presence or absence of factors that either support or hinder them in performing a certain behavior (Ajzen, 2005).

Adoption Intention

Adoption intention is an individual's desire to try something new and act on the impulse that encourages them to use an available wearable technology. This impulse helps a person make a decision, such as choosing a product or service based on its capabilities (Agung & Widyarini, 2021). The term adoption intention is composed of two words: intention and adoption. Intention can be defined as a driving factor that influences a person's behavior. It reflects how much effort an individual is willing to put into exhibiting a certain behavior. The stronger the intention, the more likely a person is to act on that behavior. Islamic banking, as a new product in the banking world, has made people more aware of its existence and banking service options. When someone decides whether or not to use an Islamic bank, they are going through a process of "adopting" a new product. The intention to adopt, in this context, describes whether a consumer is willing to use the product or service in the future (Jogiyanto, 2007).

Religiosity

which is manifested through actions in daily life in accordance with religious guidance. A religious individual not only knows their religion's commands and prohibitions but also carries out and obeys all religious commands while avoiding those prohibitions. Religiosity is the internalization and living out of religious values within a person, which is reflected in their behavior throughout their life (Alwi, 2014).

Islamic Banking

A bank is a business institution that collects funds from the public in the form of deposits and re-distributes them as credit or other forms to improve the welfare of the people. Funds deposited by the public in the form of checking accounts, deposits, or savings will be collected and managed by the bank. Then, the received deposits are channeled back by the bank to people who need financing. Islamic banks can generally be defined as financial institutions that provide services for savings, financing, and payment transactions. An Islamic bank is a bank that operates based on Islamic Sharia principles sourced from the Quran and Hadith. These principles require Islamic banks to avoid the practice of *riba* (interest) and anything else that is not in accordance with Islamic law. The main functions of a bank are to provide a safe place to store money (safe-keeping function) and to provide a means of payment for transactions of goods and services (transaction function) (Arifin, 2012).

HYPOTHESIS

Based on the theories and framework of thought that had been explained, the researcher formulates the research of hypothesis below:

H01: Attitude (X1) does not have a significant effect on Islamic Bank Adoption Intention (Y).

Ha1: Attitude (X1) has a significant effect on Islamic Bank Adoption Intention (Y).

H02: Subjective Norm (X2) does not have a significant effect on Islamic Bank Adoption Intention (Y).

Ha2: Subjective Norm (X2) has a significant effect on Islamic Bank Adoption Intention (Y).

H03: Perceived Behavioral Control (X3) does not have a significant effect on Islamic Bank Adoption Intention (Y).

Ha3: Perceived Behavioral Control (X3) has a significant effect on Islamic Bank Adoption Intention (Y).

H04: Religiosity (Z) does not have a significant moderating effect on Attitude (X1) toward Islamic Bank Adoption Intention (Y).

Ha4: Religiosity (Z) has a significant moderating effect on Attitude (X1) toward Islamic Bank Adoption Intention (Y).

H05: Religiosity (Z) does not have a significant moderating effect on Subjective Norm (X2) toward Islamic Bank Adoption Intention (Y).

Ha5: Religiosity (Z) has a significant moderating effect on Subjective Norm (X2) toward Islamic Bank Adoption Intention (Y).

H06: Religiosity (Z) does not have a significant moderating effect on Perceived Behavioral Control (X3) toward Islamic Bank Adoption Intention (Y).

Ha6: Religiosity (Z) has a significant moderating effect on Perceived Behavioral Control (X3) toward Islamic Bank Adoption Intention (Y).

METHODS

The research method used in this study is a quantitative associative research type using primary data, which are direct answers to questions asked through questionnaires to respondents. The sample in this study was determined using a non-probability sampling technique and the Taro Yamane formula, with a total of 100 samples. The population in this study is the Muslim community in the city of Samarinda aged 17-60. The data analysis techniques in this study are instrument tests, classical assumption tests, t-tests, f-tests, determination coefficient tests (R²), multiple linear analysis, and Moderated Regression Analysis (MRA). All data were processed using SPSS.

RESULTS

Description Of Respondents

An analysis of respondent characteristics was conducted to understand the demographics and responses of participants through the distribution of a questionnaire. A total of 100 people were surveyed for this study. Based on age, the majority of respondents were in the 17–24 age range, accounting for 59%. The second-largest group was the 30–39 age range at 14%, followed by the 40–49 age range at 13%. The 50–60 age range made up 8%, while the 25–29 age range was the smallest group at 6%.

The following are the respondent demographics in this study.

Table 1. Characteristics by Age

Age	Number	Percentage
17-24	59	59%
25-29	6	6%
30-39	14	14%
40-49	13	13%
50-60	8	8%
Total	100	100%

Source: Processed Data (2025)

Research Instrument Test

Validity Test

A validity test is used to assess whether a questionnaire is sound or valid. If the r count value > r table with a significance value > 0.05%, then the statement is considered valid. The following table shows the results of the validity test.

Table 2. Validity Test Results

Variable	Statement	r count	r table	description
Attitude (X1)	X1.1	0,780	0,196	Valid
	X1.2	0,712	0,196	Valid
	X1.3	0,783	0,196	Valid
	X1.4	0,786	0,196	Valid
Subjective Norms (X2)	X2.1	0,879	0,196	Valid
	X2.2	0,593	0,196	Valid
	X2.3	0,851	0,196	Valid
	X2.4	0,886	0,196	Valid
Perceived Behavioral Control (X3)	X3.1	0,823	0,196	Valid
	X3.2	0,828	0,196	Valid
	X3.3	0,799	0,196	Valid
	X3.4	0,740	0,196	Valid
Adoption Intention (Y)	Y1	0,600	0,196	Valid
	Y2	0,779	0,196	Valid
	Y3	0,780	0,196	Valid
	Y4	0,805	0,196	Valid
	Y5	0,783	0,196	Valid
	Y6	0,655	0,196	Valid
Religiosity (Z)	Z1	0,841	0,196	Valid
	Z2	0,741	0,196	Valid
	Z3	0,786	0,196	Valid
	Z4	0,897	0,196	Valid
	Z5	0,850	0,196	Valid

Source: Primary Data Processed with SPSS (2025)

Based on Table 2 above, all statement items have an r count value higher than the r table value of 0.196. Therefore, it can be concluded that all statements in the five variables are proven to be valid.

Reliability Test

If the value of Cronbach's Alpha > 0.60, then the variable is declared reliable. The following is the reliability test results table. Based on Table 3 above, the Cronbach's Alpha value for all variables is > 0.60, indicating that all statements are reliable.

Table 3. Reliability Test Results

No	Variable	Cronbach Alpha	Reliability Standards	Descriptions
1	Attitude	0,762	0,60	Reliable
2	Subjective Norms	0,819	0,60	Reliable
3	Perceived Behavioral Control	0,805	0,60	Reliable
4	Religiosity	0,882	0,60	Reliable
5	Adoption Intention	0,828	0,60	Reliable

Source: Primary Data Processed with SPSS (2025)

Classical Assumption Tests

Normality Test

Normality test is conducted using the One-Sample Kolmogorov-Smirnov test. In this test, if the significance value is > 0.05 , the variable is considered to be normally distributed. Conversely, if the significance value is < 0.05 , the variable is considered to be not normally distributed. The following table shows the results of the normality test. Based on Table 4 above, the results of the normality test conducted using the One-Sample Kolmogorov-Smirnov method yielded a significance value of 0.168. Therefore, it can be concluded that the data in this study is normally distributed because $0.168 > 0.05$

Table 4. Normality Test Results

		Unstandardized Residual
		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,23525481
Most Extreme Differences	Absolute	,075
	Positive	,075
	Negative	-,059
Test Statistic		,075
Asymp. Sig. (2-tailed)		.168^c

Source: Primary Data Processed with SPSS (2025)

Multicollinearity Test.

Multicollinearity can be detected using the Variance Inflation Factor (VIF). If the VIF value exceeds 10 and the tolerance value is below 0.01, it can be concluded that multicollinearity has occurred. The following table shows the results of the multicollinearity test. The results indicate that no multicollinearity occurred among the four variables because the VIF values are all less than 10, and all variables have a tolerance value greater than 0.1.

Table 5. Multicollinearity Test Results

Model	Unstandardized Coefficients		Collinearity Statistics	
	B	Std. Error	Tolerance	VIF
1 (Constant)	4,256	1,633		
Attitude	,220	,129	,479	2,089
Subjective Norms	,283	,083	,561	1,782
Perceived Behavioral Control	,296	,124	,387	2,585
Religiosity	,340	,094	,458	2,183

Source: Primary Data Processed with SPSS, 2025

Heteroscedasticity Test

If the significance or probability value is > 0.05 , the hypothesis is accepted, which means there is no heteroscedasticity. The following table shows the results of the heteroscedasticity test. Based on Table XIV above, the heteroscedasticity test results show that the overall Sig. value is > 0.05 , indicating that there are no signs of heteroscedasticity.

Table 6. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Collinearity Statistics	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,077	1,149		,938	,351
Attitude	,066	,091	,107	,723	,471
Subjective Norms	-,045	,058	-,105	-,767	,445
Perceived Behavioral Control	-,020	,087	-,037	-,226	,822
Religiosity	-,007	,066	-,016	-,107	,915

Source: Primary Data Processed with SPSS (2025)

Hypothesis Testing

Coefficient of Determination (R²)

The coefficient of determination value can be seen from the Adjusted R Square value. The following table shows the results of the coefficient of determination test. Based on Table 7, the results of the coefficient of determination test show an R Square value of 0.647. This means that the variables attitude, subjective norms, perceived behavioral control, and religiosity collectively contribute 64.7% to the intention to adopt Islamic banks in Samarinda. The remaining 35.3% is influenced by other variables not included in this study.

Table 7. Coefficient of Determination (R²) Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,813 ^a	,661	,647	146,176

Source: Primary Data Processed with SPSS (2025)

Partial Significance Test (T-Test)

Using a 95% confidence level and a significance level of $\alpha = 0.05$, the Degrees of Freedom (df) is calculated as $n - k - 1 = 100 - 3 - 1 = 96$. Based on this calculation, the t-table value obtained is 1.985. The following table shows the results of the partial significance test (T-test). Based on Table XVI above, the following conclusions were reached. The attitude variable has a t-statistic of 2.163 > 1.985 and a significance value of 0.033 < 0.05. Therefore, it can be concluded that H₀ is rejected and H_a is accepted, which means that attitude has a significant effect on the intention to adopt Islamic banks in Samarinda. The subjective norm variable has a t-statistic of 3.555 > 1.985 and a significance value of 0.001 < 0.05. Therefore, it can be concluded that H₀ is rejected and H_a is accepted, which means that subjective norms have a significant effect on the intention to adopt Islamic banks in Samarinda. The perceived behavioral control variable has a t-statistic of 4.750 > 1.985 and a significance value of 0.000 < 0.05. Therefore, it can be concluded that perceived behavioral control has a significant effect on the intention to adopt Islamic banks in Samarinda.

Simultaneous Significance Test (F-Test)

The F-table value is obtained with the formula $df = n - k - 1 = 100 - 3 - 1 = 96$. Based on this calculation, the F-table value obtained is 3.09. The following table shows the results of the simultaneous significance test (F-test). Based on Table 9, the results of the simultaneous test (F-test) show an F-statistic of 51.040 > F-table of 3.09 with a significance value of 0.000 < 0.05. Therefore, H₀ is rejected and H_a is accepted. It can be

concluded that the variables of attitude, subjective norms, and perceived behavioral control simultaneously have a significant effect on the intention to adopt banks

Multiple Linear Regression Analysis

In this study, this analysis aims to determine whether the independent variables, namely Attitude (X_1), Subjective Norm (X_2), and Perceived Behavioral Control (X_3), have a significant effect on the dependent variable, Intention to Adopt Banks (Y). The following table 10 shows the results of the multiple linear regression analysis. Based on this equation, the following conclusions can be drawn. 1) The constant value is 5.766, which indicates that if the attitude, subjective norm, and perceived behavioral control variables all have a value of 0, the intention to adopt banks is 5.766; 2) The regression coefficient for the attitude variable is a positive 0.292. This shows that a one-unit increase in the attitude variable leads to a 0.292 increase in the intention to adopt banks; 3) The regression coefficient for the subjective norm variable is a positive 0.311. This indicates that a one-unit increase in the subjective norm variable leads to a 0.311 increase in the intention to adopt banks; 4) The regression coefficient for the perceived behavioral control variable is a positive 0.531. This suggests that a one-unit increase in the perceived behavioral control variable leads to a 0.531 increase in the intention to adopt banks.

Table 8. Partial Significance Test (T-Test) Results Coefficients

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	5,766	1,674	3,445	,001
Attitude	,292	,135	2,163	,033
Subjective Norms	,311	,088	3,555	,001
Perceived Behavioral Control	,531	,112	4,750	,000

Source: Primary Data Processed with SPSS (2025)

Table 9. Simultaneous Significance Test (F-Test) Results Anova

Model	Sum of Squares	df	Mean Square	F	sig.
Regression	368,074	3	122,691	51,040	,000^b
Residual	320,766	96	2,404		
Total	598,840	99			

Source: Primary Data Processed with SPSS (2025)

Table 10. Multiple Linear Regression Analysis Results Coefficients^a

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	5,766	1,674	3,445	,001
Attitude	,292	,135	2,163	,033
Subjective Norms	,311	,088	3,555	,001
Perceived Behavioral Control	,531	,112	4,750	,000

Source: Primary Data Processed with SPSS (2025)

Based on Table 10 the multiple linear regression analysis test yielded the following regression equation (i) and (ii):

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e \quad (i)$$

$$Y = 5.766 + 0.292X_1 + 0.311X_2 + 0.531X_3 + e \quad (ii)$$

Moderated Regression Analysis (MRA)

The purpose of the moderation regression analysis in this study is to determine whether the religiosity variable (Z) can strengthen or weaken the influence of the attitude (X1), subjective norm (X2), and perceived behavioral control (X3) variables on the intention to adopt banks (Y). This study uses one moderating variable, namely religiosity (Z), with the criterion that if the significance value (sig) is less than 0.05, the hypothesis is accepted. The following table shows the results of the MRA test. Based on Table 11, the results of the regression test (MRA) show that the regression equation model is as follows (iii) and (iv).

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4Z + \beta_5X_1Z + \beta_6X_2Z + \beta_7X_3Z + e \quad (\text{iii})$$

$$Y = 44.733 - 3.643X_1 + 1.415X_2 + 0.753X_3 - 1.539Z + 0.182X_1Z - 0.054X_2Z - 0.023X_3Z + e \quad (\text{iv})$$

The significance result of the interaction variable between attitude (X1) and religiosity (Z) is $0.010 < 0.05$. This concludes that the religiosity variable can moderate the relationship between the attitude variable and the intention to adopt bank. The significance result of the interaction variable between subjective norms (X2) and religiosity (Z) is $0.236 > 0.05$. This concludes that the religiosity variable does not moderate the relationship between the subjective norm variable and the intention to adopt banks. The significance result of the interaction variable between perceived behavioral control (X3) and religiosity (Z) is $0.538 > 0.05$. This concludes that the religiosity variable does not moderate the relationship between the perceived behavioral control variable and the intention to adopt banks.

Table 11. Moderated Regression Analysis (MRA) Results

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	44,733	15,302	2,923	,004
X1	-3,643	1,458	-2,493	,014
X2	1,415	,949	1,490	0.14
X3	,753	,788	,956	,342
Z	-1,539	,722	-2,131	,036
Attitude*Religiosity	,182	,069	2,632	,010
Subjective Norms*Religiosity	-,054	,045	-1,193	,236
Perceived Behavioral Control*Religiosity	-,023	,038	-,618	,538

Source: Primary Data Processed with SPSS (2025)

CONCLUSION

The Influence of Attitude on the Intention to Adopt Islamic Banks in Samarinda City: The results of the T-test show that the significance value of the attitude variable is $0.033 < 0.05$ and the t-statistic value is $2.163 >$ the t-table value of 1.985, which means that the attitude variable has a significant effect on the intention to adopt Islamic banks in Samarinda city. The Influence of Subjective Norms on the Intention to Adopt Islamic Banks in Samarinda City: The results of the T-test show that the significance value of the subjective norm variable is $0.001 < 0.05$ and the t-statistic value is $3.555 >$ the t-table value of 1.985, which means that the subjective norm variable has a significant effect on the intention to adopt Islamic banks in Samarinda city.

The Influence of Perceived Behavioral Control on the Intention to Adopt Islamic Banks in Samarinda City The results of the T-test show that the significance value of the perceived behavioral control variable is $0.000 < 0.05$ and the t-statistic value is $4.750 >$ the t-table value of 1.985, which means that the perceived behavioral control variable has a significant effect on the intention to adopt Islamic banks in Samarinda city. The Influence of Attitude, Subjective Norms, and Perceived Behavioral Control on the Intention to Adopt Islamic Banks in Samarinda City: The results of the simultaneous test (F-test) show that the variables Attitude (X1), Subjective Norm (X2), and Perceived Behavioral Control (X3) simultaneously have a significant effect on the Intention to Adopt Banks (Y). The Role of Religiosity in Moderating the Relationship between Attitude and the Intention to Adopt Islamic Banks in Samarinda City: The results of the MRA test show that religiosity as a moderating variable for the relationship between attitude and the intention to adopt banks has a significance value of $0.010 < 0.05$. These results indicate that the religiosity variable (Z) moderates the relationship between attitude (X1) and the intention to adopt banks (Y).

The Role of Religiosity in Moderating the Relationship between Subjective Norms and the Intention to Adopt Islamic Banks in Samarinda City: The results of the MRA test show that religiosity as a moderating variable for the relationship between subjective norms and the intention to adopt banks has a significance value of $0.236 > 0.05$. These results indicate that the religiosity variable (Z) does not moderate the relationship between subjective norms (X1) and the intention to adopt banks (Y). The Role of Religiosity in Moderating the Relationship between Perceived Behavioral Control and the Intention to Adopt Islamic Banks in Samarinda City: The results of the MRA test show that the religiosity variable as a moderating variable for the relationship between perceived behavioral control and the intention to adopt banks has a significance value of $0.538 > 0.05$. These results indicate that the religiosity variable (Z) does not moderate the relationship between perceived behavioral control (X1) and the intention to adopt banks (Y).

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