


**HOW UTILITARIAN MOTIVATION AND TRUST CAN INCREASE INTENTION TO USE
BASED ON FUNCTIONAL ATTITUDE THEORY**

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 01 September 2023</p> <p>Accepted 11 December 2023</p>	<p>Purpose: This study aims to determine consumers' motivations for using banking and their characteristics as users of banking products and gender.</p>
<p>Keywords:</p> <p>Utilitarian Motivation; Ideal Self-Concept; Trust; Intention to Use; Functional Attitude Theory.</p>	<p>Theoretical Framework: The conceptual framework for this study was formulated through a comprehensive review of the existing literature. This research shows that trust and ideal self-concept have an impact on consumer motivation. Furthermore, gender and banking product category moderate this relationship.</p>
	<p>Design/Methodology/Approach: This study used a quantitative approach. Purposive sampling was used and tested using structural equation modeling on 295 respondents.</p>
	<p>Findings: This study shows that utilitarian motivation as a core variable influences ideal self-concept and trust. Thus, the intention to adopt banking products is influenced by the independent variables. In addition, this study found a correlation between multigroup analysis and consumer characteristics, including gender and savings type.</p>
	<p>Research, Practical & Social implications: The results of this study indicate that subjective well-being negatively affects the intention to use banking products. Thus, further research is expected to use multigroup, single-double consumers for banking products. Companies should use the extensive data systems available and collaborate by interacting directly with consumers regarding what they need and complain about. These answers from consumers can be used by companies to improve their motivation and well-being.</p>
	<p>Originality/Value: This study tested multiple groups to identify gender differences and the type of banking products consumers use as control variables.</p>
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**COMO A MOTIVAÇÃO UTILITÁRIA E A CONFIANÇA PODEM AUMENTAR A INTENÇÃO DE
UTILIZAÇÃO COM BASE NA TEORIA DA ATITUDE FUNCIONAL**

RESUMO

Objetivo: Este estudo tem como objetivo determinar as motivações dos consumidores para a utilização da banca e as suas características enquanto utilizadores de produtos bancários e género.

Referencial teórico: O quadro conceitual para este estudo foi formulado através de uma revisão exaustiva da literatura existente. Esta investigação mostra que a confiança e o auto-conceito ideal têm um impacto na motivação dos consumidores. Além disso, o género e a categoria do produto bancário moderam esta relação.

Desenho/Methodologia/Abordagem: Este estudo utilizou uma abordagem quantitativa. Foi utilizada uma amostragem selectiva e testada através de um modelo de equações estruturais em 295 inquiridos.

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Conclusões: Este estudo mostra que a motivação utilitária como variável central influencia o auto-conceito ideal e a confiança. Assim, a intenção de adotar produtos bancários é influenciada pelas variáveis independentes. Além disso, este estudo encontrou uma correlação entre a análise multigrupo e as características dos consumidores, incluindo o gênero e o tipo de poupança.

Pesquisa, Implicações Práticas e Sociais: Os resultados deste estudo indicam que o bem-estar subjetivo afeta negativamente a intenção de utilizar produtos bancários. Assim, espera-se que outras investigações utilizem consumidores multigrupo e de um só casal para produtos bancários. As empresas devem utilizar os extensos sistemas de dados disponíveis e colaborar interagindo diretamente com os consumidores relativamente às suas necessidades e queixas. Estas respostas dos consumidores podem ser utilizadas pelas empresas para melhorar a sua motivação e bem-estar.

Originalidade/Valor: Este estudo testou múltiplos grupos para identificar diferenças de gênero e o tipo de produtos bancários que os consumidores utilizam como variáveis de controlo.

Palavras-chave: Motivação Utilitária, Autoconceito Ideal, Confiança, Intenção de Uso, Teoria da Atitude Funcional.

CÓMO LA MOTIVACIÓN UTILITARIA Y LA CONFIANZA PUEDEN AUMENTAR LA INTENCIÓN DE USO BASÁNDOSE EN LA TEORÍA DE LA ACTITUD FUNCIONAL

RESUMEN

Objetivo: Este estudio pretende determinar las motivaciones de los consumidores para utilizar los servicios bancarios y sus características como usuarios de productos bancarios y de género.

Referencial Teórico: El marco conceptual de este estudio se formuló mediante una revisión exhaustiva de la literatura existente. Esta investigación demuestra que la confianza y el autoconcepto ideal influyen en la motivación de los consumidores. Además, el género y la categoría de producto bancario moderan esta relación.

Diseño/Metodología/Enfoque: Este estudio utilizó un enfoque cuantitativo. Se utilizó un muestreo intencional y se aplicó un modelo de ecuaciones estructurales a 295 encuestados.

Resultados: Este estudio muestra que la motivación utilitaria como variable central influye en el autoconcepto ideal y en la confianza. Así, la intención de adoptar productos bancarios se ve influida por las variables independientes. Además, este estudio encontró una correlación entre el análisis multigrupo y las características de los consumidores, incluidos el género y el tipo de ahorro.

Investigación, Implicaciones Prácticas y Sociales: Los resultados de este estudio indican que el bienestar subjetivo afecta negativamente a la intención de utilizar productos bancarios. Por lo tanto, se espera que en futuras investigaciones se utilicen consumidores multigrupo y unipersonales para los productos bancarios. Las empresas deberían utilizar los amplios sistemas de datos disponibles y colaborar interactuando directamente con los consumidores en relación con lo que necesitan y de lo que se quejan. Estas respuestas de los consumidores pueden ser utilizadas por las empresas para mejorar su motivación y bienestar.

Originalidad/Valor: Este estudio probó múltiples grupos para identificar las diferencias de género y el tipo de productos bancarios que utilizan los consumidores como variables de control.

Palabras clave: Motivación Utilitaria, Autoconceito Ideal, Confianza, Intención de Uso, Teoría de la Actitud Funcional.

INTRODUCTION

The financial crisis of 2007-2008, rooted in the deregulation of financial derivatives, was the worst economic downturn in modern history since the Great Depression of 1929 (Gajdzik & Wolniak, 2021). Several significant conventional banks reportedly failed during the post-crisis period; however, Islamic banks could avoid the crisis and continue operations unaffected (Hidayat et al., 2021). This is due to the perception that they are more stable due to their reduced vulnerability to the risks encountered by traditional banks. Furthermore, the

establishment of banking-related regulations should be correlated with tangible economic operations (J. Li et al., 2023).

A significant factor for banks is the development of an in-depth understanding of consumer motivations and factors that shape consumer attitudes and intentions toward implementation (Charag et al., 2020). Based on the previous discussion, this study uses functional attitude theory because the goals served by attitudes depend on individual motivation (Cocolas et al., 2020). Consumers must also achieve *falah* (prosperity), which refers to the spiritual and moral aspects as well as the socio-economic welfare, and to achieve *falah* economically, a consumer must follow established economic principles, including abandoning usury (interest) (Anggraini et al., 2019). Consumers have a variety of motives; if religion is one of them, they will likely purchase welfare, if only for formality and not necessarily for welfare. Based on the previous discussion, this study adds subjective well-being as a novelty.

Research conducted by Bilro & Loureiro (2023) found that consumers can feel emotionally satisfied if they actively engage in banking to strengthen their welfare. Other researchers explain that there is no utilitarian effect on well-being, because consumer welfare is more effective than cognitive (Ali et al., 2021). Since consumers desire to understand the utilitarian qualities of items, utilitarian motivation can enhance their intentions (Mohammed, 2020). Utilitarian motivation does not affect consumer intentions. Utilitarians believe that a product offer cannot be binding because they believe that there is still a chance of switching to another that makes product offers based on what customers want, such as price or quality (Amiruddin et al., 2020). The motivation of each individual in using a bank is different; there are individuals who need a bank only to save because they are not charged a fee, and only follow their family, so these individuals only need their utilitarianism and do not feel *falah*. In contrast to individuals who use banking because of their religion and seek security, they will feel *falah*. Based on the previous explanation, there is still a gap between researchers; therefore, this study becomes a challenge in understanding consumer motivation towards the banking industry.

Consumers want to use banking to comply with religious orders, so this research focuses on Islamic banking products, namely *wadiah*, and *mudharabah*. The principle of *wadiah* itself is that the entrusted party (the bank) is responsible for the integrity of the deposited property so that he may utilize the deposited property (OJK, 2022). The principle of *mudharah* is cooperation between the customer, who provides all the capital, who act as fund managers (OJK, 2022). This study aims to determine consumer motivation in expanding the use of

banking products through the welfare that has been felt and its characteristics as a Muslim. This study will also examine the characteristics between women and men, which will be used as control variables that are tested in full.

LITERATUR REVIEW AND HYPOTHESIS DEVELOPMENT

Determinants of intention to use banking products

This study used functional attitude theory, a psychological entity called an attitude possessed by an individual requiring explanatory logic, as the underlying motive for holding that attitude (Potter et al., 2020). Attitude function theory provides a framework that covers various psychological influences that shape attitudes and behavior, and the literature has identified five major attitudinal functions: utility, value expression, ego defense, social adjustment, and knowledge function (Cocolas et al., 2020). This research is primarily focused on the utilitarian function, which explains consumer utilitarian motivation, and the value-expressive function, which describes consumers' self-image as a Muslim and perceived welfare. Utilitarian or goal-oriented is when consumers perceive an activity as work and try to minimize the time and effort spent (De Canio & Fuentes-Blasco, 2021). A utilitarian attitude reflects the value or usefulness of a product to consumers (Park & Lin, 2020). In essence, utilitarian motivation is to complete all types of tasks as quickly and efficiently as possible (Akdin et al., 2022). Increased efficacy and efficiency are also associated with utilitarian motivation (Acuti et al., 2022). Research by (Gao et al., 2023) examined the relationship between motivation and subjective well-being which resulted in an influence. These results indicate that highly motivated consumers are likely to be involved in active product-use activities to fulfil their needs or desires. Research by (Wang & Watanabe, 2020) implies that self-determined motivation will result in satisfaction so that one experiences subjective welfare. Personal decisions motivated by external factors can affect satisfaction and subjective welfare. Subjective well-being affects retention. Brands that allow a way to achieve an ideal self will help consumers express their identity by fulfilling self-improvement motives (J. K. Lee et al., 2020). Customers who buy things based on their wants seek practical benefits such as purchasing a hijab/veil, which is required for a Muslim lady to conceal her nakedness to represent her ideal image as a Muslim. Previous research has shown that utilitarianism positively impacts trust, as the benefits obtained are essential for building trust relationships between customers and product or service providers (I. T. Lee et al., 2022). Other research supports this relationship (Nghia et al., 2020), and indicates that utilitarianism can influence cognitive beliefs.

H1. Utilitarian Motivation has a positive effect on Subjective Well-Being

H2. Utilitarian Motivation has a positive effect on the Ideal Self Concept

H3. Utilitarian Motivation has a positive effect on trust

Subjective well-being (SWB) is one of the most prominent human desires, and encompasses many positive life outcomes (Chen et al., 2021). Cognitive appraisal strategies that aim to increase positive effects while reducing negative effects by changing one's evaluation of adverse life events have been shown to contribute to greater subjective wellbeing. Based on the explanation above, the key component of subjective well-being is the effect of balance (Rütelioné et al., 2022). The ideal self-image represents the desired concept of what one aspires to be. It further explains how one anticipates self-evaluation based on the actions and circumstances associated with this ideal self. Individuals who possess an expectation of a favorable self-assessment are more inclined to exhibit motivation in acquiring and using the goods (Sirgy, 2021). Through satisfying self-improvement motivation, brands that provide a path to achieving an ideal self will assist customers in expressing their identities (J. K. Lee et al., 2020). Perceived trust is defined as an emotional state that encourages a person to trust others, which is based on the satisfying behavior of others (Singh & Sinha, 2020). Consumers consider trust to be secure and unruffled (To & Trinh, 2021). In a trusted network, trustees are users who trust other people and trustees are users who consider trustworthy (Canturk et al., 2023). The dependent variable, usage intention, predicts the actual future use of a specific system, ultimately resulting in the development of attitudes (Cheak et al., 2022). User intention is a person's tendency to behave in a certain way toward a product (Suhartanto et al., 2020). Intentions can be considered as product quality behavioral feedback from customers to businesses (Tuncer et al., 2021). Behavioral intentions are also influenced by perceptions of others' expectations (i.e., subjective normative beliefs), often experienced as social pressure to share (McLarnon et al., 2023).

According to studies, customers who feel connected to other people after using these products are also used by other people likely to feel fulfilled and joyful, which influences their intention to use (Thapa et al., 2022). Daily mental strain is already imposed by the environment; thus, it is critical to enhance individual well-being and construct a joyful, positive, and optimistic setting (Awan et al., 2022). A favorable ideal self-concept fit directly increases the intention to increase the use of the product, meaning that the more consumers' self-concept is influenced by their perception of their use of the product, the more positively they view it and the more willingly they are willing to use it continuously (Mähner et al., 2023). (Yang et al.,

2022) explain that self-alignment can predict consumers' intention to use other banking products. Trust significantly influences intention due to consumers' conviction that banking schemes will transparently disclose all pertinent information to them while maintaining a steadfast commitment to their optimal welfare. Moreover, Islamic banking schemes are safer than conventional banking schemes (Ezeh & Nkamnebe, 2022). Since customers view trust as a crucial component before utilising banking products, further results also demonstrate an increased intention to adopt (Ali et al., 2021).

H4. Subjective well-being has a positive effect on the Intention to Use

H5. Ideal Self Concept has a positive effect on the Intention to Use

H6. Trust has a positive effect on the Intention to Use

Consumer segmentation by gender and savings category

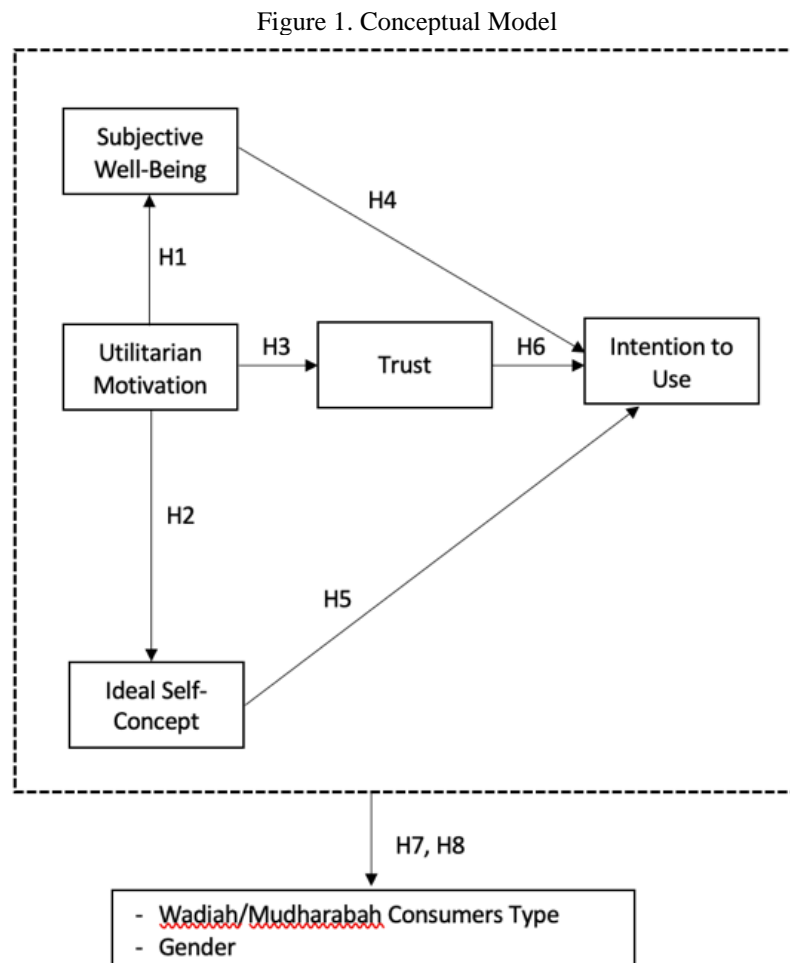
Men are more likely than women in both genders to accumulate financial assets. (Salahuddin et al., 2022). Women are less likely to have formal credit and savings (Khmous & Besim, 2020). Gender differences can also be considered by selecting women who emphasize the value of self-direction and men who emphasize the value of social affiliation (Ettis, 2022). Additional studies indicate that in contrast to men, women are more responsive to "extra products" or features surrounding a primary product, such as the ability to create a favorite list (Van der Linden et al., 2020).

H7. Gender moderates the interaction between ideal self-concept, utilitarian motivation, subjective well-being, and trust in the intention to use.

According to the July 2022 *Sharia* banking data report, *wadiah* savings are More popular among Islamic banking customers than *mudharabah* savings are. Consumers develop brands through prior interactions with other online and offline channels (Rajaobelina et al., 2021). Different customers place varied values on various Islamic banking product features, with *wadiah* consumers placing a higher value on social and financial risks than *mudharabah* consumers (Koay et al., 2023). Consumer groups that seem homogeneous can have different motivations for consumption behavior; *wadiah* consumers are more concerned with functional value, whereas *mudharabah* consumers are more concerned with epistemic values (Karjaluo et al., 2021).

H8. Savings category moderates the interaction between ideal self-concept, utilitarian motivation, subjective well-being, and trust in the intention to use.

The eight research hypotheses are summarised in Figure 1 below.



Source: Written by the authors (2023).

DATA AND METHODOLOGY

Generations Z and Y, aged 18 to 41, were the subjects of this quantitative study that examined consumer motivation in affecting well-being, ideal self-image, and intention to use banking products. The object of this study is the products of banking. The population of this study was Muslims and Muslimat (followers of Islam) in Java. The reason for choosing the respondent was based on the respondent's dissertation, which assesses the questionnaire statements and provides answers to the statements in the questionnaire to connect the elements that influence the respondents' use of banking products. The respondents were customers who had used banking products in Java for less than one to more than five years. This study used a non-probability sampling approach because of the missing sample frame, and purposive sampling was used for sample selection. Only 295 of the 400 respondents intended to be distributed on Java. The results differ from the target location distribution, such as Yogyakarta

(77 people, 26.1%) and Surabaya (85 people, 28.8%), where the majority of respondents were from. The remaining respondents were spread out among 35 different areas of Java, which might be taken as Surabaya-dwelling Javanese, who mostly use savings. Further details regarding the respondents' demographics are provided in table 1.

Table 1. The sample profile

Characteristics	Categories	N	%
Gender	Female	193	65.4
	Male	102	34.6
Age	18-25	264	89.5
	26-33	29	9.8
	34-41	2	0.7
Annual income	< IDR 1,999,999	177	60
	IDR 2,000,000 – IDR 2,999,999	37	12.5
	IDR 3,000,000 – IDR 3,999,999	25	8.5
	IDR 4,000,000 – IDR 4,999,999	16	5.4
	> IDR 5,000,000	40	13.6
Education background	Senior High School	189	64.1
	Diploma	14	4.7
	Bachelor's degree	77	26.1
	Postgraduate	15	5.1
Occupation	Public sector	110	37.3
	Private sector	185	62.7
Type of savings	Wadiah	241	18.3
	Mudharabah	54	18.3

Source: Prepared by the authors (2023).

The questionnaire consisted of five constructs with 23 questions, and was distributed using a five-point Likert scale. The subjective well-being construct uses four items, as shown in Appendix A, which consist of (Prentice & Loureiro, 2018; Zhou et al., 2020); ideal self-concept uses five items (Jeong & Jang, 2018; Y. Li et al., 2022; Zogaj et al., 2021); utilitarian motivation uses five items (Bae & Jeon, 2022; Ho et al., 2020; Sumarliah et al., 2022); trust uses five items (Ezeh & Nkamnebe, 2022; Guo et al., 2018; Tabrani et al., 2018) and intention to use four items (Albaity & Rahman, 2019; Ayyub et al., 2020). For them to be properly processed as model control variables, the questionnaire also asked respondents to provide details about their background characteristics, such as gender and the type of *sharia* savings they utilized.

RESULTS AND DISCUSSION

Measurement Model

The measurement model used in this study was obtained by data processing using AMOS 24.0. Each item in the entire construct must fulfil the loading factor value of ≥ 0.5 , for all items in the data to be considered legitimate and move on to the next test in the measurement

model test. The next step was to test the validity and reliability of all variables using AMOS 24.0 and then check the validity of the data as a whole, which can be seen through the values of standardized loading (λ) and Average Variance Extracted (AVE). According to Hair et al. (2018), a minimum standardized loading (λ) value of 0.5, ideally, 0.7 or more, has shown good validity and can use the AVE value to show good validity with a minimum value of 0.5. Test reliability was obtained by showing the results of the Construct Reliability (CR). According to (Hair et al., 2018), the construct reliability value is between 0.6 and 0.7 or ≥ 0.7 . The outcomes of data processing for the AVE and CR values are shown in table 2, which demonstrates that all items are valid and reliable because they meet the criteria.

Table 2. Discriminant validity

Construct	Indicator	Std. Loading	AVE	Composite Reliability
SWB	SWB1	0.862	0,611	0.862
	SWB2	0.762		
	SWB3	0.733		
	SWB4	0.764		
ONE	UM1	0.733	0.557	0.862
	UM2	0.681		
	UM3	0.711		
	M4	0.818		
	UM5	0.779		
ISC	ISC1	0.688	0.565	0.866
	ISC2	0.813		
	ISC3	0.819		
	ISC4	0.771		
	ISC5	0.653		
TRUST	TRUST1	0.663	0.591	0.878
	TRUST2	0.780		
	TRUST3	0.797		
	TRUST4	0.762		
	TRUST5	0.830		
INT	INT1	0.610	0.540	0.820
	INT2	0.789		
	INT3	0.709		
	INT4	0.785		

Source: Prepared by the authors (2023).

Structural Model and Hypothesis Testing

Based on the results of the measurement model test, we proceeded to test the structural model in which the structural model and independent exogenous variables were still connected by correlation (double-headed curved arrow) and each endogenous construct included an error variance term (Hair et al., 2018). The next step was to examine the suitability of the empirical data and structural model as measured using the goodness-of-fit criterion. Goodness of fit

indicates how well the predetermined model produces a covariance matrix between each indicator (Hair et al., 2018). The following table shows the results of Goodness of Fit.

Table 3. Result of the goodness of fit

Index	Criteria	Results	Information
CMIN/DF	$\leq 3,0$	2,328	<i>Good Fit</i>
RMSEA	$\leq 0,08$	0,067	<i>Good Fit</i>
GFI	0,8 – 0,9	0,858	<i>Marginal Fit</i>
TLI	0,8 – 0,9	0,932	<i>Good Fit</i>
CFI	0,8 – 0,9	0,940	<i>Good Fit</i>

Source: Prepared by the authors (2023).

Table 3 presents the results of the structural model fit tests. The CMIN/DF value meets the suitability criteria of ≤ 3.0 , with a value of 2.328, indicating a good fit. The RMSEA value met the fit criteria of ≤ 0.08 with a value of 0.067 indicating good fit. The GFI value also met the criteria, with a value of 0.858 indicating a marginal fit. The TLI and CFI values also met the criteria of 0.8 – 0.9, with values of 0.932 and 0.940, respectively, indicating good fit. Table 4 presents the results of the structural model fit tests. It was discovered that the structural model has a relative value that fulfils the goodness of fit, allowing it to move to the next stage of hypothesis testing.

Hypothesis testing was conducted to determine the effects of one variable on another using AMOS 24.0. This stage was carried out after recapitulating descriptive data from a sample of 295 participants, followed by an analysis of the measurement and structural models using these criteria. At this stage, the standard value provisions used in testing the research hypothesis were carried out using a benchmark of probability, where a p-value of ≤ 0.1 aims to see whether a hypothesis is significant, can also see the value | C.R. | equal to ≥ 1.645 . This hypothesis is supported or accepted if the criteria are satisfied. In this study, the final research pictures and tables will be attached to demonstrate the results of the structural model, specifically the processed P and CR values. By testing the research hypotheses listed in Table 4, it can be seen that of the six research hypotheses, only one is negatively supported.

Table 4. Hypothesis test

hypothesis	Path	Std. Estimates	C.R.	P	Support
H1(+)	UM - SWB	1,002	14,590	***	Yes
H2(+)	UM - ISC	0,977	11,782	***	Yes
H3(+)	UM - TRUST	0,981	15,810	***	Yes
H4(+)	ISC - INT	1,744	2,287	0,022	Yes
H5(-)	SWB - INT	-2,09	-1,857	0,063	Yes
H6(+)	TRUST - INT	1,306	1,761	0,078	Yes

Source: Prepared by the authors (2023).

Utilitarian motivation has a positive and significant effect on ideal self-concept. Furthermore, when consumers use savings to suit their needs, they are increasingly able to see themselves as Muslims by using savings according to their choice. Previous research has shown that utilitarianism positively impacts trust because the benefits obtained are important in building trust relationships between customers and product/service providers (I. T. Lee et al., 2022). Another explanation is that using savings services that are more in tune with customer demand boosts consumer trust that savings will look out for their best interests. One factor that influences the intention to use other banking products is ideal self-concept. The intention to use a product more frequently is directly correlated with a positive ideal self-concept, meaning that consumers are more likely to find the product useful and are willing to use it continuously; the more their self-concept is influenced by how they perceive themselves when using the product (Mähner et al., 2023). A further explanation is that, when a consumer role model uses savings, consumers tend to follow their role model to use savings and follow the development of savings. Subjective well-being also negatively affects the intention to use. Previous research explains that welfare seems important in developing intentions to use savings because consumers are intimidated at the level of their analysis (Ahmad & Kaleem, 2020).

Another factor is that customers would always monitor changes in banking product options to obtain the best option if they do not feel comfortable using savings. This is due to the perception of certain consumers that even if they have used savings, they do not feel well because each consumer's motive for using savings differs, affecting how welfare affects their desire to use them. The effect of trust on intention is significant because consumers believe that banking schemes will not hide any information from their customers and will still focus on their best interests. Moreover, Islamic banking schemes are safer than conventional banking schemes (Ezeh & Nkamnebe, 2022). When consumers believe in an savings scheme that does not hide any necessary information, they increasingly show an intention to follow developments in products. Consumers with strong motivation will feel joyful when using savings, and are likely to be more engaged in activities that employ savings to meet consumer requirements or desires, according to the findings of utilitarian motivation that affects subjective well-being (Gao et al., 2023). This explains why consumers have greater feelings of calmness or tranquility when consumer motivation for *sharia* savings that are advantageous for the here and now is high. This is because they were removed from the usury issue. The benefits of the world and the hereafter that can soothe customers are that they are free from usury and the application of the

Sharia system in the hereafter, that it supports banking operations internationally, and that consumers can gain from *Sharia* savings.

Multi-group Analysis

This study examines the influence of savings users and their gender on this hypothesis. The sample used was divided into *wadiah* and *mudharabah* savings users as well as male and female consumers. Based on table 5 and table 7, with a probability level value (0.000) of <0.05 , gender and type of savings show differences in behavior toward the intention to use *Sharia* items. This proves that there are behavioral differences in the intention to use *Sharia* products between the female and male sex groups as well as between consumers of banking products (H7 and H8).

Table 5. Output notes gender

<i>Number of distinct sample moments</i>	552
<i>Number of distinct parameters to be estimated</i>	104
<i>Degrees of freedom (552 -104)</i>	448
<i>Minimum was achieved</i>	
<i>Chi-square =824.684</i>	
<i>Degrees of freedom = 448</i>	
<i>Probability level = .000</i>	

Source: Prepared by the authors (2023).

This study obtained a probability level (0.000) <0.05 , to prove whether gender differences suggest differences in the intention to use *Sharia* products, proving that there are differences in the intention to use banking between gender groups.

Table 6. Multi-group analysis gender

Hypothesis	Path	Men	Women
H1	ONE → SWB	1,009 (<i>p-value: ***</i>)	1,004 (<i>p-value: ***</i>)
H2	UM → ISC	0,967 (<i>p-value: ***</i>)	0,976 (<i>p-value: ***</i>)
H3	ISC → INT	0,59 (<i>p-value: 0,297^{ns}</i>)	2,139 (<i>p-value: 0,057**</i>)
H4	A → TRUST	1,003 (<i>p-value: ***</i>)	0,972 (<i>p-value: ***</i>)
H5	SWB → INT	1,596 (<i>p-value: 0,542^{ns}</i>)	-2,264 (<i>p-value: 0,085*</i>)
H6	TRUST → INT	-1,236 (<i>p-value: 0,637^{ns}</i>)	1,094 (<i>p-value: 0,056**</i>)

Source: Prepared by the authors (2023).

The differences in characteristics between men and women are shown in more detail in Table 6 ($P < 0.1$). The results indicate support and an estimated value indicates a positive or negative relationship. According to the findings in Table 7, utilitarian motivation has a significant positive effect on subjective well-being, ideal self-concept, and trust in men. These

findings differ from the other hypotheses because they have a p-value greater than 0.1, indicating that ideal self-image, subjective well-being, and trust do not affect men's propensity to use banking products. The women's group showed results that affected all the hypotheses. In the utilitarian hypothesis, motivation positively and significantly affects subjective well-being, the ideal self-concept, and trust. The other hypotheses were ideal self-concept and trust, which positively influence the intention to use banking products. However, the subjective well-being hypothesis negatively influences the intention to use banking savings because it has an estimated value of -2.264 and a p-value of 0.085.

The results of this study align with those (Ettis, 2022; Khmous&Besim, 2020; Salahuddin et al., 2022; Van der Linden et al., 2020); and (Ettis, 2022; Khmous & Besim, 2020; Salahuddin et al., 2022; Van der Linden et al., 2020). Table 6 shows the relationship that distinguishes the characteristics of the male and female sex in more detail. Another explanation is that when *Sharia* savings can help consumers realize their desired Islamic identity, male consumers cannot help because there is no conspicuous identity that can be known through men. Thus, male consumers' ideal self-image does not affect their intentions to choose other *Sharia* products in the future. Contrasting results are achieved for female consumers, where ideal self-image can affect female consumers because an Islamic image, such as wearing a headscarf, can be viewed by women, thereby influencing female consumers to buy other *Sharia* products in the future.

The utilitarian motivation sought by male consumers for current *Sharia* products has satisfied the subjective welfare of male consumers; therefore, their intention to use other banking products is unaffected by their subjective welfare because Islamic savings are perceived as lacking in contributing Islamic values, as expected by male consumers. The results differ for female consumers because their expectations of *sharia* savings cannot always be met. As a result, the higher the perceived subjective welfare through the contribution of values to *sharia* savings must be, as a result of their expectations, the lower the intention of female consumers to use other *sharia* savings.

Table 7. Output notes banking product users

<i>Number of distinct sample moments</i>	552
<i>Number of distinct parameters to be estimated</i>	104
<i>Degrees of freedom (552 -104)</i>	448
<i>Minimum was achieved</i>	
<i>Chi-square =824.684</i>	
<i>Degrees of freedom = 448</i>	
<i>Probability level = .000</i>	

Source: Prepared by the authors (2023).

The findings are shown in Table 7. This determines whether differences in consumer behavior based on the type of savings correspond to variations in consumer intentions to utilize Islamic products. The results of the probability level value (0.000) <0.05 prove that there is indeed a difference in the intention to use *sharia* products between banking products.

Table 8. Multi-group analysis banking product users

Hypothesis	Path	Wadiah Users	Mudharabah Users
H1	UM → SWB	1,000 (<i>p-value</i> : ***)	1,002 (<i>p-value</i> : ***)
H2	UM → ISC	0,986 (<i>p-value</i> : ***)	0,977 (<i>p-value</i> : ***)
H3	ISC → INT	2,863 (<i>p-value</i> : 0,141 ^{ns})	1,744 (<i>p-value</i> : 0,209 ^{ns})
H4	A → TRUST	0,977 (<i>p-value</i> : ***)	0,981 (<i>p-value</i> : ***)
H5	SWB → INT	-3,019 (<i>p-value</i> : 0,138 ^{ns})	-2,09 (<i>p-value</i> : 0,565 ^{ns})
H6	TRUST → INT	1,098 (<i>p-value</i> : 0,060*)	1,306 (<i>p-value</i> : 0,177 ^{ns})

Source: Prepared by the authors (2023).

Table 8 shows that Wadiah consumers in the relationship between utilitarian motivation on subjective well-being, ideal self-concept, and trust produce a significant positive relationship. The results differ from the other hypotheses because it has a p-value greater than 0.1, indicating that ideal self-concept and subjective well-being do not affect *wadiah* consumer intentions to use other banking products, whereas trust does, with an estimated value of 1.098 and a p-value of 0.060*. Mudharabah consumers on the relationship between utilitarian motivation on subjective well-being, ideal self-concept, and trust also produce a significant positive relationship. The results differ from the other hypotheses because they have a p-value > 0.1, which means that ideal self-concept, subjective well-being, and trust do not affect wadiah consumer intentions to use other banking products.

Table 8 illustrates the link that divides the characteristics of banking products consumers in greater detail. As the *Sharia* savings services employed might be based on what consumers want if they suit their needs, the consumer's motivation of using this type of banking product may be different. Customers of *wadiah* are only motivated to save syar'i because they are concerned about potential financial concerns in the future, according to a study (Koay et al., 2023). Consumers' motivation for *wadiah* savings, which is more toward the value of functionality, can produce a different level of trust from *mudharabah* consumers toward *sharia* savings. This is because *mudharabah* consumers are driven to use *Sharia* products to make money and develop epistemic values, which may undermine customer confidence in *Sharia* savings products. Incorrect information that causes losses will affect the level of trust in *mudharabah* consumers and these findings are in line with previous research (Karjaluoto et al.,

2021). Regarding the trust factor, *wadiah* consumers have a higher level of trust than *mudharabah* consumers do because *mudharabah* consumers face many risks, whereas *wadiah* consumers are limited to a savings system. This explains why *wadiah* customer trust can improve users' intention to use additional savings, according to prior justification.

CONCLUSION

Implications

Sharia savings is useful for banking transactions. Thus, sharia savings can keep consumers calm when carrying out banking activities since they are away from the problem of usury. This is significant because it indicates that customers who prioritize savings because they are motivated by their faith or desire to avoid usury feel at ease and peace. Companies need to know the motivations of consumers for using savings in advance. Customer services can be provided either offline or via phone. Customers who phone or visit customer services must provide log data transactions that are frequently used in savings. Through these transactions, we can ask customers why they use savings and what savings are frequently used. In this way, we can find loopholes that improve consumer welfare through transactions often carried out by consumers. This method can also be used to identify and improve the self-consistency of Muslims in saving sharia. This is because of the ease with which customers can conduct daily transactions using Sharia savings, enabling them to demonstrate their consistency as followers of faith following God's will. Thus, consumers use Islamic banking based on their ideas.

Sharia savings can describe a consumer's ideal self-image as Muslim and allow consumers to automatically invite their relatives to use banking savings. Based on this explanation, one might contact customers who frequently conduct transactions using their banking savings and offer savings for Umrah packages to the entire family to persuade them to ask family members to do the same. This can be done by first collaborating with Umrah travel agents, such as Arminareka Perdana, where financing can be paid in installments through a virtual account.

Consumers who find benefits from banking savings in terms of both the afterlife and the world will be able to increase their confidence that banking savings are safe. Companies need to increase convenience for consumers in terms of the afterlife and the world so that consumers believe in banking savings. The first way is to provide convenience in borrowing money to consumers, because many feel that borrowing money in Islamic banking is expensive. The

funds raised are limited and can be obtained by sorting out consumers who want to borrow money based on their track records. Second, through profit-sharing savings or mudharabah, clear explanations or proposals are given regarding the calculations upfront before the consumer finally decides to use mudharabah, because one of the conditions for sharia savings is the absence of gharar (unclearness), in which the consumer and the bank must clear, and no one is harmed. Finally, it can increase the number of ATMs to make it easier for consumers to withdraw cash or work with conventional banks or other payment systems with low admin fees. These methods increase consumer confidence, continue to use banking savings, and intend to use other types of savings.

In terms of gender, there were differences in the use of banking savings between men and women. The results show that women are more influential in increasing the intention to use other banking savings, which can become a company's marketing target to focus more on targeting female consumers because women are more easily influenced. Influencers with an online store and a commitment to live content, such as Aurelie Hermansyah, who runs a hijab business and enjoys doing live promotions on e-commerce Shopee, and Nagita Slavina, who is committed to living on e-commerce Tokopedia, can be invited to collaborate in exchange for discounts or other benefits if they use banking savings. This is one way that it can be done. In the group based on banking product users, there are also differences in using Sharia savings, because the motivations of mudharabah and wadiah consumers are different. Nonetheless, wadiah consumers, who continue to employ other sharia savings, have higher levels of trust than mudharabah consumers. Based on these results, companies can focus more on wadiah consumers by offering other Sharia products to consumers who prioritize Sharia savings.

Limitations and Future Research

This study was hampered by time and cost constraints; therefore, it was limited in determining the sample size, that is, as many as 259 respondents. This does not yet represent a large population of people who use Islamic savings, especially mudharabah-saving consumers. To better understand the motivations and features of mudharabah consumers, future studies should be conducted across Indonesia, particularly concerning these consumers. This study has six hypotheses, one of which is negatively related; thus, a replacement appendix can be used in future research. The intended consumer is ascertained to be a consumer of banking savings, whose motivation is pure because of religion, and transactions always prioritize Islamic savings

because consumers feel calm and peaceful when using Sharia savings. Another way is to change the subject to Generation X, which is usually Generation X's understanding.

This study used the functional attitude theory to describe consumers' utilitarian motivations for using Islamic savings and gave significantly positive results. In further research, another grand theory can be used, such as the Theory of Reasoned Action, which discusses consumer attitudes toward their behavior toward using banking savings. This study adds a new variable to subjective well-being and produces a significant negative relationship. The following study is expected to change the subjective well-being variable to satisfaction, because consumers feel more satisfied. This study examines Islamic savings as the object and generations Z and Y as the subjects, and the result is that the Z and Y generations dominate wadiah savings. This means that these generations prefer to save rather than earn profits through profit-sharing savings. In future research, this subject could be changed to Generation X, which understands religion and banking. To measure the priority scale, it is hoped that future studies will use other multigroups, such as single and dual customers, in which consumers of banking products either exclusively use Islamic savings or use conventional savings. This study uses a multigroup of gender and types of savings, and the results demonstrate that there are differences between the two.

This research is expected to help Islamic banking companies determine what factors can influence consumer behavior in using banking savings, and not just stop at one type of savings. From the standpoint of utilitarian motivation and welfare, additional banking savings methods or other programs may be applied. It might be advisable to make use of the substantial data system already in place and to work together by speaking with consumers directly about their needs and complaints. The company can use the responses from these customers to improve customer motivation and satisfaction.

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