



**The Driving Factors Customer Intentions to Use Micro Waqf Bank  
Financing: Behavioral Approach and Religiosity**

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**Abstract**

Bank Waqaf Mikro (BWM) is a sharia-based microfinance institution whose existence is needed by the community. The basic concept of the BWM is to develop entrepreneurship among productive poor people. The BWM disburses financing which plays a very important role in encouraging the development of productive poor people's businesses. Due to the importance of the existence of the BWM, this research focuses on how to maintain the sustainability of this institution, by studying the contributor to the formation of customer intent to use BWM financing. This research uses the Theory of Planned Behavior (TPB) approach by involving the internal and external environment reflected in attitude/ATT, subjective norms/SN, and perceived behavioral control/PBC. In addition, this research involved the Religiosity variable (RG) as a moderating variable or reinforcement of each TPB variable. The results show that internal factors (attitude/ATT) influence customers to use financing services provided by the BWM. Meanwhile, external factors reflected in the perceived behavioral control or the ease of accessing the BWM financing products are important motivators for customers, supported by instilled religious values that can strengthen customer intent to use BWM financing products. Thus, the ATT and PBC variables have a positive and significant effect on customer intent (INT) with the RG variable proven to moderate (strengthen) the relationship between the ATT and the PBC variables.

**Keywords:** Customer Intent, Bank Waqaf Mikro, Behavior, Religiosity.

## Introduction

Poverty in Indonesia has been a focal point of numerous studies. In September 2021, the Central Bureau of Statistics (BPS) reported that the number of poor people in Indonesia reached 26.50 million, a decrease of 2.09 million from September 2020. Efforts to reduce this number are continuously pursued by every component of the nation responsible for addressing poverty issues. In response to this situation, the Financial Services Authority (OJK) and the National Zakat Management Organization (LAZNAS BSM) initiated the establishment of a Sharia-based microfinance institution called the Micro Waqf Bank (BWM) in 2017. BWM was established in the vicinity of Islamic boarding schools with the aim of facilitating financing for productive poor communities who do not have access to financial institutions, including both banks and non-bank financial institutions, such as Micro, Small, and Medium Enterprises (MSMEs). The basic concept of BWM's existence is to develop entrepreneurship among small, productive poor communities. The ultimate goal is to encourage willingness, improve capabilities, and achieve community independence through the empowerment of MSMEs (Aisyah, 2021).

Over time, the presence of BWM has proven to be essential for the community. In November 2018, the number of BWMs registered with OJK was only 35 institutions, with a total of 7,542 customers and a total disbursed financing of IDR 9.14 billion. However, by June 2021, the number of BWMs had reached 61 institutions, benefiting 45 thousand customers. The total disbursed financing also grew rapidly to IDR 67.4 billion (ojk.go.id, 2021). Given the fact that BWM is highly needed by the community, the next effort is to ensure the sustainability of this institution. An important aspect of the sustainability of microfinance institutions like BWM is community acceptance and business continuity so that they can continue providing access to capital (Hossain and Khan, 2016). Financing sourced from waqf must continue to be channeled to the community and revolve, so that the existence of BWM and the improvement of community welfare can be sustained. The key point is how to provide attractive products to the surrounding community and encourage them to choose the financing services offered by BWM.

Studies on BWM have been conducted by several researchers. Sulistiani et al. (2019) examined the legality of Micro Waqf Banks in alleviating pesantren-based poverty in Indonesia, concluding that BWM is not a bank, nor an institution that operates waqf functions. The term BWM is used to maintain the core of the funds distributed to the community without diminishing its benefits, and because the institution operates in a pesantren environment. BWM's legal entity is a cooperative, while its business license is under a Sharia microfinance institution, hence its supervision falls under OJK. Arinta et al. (2020) examined the existence of Micro Waqf Banks and their implications for community welfare from an Islamic perspective. Their research concluded that BWM is a funding

solution for productive poor communities and has proven to ensure community welfare without contradicting Islamic law.

Rozalinda and Nurhasnah (2020) examined the role of Micro Waqf Banks in empowering communities around pesantren. Their research concluded that BWM is a Sharia Microfinance Institution (LKMS) with a cooperative legal entity. The empowerment model conducted by BWM includes providing financing and assistance with a market segment of productive poor communities around Islamic boarding schools. Financing and assistance are channeled using a group approach with a joint responsibility system. Over time, BWM has demonstrated its role in economic empowerment through providing training to prospective customers, channeling financing to customers who pass the group feasibility test, and providing assistance to customers who receive financing through weekly halaqah activities.

Aisyah (2021) examined the economic empowerment of communities around pesantren. The results of her research concluded that BWM empowers micro-enterprises around pesantren through community assistance known as HALMI (weekly halaqah). Harahap et al. (2019) examined the role of Sharia Micro Waqf Banks in community economic empowerment, concluding that BWM plays a role in empowering the community by providing business capital loans, freeing them from the trap of moneylenders and interest or usury, and imparting religious knowledge to productive poor communities who receive financing from BWM.

The above-mentioned studies can be said to focus on the potential establishment of BWM and its role in channeling financing to productive poor communities around pesantren. Field findings generally show that the financing disbursed by BWM plays a significant role in promoting the development of productive poor community businesses, such as MSMEs. The next step, of course, is how to ensure the sustainability of this institution's business by studying the contributors that shape customers' intentions to use BWM financing.

Unlike the previous studies, the main focus of this research is on the factors influencing the intention of communities around pesantren to use financing from BWM. The approach used is a quantitative approach using the Theory of Planned Behavior (TPB) and RG. The novelty of this research lies in the use of variables within TPB, namely ATT, SN, and PBC, each reflecting unique factors as drivers of consumer behavior. Additionally, this research involves the RG variable as a moderator or enhancer of each TPB variable. Therefore, this research differs from previous studies that emphasized BWM's role for the surrounding community. However, the factors underlying the motivation to use BWM services still require further investigation. The results of this study provide a detailed picture of motivations, enabling BWM management to formulate marketing strategies that align with the motivations and needs of customers/prospective customers.

This study employs the Theory of Planned Behavior (TPB), which is widely used as an analytical approach for understanding the formation of intentions to use goods and services. TPB involves internal and external environments reflected in attitude (ATT), subjective norm (SN), and perceived behavioral control (PBC). TPB has proven effective in predicting individual intentions related to the use of goods or services (Wahyuni, 2012; Abduh and Razak, 2012; Ali and Chin-Hong, 2015; Haque, 2010; Echchabi and Aziz, 2012; Ali and Jama, 2016; Firmandhani, 2016; Md Husin and Rahman, 2016). This research also involves the religiosity (RG) variable, which has been shown to strengthen the intention to use products/services related to religion (Murniati, 2021).

Several previous studies involving the RG variable in selecting Sharia banking products include those conducted by Echabi and Aziz (2012), Pratiwi et al. (2020), Nizar and Marzouki (2015), and Albaity and Rahman (2021), which show that RG has a significant influence on customers' intentions to use Sharia banking services. Specifically, Albaity and Rahman (2021) found that RG can compensate for the higher profit-sharing or fees of Sharia banks compared to conventional bank interest rates. Therefore, the RG variable, which stems from customers' belief in Islamic teachings, can become a stronger motivation than economic reasons. Motivation originating from RG is an intrinsic motivation within individuals and is expected to strengthen customers' choices to use financing services from BWM.

Based on the explanation in the introduction, where previous studies show that the TPB and RG variables are significant predictors for individuals in choosing Sharia-based financing, the research problems in this study are as follows: (a) How does the TPB variable influence customers' intentions to use financing from BWM? (b) How does the RG factor moderate the relationship between the TPB variable and customers' intentions to use financing from BWM? Based on the research questions above, the objectives of this study are: (a) To analyze the influence of the TPB variable on customers' intentions to use financing from BWM. (b) To analyze the influence of the RG variable on the relationship between the TPB variable and customers' intentions to use financing from BWM.

## **Methods**

Based on the research questions, this study employs a cross-sectional quantitative design aimed at collecting data at a single point in time, which will be processed using inferential statistics to determine the effects and outcomes within a population (Allen, 2017). Data will be collected from a sample focused on answering variables such as ATT, SN, PBC, RG, and the intention to use micro-waqf bank financing (INT). The data will then be statistically processed to

determine the relationships between variables and test the proposed hypotheses. Data validation and reliability testing will utilize Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) to ensure that the data is valid and reliable within the context and purpose of the research and can be used as input for subsequent stages. The data will be processed using the Covariance-Based Structural Equation Modeling (CBSEM) approach, which is appropriate for testing hypotheses between variables based on the research hypotheses. The output of the CBSEM regression will be used to draw conclusions about the relationships between variables as hypothesized.

The population for this research consists of existing customers of micro-waaf banks (BWM) located in West Java and Banten provinces. The BWM in West Java Province includes BWM Buntet Pesantren and BWM Khas Kempek, Cirebon Regency. In Banten Province, the BWM includes BWM Mikro Tanara An-Nawawi, Serang, and BWM El-Manahij, Lebak. Based on the sample characteristics, the sampling technique used is purposive sampling, where the sample is intentionally selected to meet the research needs.

## Result and Discussion

This study successfully collected 209 valid responses. The respondent profile consists of a majority aged over 55 years (42.58%), predominantly female (53.11%), with a monthly turnover between IDR 3 million and 5 million (41.63%), and having been BWM customers for less than 1 year (42.58%). The complete respondent profile can be seen in Table 2.

Table 2. Respondent Profile

Respondent Identity	Number	Percentage
Age (years)		
18-25	18	8.61%
26-35	32	15.31%
36-45	54	25.84%
46-55	16	7.66%
55 <	89	42.58%
<b>Total</b>	209	100%
Gender		
Male	98	46.89%
Female	111	53.11%

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Total	209	100%
Monthly MSME Turnover		
< IDR 1,000,000	0	0%
IDR 1,000,000 to IDR 2,000,000	34	16.27%
IDR 2,000,000 to IDR 3,000,000	54	25.84%
IDR 3,000,000 to IDR 5,000,000	87	41.63%
IDR 5,000,000 to IDR 10,000,000	32	15.31%
> IDR 5,000,000	2	0.96%
Total	209	100%
Duration as BWM Customer		
< 1 year	89	42.58%
1-2 years	68	32.54%
2-3 years	45	21.53%
> 3 years	7	3.35%
<b>Total</b>	209	100%

Source: Data processed, 2023

### Exploratory Factor Analysis

The first step in analyzing the research results is conducting an assessment using Exploratory Factor Analysis (EFA) to ensure the consistency of the structure between latent variables and indicators, utilizing the varimax rotation method of Principal Component Analysis (PCA) (Watkins, 2018). Since the indicators used in this study are adapted from other research, EFA is necessary to ensure that the meaning of the items does not deviate from the original indicators. As shown in Table 3, all factor loading values exceed the recommended threshold of 0.5 (Karatepe et al., 2005). Furthermore, no additional factors emerged from this assessment, so there is no need to exclude any indicators. The communalities values also indicate that all values are above 0.4, demonstrating that the remaining items significantly contribute to the variance of the variables (Osborne et al., 2008). Additionally, the overall Kaiser-

Meyer-Olkin (KMO) measure for the indicators is 0.823, with individual KMO values exceeding 0.5. Bartlett's test of sphericity also yielded significant results ( $p=0.000$ ). Therefore, all items in the data meet the prerequisites for factor analysis and can proceed to hypothesis assessment (Field, 2000). Table 3 presents the EFA loading values, communalities, and KMO for each item.

Tabel 3\_Loading EFA, komunaliti, dan KMO

	<b>Loading EFA</b>	<b>Komunaliti</b>	<b>KMO</b>
<b>Variabel ATT</b>			
Using BWM financing is a great idea.	0.787	0.862	0.703
Using BWM financing makes me feel satisfied.	0.806	0.892	0.681
Using BWM financing aligns with my ethical goals.	0.89	0.66	0.873
I believe it is better to use BWM financing than financing from other sources.	0.664	0.55	0.71
Using BWM financing is profitable.	0.651	0.653	0.908
Using BWM financing is a wise decision.	0.751	0.689	0.899
	<b>Loading EFA</b>	<b>Komunaliti</b>	<b>KMO</b>
<b>Variabel SN</b>			
My family strongly encourages using BWM financing.	0.689	0.596	0.504
My close friends recommend using BWM financing.	0.634	0.565	0.555
People who are influential in my life encourage using BWM financing.	0.674	0.837	0.573
People whose opinions I listen to recommend BWM financing.	0.688	0.83	0.579
My surroundings encourage me to use BWM financing.	0.766	0.82	0.678
	<b>Loading EFA</b>	<b>Komunaliti</b>	<b>KMO</b>
<b>Variabel PBC</b>			
I can make independent decisions to use PBC financing.	0.881	0.807	0.598

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I have complete information to use BWM financing.	0.624	0.647	0.519
I have the financial capability to repay BWM financing.	0.673	0.748	0.538
The BWM financing scheme allows me to borrow from BWM.	0.618	0.747	0.516
My business conditions allow me to borrow from BWM.	0.677	0.89	0.633
BWM is easily accessible from my location.	0.714	0.811	0.611

	<b>Loading EFA</b>	<b>Komunaliti</b>	<b>KMO</b>
<b>Variabel RG</b>			
I frequently go to places of worship.	0.842	0.856	0.904
I strive to carry out daily activities according to religious teachings.	0.869	0.945	0.786
I am often involved in organizing religious events.	0.857	0.939	0.787
I am actively involved in religious organizations.	0.82	0.877	0.909
I frequently give alms.	0.805	0.76	0.774
I often attend religious events.	0.834	0.802	0.673

	<b>Loading EFA</b>	<b>Komunaliti</b>	<b>KMO</b>
<b>Variabel INT</b>			
BWM financing is appealing to me.	0.947	0.902	0.827
I always consider BWM when I need financing.	0.945	0.896	0.832
If there is an opportunity for BWM financing, I will take it.	0.951	0.906	0.842
I will continue to choose BWM over financing from other institutions.	0.946	0.898	0.838
I feel happy to apply for financing from BWM.	0.804	0.761	0.885
I like the BWM financing scheme.	0.911	0.879	0.79

a. *Common Method Bias, Normality Assessment, and Multicollinearity*

This study conducted an assessment using Harman's one-factor test to determine the presence of Common Method Bias (CMB). The results showed that the first component, which has the highest eigenvalue, explains 29.11% of the total variance. This percentage is still below the recommended threshold of



50% (Podsakoff et al., 2003). This result indicates that there is no CMB issue in the data. Next is the assessment of normality, as the study involves a large sample (more than 200 respondents). Therefore, the central limit theorem applies, and the distribution is likely to be normal (Podsakoff et al., 2003). Additionally, the assumption of normality holds because in a normal distribution, the presence of outliers can be disregarded (Field, 2000). The next test is multicollinearity, where all predictors are tested. The results show that all tolerance values exceed the minimum recommended value of 0.2 (ATT=0.791; SN=0.668; PBC=0.892; RG=0.759; INT=0.789). The variance inflation factors are also below the maximum value of 10 (Podsakoff et al., 2003). Therefore, multicollinearity is not an issue in this study.

#### b. *Confirmatory Factor Analysis*

The next step is to conduct a Confirmatory Factor Analysis (CFA). This assessment aims to evaluate the dimensionality and psychometric characteristics in the context of the study. Standard loading, Cronbach's alpha (CA), composite reliability (CR), and average variance extracted (AVE) are calculated to determine the validity and reliability of the measurement results. As shown in Table 4, all standard loading values are greater than the recommended value of 0.5. Additionally, each indicator has adequate correlation strength with the latent variables. Therefore, each indicator adequately reflects the construct. All CA and CR values are also above 0.7, exceeding the recommended minimum value of 0.6. Thus, the internal consistency of each variable is met. Table 4 also shows that the AVE values for each construct exceed 0.5. Therefore, convergent validity is met. Subsequently, discriminant validity is tested by comparing the square root of AVE with the correlation values of other variables. As shown in Table 5, all square root AVE values exceed the correlation values with other variables. Therefore, discriminant validity is met.

#### c. *Regression*

As seen in Table 5, ATT has a positive and significant effect on INT (B=0.54;  $\beta=0.492$ ;  $p<0.005$ ;  $r^2=0.37$ ). PBC also has a positive and significant effect on INT (B=0.41;  $\beta=0.392$ ;  $p<0.025$ ;  $r^2=0.243$ ). Conversely, SN does not have a significant effect on INT (B=0.03;  $\beta=0.021$ ;  $p=0.522$ ;  $r^2=0.028$ ). Furthermore, RG was found to moderate the relationship between ATT and INT (B=0.54;  $\beta=0.492$ ;  $r^2=0.415$ ; dB=0.1; d $\beta=0.058$ ; d $r^2=0.045$ ;  $p<0.025$ ). RG also moderates the relationship between PBC and INT (B=0.56;  $\beta=0.537$ ;  $r^2=0.36$ ;

$d\beta=0.15$ ;  $d\beta=0.145$ ;  $dr^2=0.024$ ;  $p<0.005$ ). However, RG does not moderate the relationship between SN and INT. Therefore, H1, H3, H4, and H6 are accepted, while H2 and H5 are rejected.

**Tabel 6** Regression Results

Hypothesis	Path	B	$\beta$	p	r <sup>2</sup>	Information
H1	ATT → INT	0.54	0.492	0.000**	0.37	Accepted
H2	SN → INT	0.03	0.021	0.522	0.028	Rejected
H3	PBC → INT	0.41	0.392	0.008*	0.243	Accepted
H4	ATT * RG	0.64	0.55	0.018*	0.415	Accepted
H5	SN * RG	0.041	0.031	0.411	0.02	Rejected
H6	PBC * RG	0.56	0.537	0.000**	0.267	Accepted

information: \*significant di  $p<0.01$  (*one-tailed*)

\*\* significant di  $p < 0.0001$  (*one-tailed*)

## Discussion

This study aims to analyze the internal and external motivational factors reflected in the Theory of Planned Behavior (TPB) variables on the intention (INT) of customers to use financing from BWM. Furthermore, the variable of religious motivation reflected in RG is applied as a moderator to examine its impact on the relationship between TPB variables and INT. The results indicate that the variables ATT and PBC have a positive and significant effect on INT, while the variable SN does not have a significant effect on INT. The RG variable also moderates (strengthens) the relationship between ATT and INT. RG also moderates (strengthens) the relationship between PBC and INT. On the other hand, RG does not moderate the relationship between SN and INT.

From these results, it is evident that purely internal motivation (ATT) influences customers to use BWM's financing services. This is consistent with previous research (Ali and Jama, 2016; Chin-Hong, 2015) which shows that ATT plays a significant role in consumers' decisions to choose products or services. In the context of BWM, this is understandable as the institution was established in an Islamic boarding school environment with strong religious traditions, thus

shaping consumer attitudes towards religiously-oriented financing products. Respondents in this study are customers residing around Pesantren Buntet, Khas Kempek, Tanara An-Nawawi, and El-Manahij, who have a strong connection to the pesantren environment, thus fostering a positive attitude towards BWM's financing products. The pesantren administrators, who also serve as BWM managers, contribute to forming positive attitudes, largely driven by the trust built through their interactions within the pesantren community.

Furthermore, the research findings show that PBC has a positive and significant effect on INT. This indicates that external factors reflected in the behavior control range or ease of accessing BWM's financing products are important motivators for customers. This is in line with the research by Md Husin and Rahman (2016), which suggests that consumers consider the ease of access to a product/service before making a decision. In the context of BWM, the presence of a financial institution located within the pesantren area contributes to shaping customer decisions. Customers do not need to travel long distances to meet with managers for administrative processes, including disbursement of financing. Additionally, the low additional costs charged to customers (administrative fees equivalent to an annual interest rate of 3%) also contribute to customer decision-making.

The expansion of BWM's customer base is also supported by the social control implemented in the customer environment. Each customer is required to form a group that regularly holds weekly study sessions. The study forum also functions to encourage timely repayments, resulting in low or non-existent non-performing loans among BWM customers. However, the study reveals that SN does not significantly affect INT, meaning that customers' use of BWM is not influenced by other customers' trust, even though they have a foundation of religious values instilled in the pesantren environment. This contrasts with previous research (Ali and Chin-Hong, 2015) which shows that SN, as an indicator of environmental influence, can affect consumer decisions regarding product/service use. In the context of BWM, internal factors such as ATT and ease of access (PBC) can encourage customers to use the offered financing products, even if the surrounding environment does not recommend BWM products. In other words, customers can independently make decisions based on individual attitudes and values combined with the quality of service from BWM managers, in this case, ease of access and administrative procedures.

Next, the religious values reflected in the RG variable have been shown to moderate (strengthen) the relationship between ATT and PBC. This indicates

that the religious values instilled by the pesantren through its activities can strengthen customers' intentions to use BWM financing. This finding aligns with Murniati (2021), who states that RG strengthens consumer motivation in the context of using products/services related to religion, in this case, financing services in accordance with Sharia principles and mutual assistance. It is important to note here that RG only significantly affects the internal ATT variable and does not influence the environmental variable (SN). This indicates that RG plays a role in strengthening individual beliefs and attitudes but does not enhance motivation due to environmental (external) influences. This phenomenon provides insight that the pesantren education, which is the sample in this study, has successfully strengthened religious values among BWM service users to use Sharia-compliant financing products.

### **Conclusion**

This study aims to analyze the influence of TPB variables on customers' intentions to use financing from BWM. Additionally, religiousness was added as a moderating variable in the relationship between each TPB variable and customers' intentions to use BWM financing (INT). The results show that the variables attitude and perceived behavioral control have a positive and significant effect on customers' intentions to use BWM financing, while the subjective norm variable does not have a significant effect. The religiousness variable moderates (strengthens) the relationship between attitude, perceived behavioral control, and customers' intentions to use BWM financing. This study contributes theoretically to consumer behavior studies, particularly regarding the driving factors of customer intentions involving attitude, subjective norms, and perceived behavioral control. Moreover, it contributes to demonstrating the role of religiousness in enhancing the impact of attitude, subjective norms, and perceived behavioral control on the intention to use Sharia financial products and services.

Practically, this study provides insights to BWM managers and pesantren to increase the number of BWM financing customers. The findings show that attitude and perceived behavioral control are important factors for customer intention. Therefore, BWM managers can enhance communication with existing and potential customers regarding the benefits and positive aspects of BWM to strengthen the image and positive attitude towards BWM financing products. Furthermore, BWM managers can improve ease of access for customers and potential customers, for example, by implementing a proactive approach for prospective borrowers. Additionally, making BWM's products accessible via

digital media could be an alternative strategy, such as developing an application accessible via mobile phones for each customer/prospective customer.

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