

THE INFLUENCE OF THE THEORY OF PLANNED BEHAVIOR (TPB) AND SERVICE QUALITY ON PUBLIC INTEREST IN USING BSI IN PEMATANG SIANTAR

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Abstract. This study aims to evaluate the influence of Theory of Planned Behavior (TPB) and service quality on public interest in using Bank Syariah Indonesia (BSI) services in Pematang Siantar City. This study adopted a quantitative method with primary data collected through a field survey of 30 selected respondents using purposive sampling technique. Data analysis was carried out by multiple linear regression using SPSS version 26 software. The results showed that partially, both TPB and service quality have a significant impact on people's interest in using BSI. In addition, simultaneously, the two variables also contribute significantly in influencing customer interest. The coefficient of determination (R^2) value of 42.8% indicates that TPB and service quality are able to explain most of the variation in people's interest, while the rest is influenced by other factors not included in this research model. This study confirms that factors such as behavioral attitudes, subjective norms, perceived behavioral control, as well as service quality dimensions such as tangibles, reliability, responsiveness, assurance, and empathy play an important role in the community's decision-making process to use Islamic banking services. The practical implications of these findings emphasize the importance of increasing education and promotion of Islamic banking principles and products to the wider community. BSI is advised to continue to innovate in service aspects and strengthen the elements of SDGs in order to increase public interest, especially in potential areas such as Pematang Siantar.

Keywords: BSI, Service Quality, Theory Planned Behaviour (TPB)

I. INTRODUCTION

Indonesia occupies a position as one of the countries with a very high level of internet usage. This is reflected in the rapid growth of the number of internet users, which continues to increase year by year (Rahma Nur Azizah Pohan et al., 2024). In the context of the national economy, the role of the banking sector is crucial as it serves as the main foundation in driving the financial system and supporting the stability of the country's economy (Muthia et al., 2023). Based on the provisions in Article 21 of Law Number 21 of 2018, which regulates the Islamic banking system, there are two types of financial institutions that operate in accordance with Islamic law, namely Sharia Commercial Banks and Sharia People's Financing Banks (Ayu Agustina & Krisnaningsih, n.d.). In the national financial system, banking institutions in Indonesia are divided into two major entities: conventional banking and sharia banking (Husna et al., 2021). Islamic banking serves as a manifestation of the Islamic economic system, which has now become a modern alternative and continues to experience significant growth, both locally and globally (Ahmad Harun Daulay et al., 2023). Public interest, including among the younger generation or millennials, in Sharia-based financial services continues to increase (Ghojali & Suryaman, 2024). This is further supported by market data showing that by September 2020, the markets of

the sharia banking industry had reached 6.24% of the total national banking industry (Qorib et al., 2023).

The main advantage of the sharia banking system lies in its stability and resilience in facing economic turbulence. It is recorded that during the monetary crisis of 1997–1998, as well as during the global financial crisis of 2008, Islamic banking was able to withstand and perform its functions optimally (Muhajir & Gassing, 2024). In addition to stability, another advantage is the variety of financial products based on contracts in Islamic commercial law that can be tailored to the needs of customers, such as mudharabah, musyarakah, murabahah, and others (Nugraha et al., 2023; Amin et al., 2022). According to Soemitra (2004), Islamic banks are financial institutions that play a role in channeling financing and providing banking services that are entirely managed based on Islamic sharia principles (Dita et al., 2023). Pematang Siantar City is known as the third largest city in North Sumatra Province, after Medan City and Binjai (Tua Siregar et al., 2020). Based on the latest data in 2024, the population of this city is recorded at 278,320 people (Databoks, 2024). The large population creates significant economic potential for the financial services sector, particularly for Bank Syariah Indonesia (BSI) to expand its market penetration in providing sharia savings products to the people of Pematang Siantar.

Although it has promising market prospects, BSI's presence in this city is still relatively limited. Until now, there are only three BSI service offices, located on Jalan Kartini, Jalan Perintis Kemerdekaan, and Jalan Sutomo. The three are the legacy the Sharia Business Unit (UUS) from the merged Islamic banking institutions, namely BRIS (Bank Rakyat Indonesia Syariah), BSM (Bank Syariah Mandiri), and BNIS (Bank Negara Indonesia Syariah). With the office coverage still concentrated in urban areas, an expansion strategy and a broader approach are needed to reach more people, especially those living in the outskirts of the city.

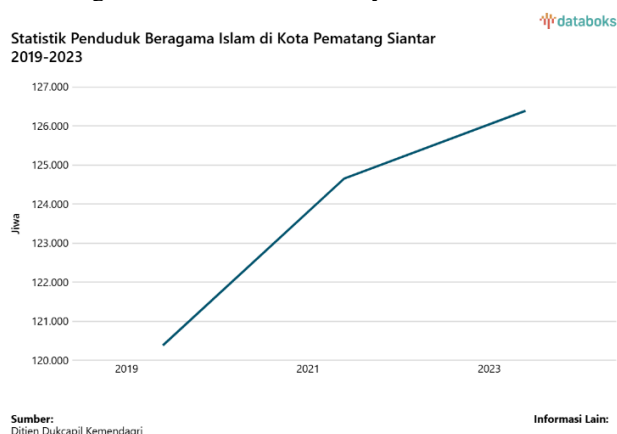


Figure 1. Residents of Pematang Siantar City Who Are Muslim

Source: Databoks (2024)

Based on Figure 1. From the perspective of religious demographics, data as of December 31, 2023, shows that the number of Muslims in the city of Pematang Siantar reached 126,390 people. This figure represents an increase of 1,734 people compared to the previous year (Dermawan, 2024). Thus, the proportion of the Muslim population reached approximately 45.4% of the total population in 2024. This fact provides a strategic opportunity for BSI to strengthen its position as a provider of sharia financial services in the region. Therefore, it is very important to identify and analyze the factors that influence the community's preferences in choosing the banking institution where they deposit their funds, so that the strategies developed are truly relevant and targeted. In previous research conducted by (Sodik et al., 2022) (Istiaji et al., n.d.) (Irawan et al., 2020) (Azahra, 2024) (Zaenun, 2023), it was found that the influence of the Theory of Planned Behavior (TPB) affects the community's decision to use BSI, whereas according to (Asilah, 2023), it was found that the Theory of Planned Behavior (TPB) does not influence the decision to use Islamic financial institutions.

The research conducted by (Falih Anwar, 2023) (Nurul Hidayah et al., 2022) (Hafizh et al., 2023) (Ismulyaty & Roni, 2022) (Bella et al., 2023) found that service quality has an impact on the public's interest in using BSI. To determine the interest of the residents of Pematang Siantar in using BSI, this study employs the Theory of Planned Behavior (TPB) (Pangastuti & Riza, 2023) and Service Quality approach.

Based on the results of the pre-survey conducted by the researcher on several respondents who had been customers of Bank Syariah Indonesia (BSI) for at least 1 year in the City of Pematang Siantar, a variety of responses were obtained. Most respondents stated that BSI provides quite good service and that the staff show polite attitudes and positive ethics in serving customers. However, a significant number of respondents also expressed complaints regarding the limited availability of ATMs for cash withdrawals in the area, and assessed that the quality of the services received was still considered standard and not fully satisfactory. Based on these initial findings, the researcher feels compelled to further investigate the factors influencing the public's interest in using BSI services. The novelty of this research lies in its focus, which is to analyze the influence of the Theory of Planned Behavior (TPB) and service quality on the public's interest in choosing BSI as a sharia banking partner in Pematang Siantar. Based on the above phenomenon, the author is interested in conducting research titled: "The Influence of the Theory of Planned Behavior (TPB) and Service Quality on Public Interest in Using BSI in Pematang Siantar" with the aim of examining how the Theory of Planned Behavior (TPB) and service quality affect public interest in using BSI in Pematang Siantar.

a) Interest

According to the view of Muhibbin Syah (2017) as cited in the work of Nur Hidayah et al. (2023), interest can be defined as a strong drive or high enthusiasm towards a particular object, activity, or idea. Interest reflects a strong and consistent desire within a person to engage with something both emotionally and cognitively. Meanwhile, Walgito in the study (Asri et al., 2020) identified three main components that serve as indicators of that interest.

- 1) The aspect of interest towards the object, where both potential consumers and active users show deep attention and consistent focus on a particular product or service, in this case, e-money.
- 2) The presence of joy when interacting with the product, which is reflected in the positive emotional experience when conducting transactions using e-money.
- 3) There is a recurring urge or tendency to continue using e-money in daily financial activities. The higher a person's interest, the more frequently they utilize e-money in their daily life, as evidenced by the consistently increasing frequency of use.

b) Influence Theory Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA), which aims not only to explain human behavior but also to more specifically identify the factors that underlie the formation of certain behaviors. TPB emphasizes understanding how a person's intention or behavioral intention plays a key role in influencing the actual actions taken by individuals (Yuliana et al., 2022). Icek Ajzen, along with Martin Fishbein, then revised and expanded the scope of this theory to make it more relevant in predicting various forms of human behavior in social and psychological contexts (Ajzen, 1991). This theory includes three main components:

- 1) attitude toward behavior, which is the tendency of

individuals to respond to an object, situation, or specific action either positively (liking) or negatively (disliking), which will influence their decision to act

2) subjective norm, which describes an individual's level of motivation to comply with or follow the social views of those close to them regarding certain behaviors, based on normative beliefs formed from their social environment

3) perceived behavioral control, which is a person's belief in their ability to control or perform a desired action, an important aspect in predicting whether the intention will be realized in actual behavior. (Lubis et al., 2024)

c) Service Quality

Parasuraman and colleagues (1998) define service quality as a perception formed from the comparison between consumer expectations and the actual experience they have in receiving the service, where the smaller the gap between the two, the higher the perception of the quality of the service provided (Pambudi & Soliha, 2022). In order to measure service quality comprehensively, there are five main indicators that must be considered (Naibaho et al., 2022):

1) tangible or physical evidence, which refers to the extent to which the company can demonstrate its existence through facilities and infrastructure visible to consumers. The physical appearance, supporting facilities, and the atmosphere of the work environment directly reflect the quality offered by the service provider.

2) Reliability, which is the company's capacity to fulfill service promises with consistency, accuracy, and high trust, in accordance with customer expectations. the company to assist and provide fast and accurate service to customers, with clear communication of information

3) responsiveness, which reflects the company's readiness and speed in responding to consumer needs and providing clear and easily understandable information.

4) assurance, which includes competence, courtesy, and the ability of the company's staff to foster trust and a sense of security for customers during the service process.

5) empathy, which means giving sincere and individual attention to each customer, with the effort to understand their needs and expectations on a more personal level.

II. RESEARCH METHODS

Research methodology is an important element in a scientific study that serves as a guide in designing and conducting the research process, from the selection of types and sources of data, data collection techniques, to the analysis procedures (Al-faridzi et al., 2023). This study uses a quantitative approach by utilizing primary data obtained directly.

from respondents through instruments that have been systematically organized. The purpose of this method is to

measure and analyze the influence of two independent variables, namely the Theory of Planned Behavior (X1) and Service Quality (X2), on the dependent variable of Interest (Y) in the context of using Bank Syariah Indonesia services in Pematang Siantar. The research population is focused on the Muslim community residing in the area. To determine the appropriate respondents, the researcher used the Snowball Sampling technique, which is a sampling method that starts with a few initial individuals as reference points, who then recommend other individuals to participate as respondents. As time goes by, the number of respondents gradually increases based on referrals from previous participants. According to Sugiyono (2010), this technique is effectively used when the characteristics of the population are not fully known or difficult to reach, so the social networks among respondents are utilized to expand the data coverage.

III. RESULT AND DISCUSSION

In this study, data were collected from 30 respondents who completed the questionnaire with accurate and complete information. The results of the demographic analysis of the respondents were grouped into several categories, such as job type, age range, and income level. From the collected data, most respondents come from the working class, with the majority of respondents being over 45 years old, indicating that the population involved in this study is dominated by more experienced individuals who may have higher economic stability.

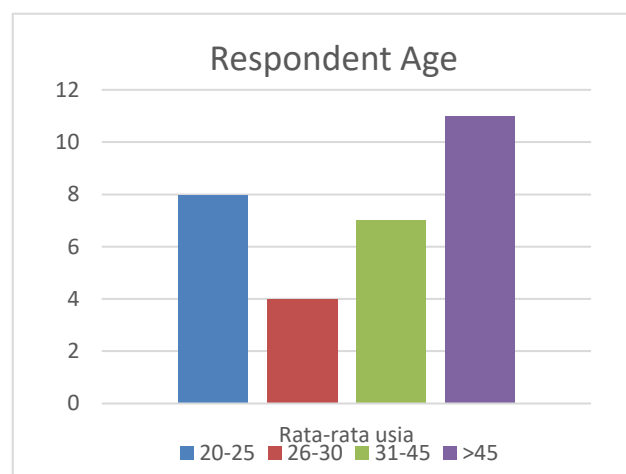


Figure 2. Average age data of respondents

Source: Author (2025)

Based on the diagram presented in Figure 2, it shows that the majority of people aged >45 years tend to be interested in using BSI in Pematang Siantar.

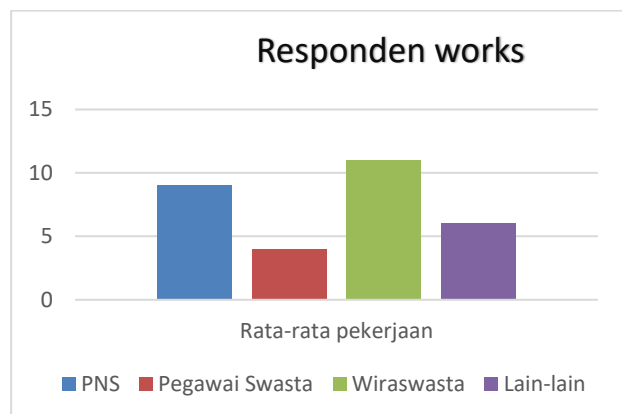


Figure 3. Average respondent job data
Source: Author (2025)

Based on Figure 3, it can be seen that the dominant occupation using BSI in Pematang Siantar is entrepreneurship, with 11 people.

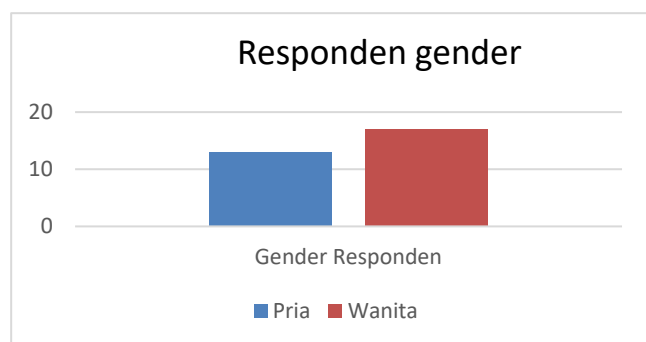


Figure4. gender responden
Source: Auth or (2025)

Based on Figure 4, it is evident that women tend to use BSI more, with 17 respondents compared to 13 respondents for men.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	4.134	1.993		2.074	.048
	X1	.157	.050	.474	3.136	.004
	X2	.113	.050	.342	2.265	.032

a. Dependent Variable: Y

Based on Table 4.17 above, the following regression equation is obtained:

$$Y = 4.134 + 0.157 (X1) + 0.113 (X2) + e$$

From the existing equation, it can be explained as follows:

a. The constant value (a) of 4.134 indicates that if both variables, namely the Theory of Planned Behavior and Service Quality, are valued at zero, the interest in becoming a customer will remain at 4.134.

b. The multiple regression coefficient for the Theory of

Planned Behavior (TPB) variable (X1) shows a positive value of 0.157, which indicates a positive influence on the changes that occur. In other words, if the Theory of Planned Behavior (TPB) increases, the decision of customers to join will increase by 0.157, and vice versa.

c. The multiple regression coefficient for the Service Quality variable (X2) also shows a positive value of 0.113, indicating an improvement or better change. This means that if the quality of service improves, the customers' desire to choose that service will increase, and the same applies in reverse.

Hipotesit test

A. T test

Tabel 5. Hasil Uji T

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.134	1.993		2.074	.048
	X1	.157	.050	.474	3.136	.004
	X2	.113	.050	.342	2.265	.032

a. Dependent Variable: Y

The T-test is used to test whether independent variables individually have a significant effect on the dependent variable. Decisions are made based on the following criteria:

- If the Significance value (Sig) < 0.05 or t-count > t-table, it can be concluded that variable X has a significant effect on variable Y.
- If the Significance value (Sig) > 0.05 or t-count < t-table, then there is no significant influence between variable X and variable Y.

a. The influence of the Theory of Planned Behavior (X1) on the interest in using BSI in Pematang Siantar. Berdasarkan perhitungan dalam tabel yang disediakan, jelas bahwa variabel Teori Perilaku Terencana (X1) memiliki pengaruh signifikan terhadap minat masyarakat untuk menggunakan BSI di Pematang Siantar. Esto se puede ver a partir de la comparación entre el estadístico t y la tabla t, donde el estadístico t (3.136) es mayor que la tabla t (2.052), y el valor de significancia resultante (0.004) es menor que 0.05. Thus, the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, which means the Theory of Planned Behavior variable (X1) significantly affects the interest in using BSI in Pematang Siantar.

The influence of Service Quality (X2) on the interest in using BSI in Pematang Siantar. Dari analisis data yang disajikan dalam tabel, dapat disimpulkan bahwa variabel Kualitas Layanan (X2) juga memiliki dampak signifikan terhadap minat masyarakat untuk menggunakan BSI di Pematang Siantar. Esto es evidente por el estadístico t (2.265) siendo mayor que la tabla t (2.052), así como el valor de significancia obtenido (0.032) siendo menor que 0.05. Por lo tanto, se rechaza la hipótesis nula (Ho) y se acepta la hipótesis alternativa (Ha), lo que indica que la variable Calidad del Servicio (X2) afecta

significativamente el interés en usar BSI en Pematang Siantar.

B. F-Test (Simultaneous Test)

The F-Test aims to evaluate to what extent the independent variables, namely the Theory of Planned Behavior and Service Quality, simultaneously or collectively have a significant impact on the dependent variable, which is the public interest in using the services of Bank Syariah Indonesia (BSI). The results of the F-test analysis are presented in more detail in the following table.

Table 6. F-Test

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	38.459	2	19.229	10.100	.001b
Residual	51.408	27	1.904		
Total	89.867	29			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Based on the data processing results listed in the previous table, a significance value of 0.001 was obtained, which is smaller than the critical threshold of 0.05. This indicates that there is a significant simultaneous effect between the Theory of Planned Behavior variable and Service Quality on the level of public interest in using the services of Bank Syariah Indonesia (BSI) in the city of Pematang Siantar. En otras palabras, ambas variables independientes juntas son capaces de explicar los cambios o la variabilidad en la variable de interés.

A. Coefficient of Determination Test (R Square)

Tabel 7. R Square

Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.654 ^a	.428	.386	1.37985

a. Predictors: (Constant), X2, X1

Referring to the table above, an R Square value of 0.428 or equivalent to 42.8% was obtained. This figure indicates that the Theory of Planned Behavior and Service Quality variables together can explain 42.8% of the variation in public interest in using the services of Bank Syariah Indonesia (BSI) in the city of Pematang Siantar. Meanwhile, the remaining 57.2% is influenced by other factors outside the scope of this study, which likely stem from external variables such as promotion, accessibility, economic conditions, or personal preferences of customers that have not been further examined in this study.

The Influence of the Theory of Planned Behavior on the Interest in Using BSI.

The analysis results show that there is a positive influence between the Theory of Planned Behavior variable and the interest in using BSI, where this study was tested on the people of Pematang Siantar City. In the research results above, it is explained that the calculated t-value > table t-value. This is in

line with (Nurjannah, 2023) that the respondents' responses in the study indicate that customers believe that Islamic bank products are the best choice and have the time resources to obtain the desired products and services, which can be said to positively show the highest percentage.

The Influence of Service Quality on the Interest in Using BSI.

Based on the analysis results obtained from this study, it is known that there is a positive relationship between the Service Quality variable and the public's interest in using the services of Bank Syariah Indonesia (BSI) in the city of Pematang Siantar. This finding is reinforced by the statistical test results, which show that the calculated t-value is greater than the table t-value, indicating that the influence is significant. This means that the better the quality of service provided by BSI, the higher the public's interest in becoming customers. This result is in line with the findings of (Hardana et al., 2022) which state that the level of customer trust in Islamic Banks is greatly influenced by the quality of service that creates a sense of comfort and satisfaction for the users.

The simultaneous influence of the Theory of Planned Behavior (TPB) and Service Quality on the interest in using BSI

Next, the simultaneous testing of the influence between the Theory of Planned Behavior (TPB) and Service Quality shows significant results on the public's interest in using BSI in the city of Pematang Siantar. This means that both variables simultaneously have a strong contribution in influencing the community's decision to use BSI's products and services. In other words, when attitudes, subjective norms, perceived behavioral control (TPB), and service quality are at optimal levels, the potential for an increase in the number of BSI customers in that area will also be greater.

IV. CONCLUSION

This research aims to deeply evaluate the extent to which the Theory of Planned Behavior (TPB) and the dimensions of Service Quality play a role in influencing the interest of the people of Pematang Siantar City in using the services of Bank Syariah Indonesia (BSI). From the analysis conducted, several important conclusions can be formulated as follows: 1. Based on the test results, it was found that the Theory of Planned Behavior variable and Service Quality have a significant contribution to the public's interest in deciding to become BSI customers. The findings from the partial analysis indicate that these two variables individually have a significant impact in motivating the people of Pematang Siantar City to use BSI services. 2. The influence of both variables simultaneously also shows positive and significant results. In other words, when attitudes, subjective norms, perceived behavioral control (TPB), and the quality of service provided are at optimal levels, the potential for increased public interest in choosing BSI will be even greater. Based on these findings, several recommendations that can be made are: 1. The researchers recommend that educational institutions and training centers

strengthen the teaching materials related to the concepts and practices of Islamic banking. By providing a deeper understanding of products and services based on Sharia principles, it is hoped that the community will have sufficient literacy to understand the benefits and advantages of Sharia banking, thereby becoming more confident in making the decision to become customers. 2. Sharia banks, especially BSI, are expected to develop more aggressive and innovative marketing strategies in the city of Pematang Siantar. This effort can be carried out by designing products that meet the needs of the local community based on sharia principles and by improving the overall quality of service. This is expected to enhance the appeal and trust of the community in choosing BSI as a financial solution that aligns with their religious values and economic needs.

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