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Elucidating Intentions to Adopt Sharia Financing in Indonesia: An Extended Theory of Planned Behaviour Approach

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Abstract. This study analyzed factors impacting intentions to adopt sharia financing among 404 Muslim consumers in Jember, Indonesia using an extended Theory of Planned Behavior (TPB) model. Integrating Islamic financial literacy and regret aversion constructs, the results found Islamic literacy enhances sharia financing attitudes and intentions, along with subjective norms and perceived control. However, regret aversion showed no significant influence in the total responden but significant for gender-based respondents, while the effect of attitudes on intentions varied by gender. Outcomes imply improving Islamic financial knowledge and confidence in sharia systems can potentially increase adoption. But intrinsic attitudes may have limited motivational effects depending on consumer identities. By incorporating widened predictors into TPB frameworks, findings contribute insights on drivers of sharia financial services uptake within Muslim majority regions.

Keywords: Gender, Intention to Use Sharia Financing, Islamic Financial Literacy, Muslim, Perceived Behavioral Control, Regret Aversion, Sharia Financing Attitude, Subjective Norms, Theory of Planned Behavior

1. Introduction

Sharia financing is one potential substitute that society may employ to meet its financial needs. In addition to emphasizing transparency in transaction finance, sharia financing encourages an ethical approach to finance by adhering to Islamic principles. This issue is consistent with the sustainable development philosophy, which considers social, economic, and environmental factors. As a result, understanding Islamic finance was required to appreciate and take advantage of the sharia financing provided by Islamic financial organizations.

Financial literacy is vital for making sensible financial decisions, and it has become an issue that no one can ignore in their lives. Financial illiteracy in society stems from people making poor financial decisions. in order to realize the goal of achieving financial well-being. In addition, he lacks sufficient literacy, and his personal finances are positively correlated with both problem debt and unsuccessful loan payback (Disney & Gathergood, 2013; French & McKillop, 2016). Likewise with Islamic financial literacy, the lack of Islamic financial literacy, especially for Muslims, can cause them to only know conventional financial products and not understand sharia products that are more in line with Islamic values. This influences the use of sharia financing by the community.

The use of sharia financing by the community also influences the market share asset Islamic finance towards finance Nationally in Jember district is 6.89% in 2020, 7.25% in 2020 2021, 8.10% in 2022 and 8.57% in 2023 according to authority service finance (OJK) Jember. the market share relatively Still low although majority The population in Jember district is Muslim according to the Central Statistics Agency (BPS Jember Regency). This matter shows that the use of sharia financing in Jember district is relatively low because people don't know it yet with good and not yet familiar with sharia financial services.

The phenomenon of the use of sharia financing in Jember Regency which is still low is the background for this research. Influencing factors intention an individual in use Sharia financing is certainly very diverse. This study done to know factors that influence the intention of an individual to use sharia financing. This is carried out by adopting the Theory of Planned Behavior. This study aims to know factors that influence the intention of an individual to use sharia financing. This is carried out by adopting the Theory of Planne. Work psychology is used to study and predict behavior through the framework of Behavioral Theory Planned (also known as the Theory of Planned Behavior, or TPB), which was proposed (Ajzen, 1991). In addition to the current social, psychological, and internal variables, The TPB model is present in the research. As a progression from earlier research, this adds Islamic financial knowledge and regret aversion to the future TPB model, which predicts an individual's intention to employ sharia financing. Someone who will act will consider three factors before acting: the social, the informational, and the personal factors (Ajzen, 2005; Albaity & Rahman, 2019; Antara et al., 2016; Majid & Nugraha, 2022; Muslichah & Sanusi, 2019; Roemanasari et al., 2022). Next regret aversion is factor added psychology in the model. Criticism of the TPB model is that it is too rational, not considering enough cognitive and affective aspects, which are known to be human biases in making decisions and behavior (Ajzen, 2011). So this research tries to add the regret aversion variable to determine the influence of cognitive and affective aspects known as human bias on the intention to use sharia financing in the Muslim community in Jember Regency.

2. Literature Review

2.1. Theory of Planned Behaviour

The Theory of Planned Behavior, as put forward by (Ajzen, 1991) is an expansion of the theory of reason action that has made model limitations that are original and related to behavior that is done by man, which is under his own control (volitional control). TPB (theory of planned behavior) revolves around an individual's purpose to engage in specific behaviors. Intentions to engage in various types of behavior may be accurately predicted using attitudes toward the conduct, subjective norms, and perceived behavioral control, and these intentions, together with perceptions of behavioral control, account for a significant variety in actual behavior. The TPB is found in practice as a powerful conceptual framework for deriving meaning about consumer behavior across a variety of industries and circumstances (E. W. Baker et al., 2007; Grønhøj et al., 2013; S. Jain et al., 2017; Kumar, 2012; Shih & Fang, 2004).

Behavioral Intention

The assumption is that intention is a significant factor that affects motivation or conduct. That matter serves as a gauge for people's willingness to try hard and the extent of their efforts. completed, in orderfor you to carry out the conduct. Generally speaking, the greater his intention in a conduct, the greater the chance that it will be carried out (Ajzen, 1991; Fishbein, 2008).

According to the theory of planned behavior, significant predictors of intention to engage in behavior include attitude, subjective norms, and control behavior (perceived behavioral control) (Ajzen, 1991). According to (Fishbein & Ajzen, 1975) According to the TRA model, an individual's attitude and subjective norms predict their intention to perform an action or behavior. According to research findings, attitudes, subjective norms, and perceived behavioral control all have a substantial impact on the desire to use Islamic financial instruments in micro, small, and medium-sized firms (Aziz & Afaq, 2018; Balushi et al., 2018; Bananuka et al., 2019; Hakim et al., 2023). Perceived behavioral control, attitude, and subjective norms all have a substantial impact on individuals' intentions to use Islamic financing (Ali et al., 2015; Jaffar & Musa, 2016).

Perceived Behavioral Control

Perceived behavioral control (PBC) is the idea that only one's behavior will be controlled. If a person's conduct is under less control, they are free to choose whether or not to act in a certain way. Controlled perceived behavior is crucial to planned behavior theory.

Somebody who will accomplish something has a background influenced by three aspects, among them social, informational, and personal (Ajzen, 2005). According to research, inclination to employ sharia financng is influenced by perceived behavior control (Balushi et al., 2018; Taylor & Todd, 1995). Highlighting how important psychological traits like deep PBC are for understanding how people make financial decisions (Farrell et al., 2016). A person's background is shaped by three things before they do something: social, informational, and personal (Ajzen, 2005).

Sharia Financing Attitude

Sharia Financing Attitude (SFA) is a positive and negative assessment of an individual in use of sharia financing in institutions of Islamic finance. It is an aware and confident self as well as an analysisof source financing that is used based on knowledge that is owned so that one can find the source required financing in accordance with sharia rules. The importance of attitudes as one of the main predictors of behavioral intentions has been established from a large number of studies (Abid & Jie, 2023; Ajzen, 1985; Amin, 2013; Andrie & Tjhin, 2023; Davis, 1989; Lujja et al., 2016; Oktavia et al., 2023).

Allocating finances that are halal and compliant with sharia principles is the main goal of attitude sharia finance, which is centered on awareness and confidence in lotting sources of expenditure and financing (Setiawati et al., 2018). Attitude finance somebody show evaluation psychological or mental towards problems and situations finance (Rahman et al., 2018). Financial literacy help in develop attitude positive finances (Louw et al., 2013). Thus, finance can alter someone's mentality while improving their literacy.

Subjective Norm

A person's view of the social pressure they encounter to engage in or refrain from engaging in a behavior is known as the subjective norm (SN). An individual is obligated to engage in an activity if he feels it is vital for others to do so (Ajzen, 1985, 1991). However, other study findings indicate that one of the elements that significantly affects intention is subjective norms (Abid & Jie, 2023; Amin, 2011; Aziz & Afaq, 2018; Balushi et al., 2018; Bananuka et al., 2019).

Subjective norms are influenced by social and environmental factors. Friends, family, instructors, and others who hold significance for one another are all examples of where an individual is. Social influence Research shows that this influence purpose is valid (Alshurideh et al., 2020; Jairak et al., 2009; Razzak & Jassem, 2021; Shim & Jung, 2021; Thomas et al., 2013). Study show that social norm impact significant to taking decision entrepreneurship (Anderson et al., 2005; Chang et al., 2009).

2.2. Financial Literacy

According to research findings (Huston, 2010) financial literacy gauges an individual's capacity to comprehend and apply knowledge pertaining to personal finance. Financial literacy component, which can be used in activity finance. To increase utility throughout life, namely behavior, which increases well-being and financial.

Research also found a correlation between knowledge of finance and financial behavior. Those who get higher marks in test literacy and finance tend to follow practice-recommended finance (Hilgert et al., 2003; Xiao, 2016).

It's crucial that you make the appropriate borrowing decisions because financial illiteracy is the wrong factor (Sevim et al., 2012). The level of financial literacy is significantly influenced by a number of factors, including age, education, and demographics; community economic factors; income and employment factors; the social environment; media; and psychological factors derived from future perceptions (Kadoya & Khan, 2020; Koonce et al., 2008).

2.3. Islamic Financial Literacy

Sharia financial literacy is still considered innovative. Because financial literacy is a relatively new term, there is currently no universally accepted definition (Abdullah & Chong, 2014). Since literacy and knowledge aretypically associated, it follows that one of the factors influencing conduct is knowledge (Antara et al., 2016; Setyowati et al., 2018). Understanding which good will bolster intention to act in a certain way.

The study's findings (Abdullah et al., 2017; Shakirah, A et al., 2017) clarify that seminars and educational programs are tied to personal financial training, which is a noteworthy development in the endeavor to raise students' Islamic finance literacy. Islamic financial literacy has an impact on intents to use Islamic products, according to research findings (Albaity & Rahman, 2019; Antara et al., 2016; Majid & Nugraha, 2022; Muslichah & Sanusi, 2019; Roemanasari et al., 2022).

2.4. Prospect Theory

The psychologists Daniel Kahneman and Amos Tversky developed prospect theory, a choice theory that explains how people make judgments in the face of uncertainty. The foundation of this theory is the idea of loss aversion, an asymmetric variation of risk aversion that holds that people respond differently to prospective benefits and losses.

Conceptualization this is frequently associated with regret aversion (D. Kahneman & Tversky, 1979). One psychological component that contributes to biased conduct is regret aversion. A biased trend can result in mistakes while making decisions (Chandra, 2011). Because people frequently lack rationalitywhen making decisions, as noted by (J. Jain et al., 2019; D. Kahneman & Tversky, 1979; Onsomu, 2014). Remorse is suffering linked to psychology with admission after the fact will result in.

According to research, attitudes toward people can be changed by atmosphere, heart, and emotion (Ajzen & Fishbein, 2000). Furthermore, in additional research, (Sheeran & Orbell, 1999) said that descriptive norms and anticipated regret can function as predictors. It is crucial to incorporate the Theory of Planned Behavior into research in the future. Whereas (K. Baker & Ricciardi, 2014) explain that regret aversion is one common biased behavior carried out by investors. Anticipated regret must be included in decision-making models like TPB, and the model must clarify that it must consider aspects that make intentions easier to carry out (Abraham & Sheeran, 2003) argue that manufacturing model decisions like TPB should take anticipated regret into account and explain that models need to consider facilitating factors enactment intention. Studies on behavioral finance look at how psychology affects choices made about money in homes, markets, and businesses (Aprea et al., 2016; Copur, 2015). The following research hypothesis was derived using the theoretical theory and earlier empirical studies mentioned above:

H1: Islamic financial literacy has a significant effect on sharia financing attitudes.
H2: Islamic financial literacy has a significant effect on the intention to use sharia financing.
H3: There is a significant influence between perceived behavioral control and the intention to use sharia financing.
H4: There is a significant influence of sharia financial attitudes on the intention to use sharia financing.
H5: There is a significant influence between subjective norms and intentions to use sharia financing.
H6: There is a significant influence of regret aversion on the intention to use sharia financing.

2.5. Research Model

The research model used in this study is as follows, and it is based on the empirical studies that were carried out and discussed in the literature review chapter:

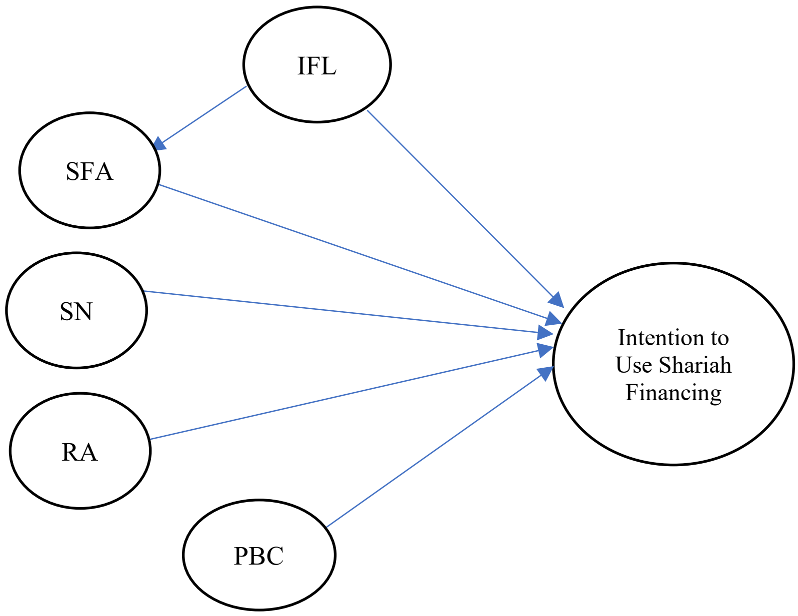

Fig. 1: Research Model

3. Research Methods

The research stages that will be carried out after reviewing previous research and developing the next research model are: determining the population and sample as well as the method for taking samples, determining the analytical tools used in accordance with the research objectives, creating operational definitions of variables and their measurements, and developing a research questionnaire based on the definition of operational variables, collecting data in the field and processing data, analyzing the results of data processing, including evaluating the outer model and the inner model, testing hypotheses, discussing research results, drawing conclusions according to the research results, and providing suggestions for further research.

3.1. Population and Sample

This study's demographic consists of the Muslim community in Jember Regency that uses Sharia financing. The population size in this study is unknown with certainty, hence the sample method utilized is non-probability sampling, especially snowball sampling. By asking first whether they have ever used sharia financing and asking for information on who else they know has used sharia financing and is willing to be a respondent.

The most common justifications given for using PLS-SEM include data features such size minimum sample, non-normal data, and scale measurement (i.e., usage of various scales) (Hair et al., 2011). The minimum sample size is at least 10 times the indicator of the variable being analyzed (Hair et al., 2014). Because there are 25 variable indicators in this study, 250 respondents are required. By obtaining information from competent people regarding individuals who have used sharia financing and could become respondents, we succeeded in obtaining responses in the field from a total of 404 people.

Analytical tools used in the study This is Smart-PLS. Purpose of use Smart-PLS can predict connections between constructs, confirm theories, and can also be used. To explain, there is a connection or not between latent variables.

There are three models in this research. The first model is based on respondents as a whole. Then models 2 and 3 are models based on dividing respondents based on gender, namely men and woman. To find out the factors that influence an individual's intention to use sharia financing based on gender.

3.2. Measurement Variables

Islamic financial literacy is one's understanding of Sharia financing. A study (Antara et al., 2016) is referenced in the questionnaire used to assess the variable Islamic Financial Literacy. Evaluation for variable Islamic Financial Literacy is the correct or misinterpreted answer from the study (Kadoya & Khan, 2020). For his assessment, the correct value is 2, whereas if false, the value is 1. Appropriate with choice respondents, which are then converted into data and processed using Smart-PLS.

Perceived Behavioral Controls (PBC) refer to the control actions of a person who strongly believes that financing sharia on an institution is neither a decision nor an intention. An individual's use of sharia financing in Islamic finance institutions is evaluated both positively and negatively using the Sharia Financing Attitude (SFA). One must be self-aware and self-assured in addition to completing an examination of the source finance using knowledge that they currently possess in order to discover the required funding source in accordance with sharia law. The way a person perceives social influence is known as their subjective norm (SN). Intention refers to where he stands on conducting the will to act or approving a purpose. The study defines this goal as a person's intention to apply sharia financing to a Jember-based Islamic institution.

Perceived Behavioral Control (PBC), Sharia Financing Attitude (SFA), Subjective Norm (SN), and intention for use of Sharia Financing are measured with use indicators that adapt to existing questionnaires developed by (Ajzen & Fishbein, 2010; Balushi et al., 2018), adjusted with study. The scale used uses 7 bipolar scales. Scale (which used a 7 scale, referring to research by Fishbein & Ajzen, 2010). The seven scales cover the range of good (1=extremely; 2=quite; 3=slightly; 4=neither; 5=slightly; 6=quite; 7=extremely) bad.

Variable regret aversion is a feeling to avoid regret on decisions carried out in the future. Then, try to minimize regret in the future. Based on research (Kisaka & Khisa, 2015) the questionnaire was modified and expanded upon for this study. Answers from each respondent for the items in this indicator is "no" with a value of 1, "sometimes" with a value of 2, and "yes" with a value of 3. Next, the respondents' answers will be used as data to be processed in the Smart PLS program.

Table 1: Research Variables

No.	Variable	Source	Statement	Code
1	Islamic Financial Literacy	(Antara et al., 2016)	The methods used in Islamic finance avoid transactions that contain usury	IFL1
			Gharar refers to uncertainty, fraud which is not permitted in Islamic finance	IFL2
			Islamic financial institutions can invest with you according to the profit sharing method (Mudarabah)	IFL3
			Islamic financial institutions provide a method of trade financing called Murabahah	IFL4
			Islamic financial institutions lend money according to the profit sharing method (Musyarakah)	IFL5
			In musyarakah financing, a person partner Which invest IDR 1,000,000.00 investment capital, own right for determine since beginning that the advantage must be IDR 1,000,000.00 per year	IFL6
2	Perceived Behavioral Controls	(Ajzen & Fishbein, 2010; Balushi et al., 2018)	Adopting sharia financing for me is (easy = 7, difficult = 1)	PBC1
			In my opinion, using sharia financing is (exact = 7, less accurate = 1)	PBC2
			For me, deciding whether or not to use sharia financing at a sharia financial institution is (easy = 7, difficult = 1).	PBC3
3	Sharia Financing Attitude	(Ajzen & Fishbein, 2010; Balushi et al., 2018)	Using financial services that adhere to sharia principles is (Profitable = 7, Disadvantage = 1) for me	SFA1
			Using sharia financing services is (Right thing to do = 7, Wrong thing to do = 1)	SFA2
			Avoid transactions that are not in accordance with Sharia teachings in choose source financing Which will I use is (easy = 7 , difficult = 1	SFA3
			Using sharia financing for me is (useful = 7, not useful = 1)	SFA4
			Using sharia financing for me is (good = 7, bad = 1)	SFA5
4	Subjective Norm	(Ajzen & Fishbein, 2010; Balushi et al., 2018)	Most of my family has used sharia financing at sharia financial institutions available in Jember are (true = 7, not true = 1)	SN1
			Most of my friends have used sharia financing at sharia financial institutions available in Jember (true = 7, not true = 1)	SN2
			People who are important in my life (support = 7, do not support = 1) for me to use sharia financing.	SN3
5	Regret Aversion	(Kisaka & Khisa, 2015)	I once decided to use financial financing services which I still regret to this day.	RA1
			I'm not sure about using the same financing service that hurt me before.	RA2
			Financing that has been detrimental to me is a consideration when I make financing decisions in the future.	RA3
6	Intention to Use Sharia Financing	(Ajzen & Fishbein, 2010; Balushi et al., 2018)	I plan to use sharia financing services at sharia financial institutions (possible=7, impossible=1)	Intention1
			I hope to use sharia financing services at sharia financial institutions (true=7, not true=1)	Intention2
			I (will try, will not try) to use sharia financing services at sharia financial institutions in Jember. (will try = 7, will not try = 1)	Intention3
			I am (willing, not willing) to use sharia financing at sharia financial institutions (willing = 7, not willing = 1)	Intention4
			I would (recommend, do not recommend) other people to use sharia financing services at sharia financial institutions (recommend=1, do not recommend) =7)	Intention5

Source: Previous Research

4. Research Results

4.1. Respondent Characteristics

Table 2: Respondent Profile

Description	Frequency	Percentage
Gender		
Men	132	32.67
Woman	272	67.33

Source : Primary data processed (2023)

Table 2 explains the description of demographics, that is, the number of respondents. Woman were 272 respondents (67.33%) of the total respondents (404 respondents). Meanwhile, men make up 132 respondents (32.67% of total respondents).

4.2. Outer Model Evaluation

The model in this research is a reflective model. The assessment of the outer model is based on the results of evaluating the reliability and validity of the construct measures in the outer model. The measurement results are as follows:

1. Construct Reliability and validity

Construct reliability test results and validity as seen from objective composite reliability. To see how much a capable indicator can measure, construct latent. According to (Hair et al., 2014), composite reliability must be > 0.70 to be said to be reliable. Meanwhile, the validity assessment is done by looking at convergent validity, which aims to determine the validity of the relationship between the indicator and the construct or latent variable. This matter shows that construction is capable of explaining more than half the variance of the indicator. Validity value This is seen from the AVE (average variance extracted) value. where the AVE value must be > 0.50 and the outer loading value of each item is above 0.70. Outer loading aims to determine the correlation between the indicator and the construct. For indicators with outer loading values between 0.40and 0.70, they do not need to be directly deleted. Remove indicator variable should be done heart. Outer loading values between 0.40 and 0.70 were considered for deletion. If the indicator is deleted, it will increase composite reliability and AVE (Hair, 2017).

Table 3: Outer Loading

Variables and indicators	Outer loadings (Total Respondent)	Outer loadings (men)	Outer loadings (woman)
Islamic Financial Literacy (IFL)			
IFL1	0.778	0.905	0.614
IFL2	0.649	0.807	
IFL3	0.706	0.770	
IFL4	0.787	0.833	0.776
IFL 5	0.674	0.683	0.764
Perceived behavioral Controls (PBC)			
PBC1	0.880	0.831	0.663
PBC 2	0.884	0.896	0.922
PBC3	0.856	0.835	0.844
Sharia Financing Attitude (SFA)			
SFA1	0.817	0.756	0.844
SFA2	0.870	0.861	0.876
SFA4	0.882	0.897	0.878
SFA5	0.891	0.871	0.904
Subjective Norm (SN)			
SN1	0.834	0.914	0.810
SN2	0.838	0.900	0.817
SN3	0.783	0.842	0.737
Regret Aversion (RA)			
RA1	1 .000		
RA2		0.941	0.926

RA3		0.851	0.723
Intention to use Islamic financial financing			
Intention1	0.880	0.826	0.902
Intention2	0.884	0.895	0.880
Intention 3	0.856	0.890	0.842
Intention 4	0.895	0.915	0.888
Intention5	0.676	0.791	0.624

Source: Primary data processed (2023)

Table 3 explains the outer loading value of each variable indicator used in this research. Variable indicators with outer loading values of ≥ 0.60 and ≤ 0.70 are still maintained. For the IFL indicator variable, the outer loading functions are IFL1, IFL2, IFL3, IFL4, and IFL5, both in total respondents and respondents men, while in respondents woman, the indicators used are IFL1, IFL4, and IFL5. For all PBC and SN indicators, PBC1, PBC2, PBC3, as well as SN1, SN2, and SN3, are used for total respondents and gender-based respondents.

The SFA indicator variables used are SFA1, SFA2, SFA4, and SFA5, both for total respondents and gender-based respondents. The RA indicator variable used is RA1 for total respondents, while for respondents men and respondents woman, the indicators used are RA2 and RA3. Whereas variable intention for use, all sharia financing indicators (intention1, intention2, intention3, intention4, and intention5) are used in total respondents,both men and woman.

Table 4**:** Composite Reliability and AVE of the Total Sample

	Composite Reliability	Average Variance Extracted (AVE)	Composite Reliability (Men)	Average Variance Extracted (AVE) Men	Composite Reliability (woman)	Average Variance Extracted (AVE) woman
Intention	0.923	0.709	0.937	0.748	0.918	0.695
PBC	0.869	0.690	0.890	0.730	0.855	0.667
R.A	1.000	1.000	0.891	0.804	0.815	0.690
SFA	0.923	0.749	0.911	0.719	0.929	0.767
S.N	0.859	0.670	0.916	0.785	0.831	0.622
IFL	0.843	0.520	0.900	0.645	0.764	0.521

Source : Primary data processed (2023)

Furthermore, Table 4 shows the composite reliability and AVE values, which have met the required limits. Only indicators that demonstrate validity and reliability that meet the thresholds are used (composite reliability > 0.7 and AVE > 0.5). This shows that the variable indicators used in the research are valid and reliable.

4.3. Evaluation of the Inner Model and Test Results Hypothesis

Table 5: Evaluation of the Inner Model and Hypothesis Testing

	Path Coefficients (Total respondents)	Pvalues (total respondents)	Path Coefficients (Men)	P Values (Men)	Path Coefficient s (Woman)	P Values (Woman)
IFL -> INTENTION	0.153	0,000***	0.214	0.002***	0.115	0.032**
IFL -> SFA	0.127	0.010***	0.184	0.022**	0.168	0.007***
PBC -> INTENTION	0.202	0.001***	0.251	0.033**	0.203	0.005***
RA -> INTENTION	-0.021	0.621	-0.120	0.039**	-0.102	0.025**
SFA -> INTENTION	0.181	0.004***	0.172	0.111	0.155	0.064*
SN -> INTENTION	0.335	0,000***	0.410	0,000***	0.303	0,000***
R Square (Intention)	0.434		0.626		0.37	

Pvalue 1%***, Pvalue 5%**, and Pvalue 10%*

Source: Primary data processed (2023)

Coefficient determination (R square) is a method for evaluating how much of the endogenous construct can be explained by the exogenous construct. Coefficient value determination (R square) is expected between 0 and 1. R square of 0.67, 0.33, and 0.19 as strong, moderate, and weak (Chin W.W, 1998). Table 5 explains that 43.4% of the intention variable to use sharia financing can be explained by the IFL, SFA, SN, PBC, and RA variables in the total respondents. For men respondents, 62.6% of the intention variable to use sharia financing can be explained by the IFL, SFA, SN, PBC, and RA variables. Meanwhile, in the woman sample, 37% of the intention variable to use sharia financing could be explained by the IFL, SFA, SN, PBC, and RA variables.

Table 5 shows the results of hypothesis testing in this study for both total respondents and respondents based on gender (men and women) by looking at the P value. From table 5, it is explained that for total respondents,IFL has a significant effect on SFA for both total respondents; men and woman respondents are significant at the 1%, 5%, and 1% levels, which means hypothesis 1 (H1) is accepted. These results are consistent with the research results of (Louw et al., 2013). IFL also has a significant effect on the intention to use sharia financing among total respondents, as well as gender-based respondents. significant at the 1%, 1% and 5% levels, which means hypothesis 2 (H2) is accepted. These results are consistent with the research results of (Albaity & Rahman, 2019; Antara et al., 2016; Majid & Nugraha, 2022; Muslichah & Sanusi, 2019; Roemanasari et al., 2022). Furthermore, PBC also has a significant effect on the intention to use sharia financing at the 1%, 5% and 1% levels of total respondents, men and woman respondents. Thus hypothesis 3 (H3) is accepted. These results are consistent with the research results of (Ajzen, 1991, 2005; Balushi et al., 2018; Taylor & Todd, 1995). SFA also has a significant effect on the intention to use sharia financing at the 1% and 10% levels of total respondents, and woman respondents. Thus hypothesis 4 (H4) is accepted. These results are consistent with results of (Ajzen, 1985, 1991; Amin, 2013; Andrie & Tjhin, 2023; Davis, 1989; Lujja et al., 2016; Oktavia et al., 2023).

For men respondents, SFA does not have a significant effect on the intention to use sharia financing, neither at the 1%, 5% or 10% level. These results are consistent with the results of his research (Ayyub et al., 2020). Next, SN also has a significant effect on the intention to use sharia financing for both total respondents, men and woman respondents, significant at the 1% level for both total respondents, men and woman. This means that hypothesis 5 (H5) is accepted. These results are consistent with the research results of (Ajzen, 1991; Aziz & Afaq, 2018; Balushi et al., 2018; Bananuka et al., 2019; Hakim et al., 2023; J. Jain et al., 2019).

RA does not have a significant effect on the intention to use sharia financing among the total respondents, it is not significant at the 1%, 5% or 10% level. Thus hypothesis 6 (H6) is rejected. The results of this research are consistent with the research results of (Kumar, 2020; Mankuroane et al., 2022). However, RA has a significant effect on the intention to use sharia financing for men and woman respondents at the 5% level.This means that hypothesis 6 (H6) is accepted for men and woman respondents. These results are consistent with the research (Alrabadi, 2018; D. Kahneman & Tversky, 1979; Shafqat & Malik, 2021).

4.4. Discussion of Research Results

This section will discuss the findings of the research and how variables IFL, SFA, SN, RA, and PBC influence the intention to use Sharia funding, as indicated in Table 5.

Islamic Financial Literacy to Sharia Financing Attitude and Intention for Use of Sharia Financing

Table 5 reveals that Islamic Financial Literacy (IFL) has a substantial influence on the intention to employ Sharia financing, both in the overall sample and among men and women. This demonstrates that the Muslim community in Jember's determination to employ Islamic funding was motivated by their knowledge of Islamic finance. As a result, they will use sharia funding provided by Islamic financial institutions in Jember, taking into account elements such as intention. These results are consistent with (Antara et al, 2016; Roemanasari, et al, 2022; Albaity, M & Rahman, M, 2019; Muslichah, I & Sanusi, S, 2019; Madjid, R & Nugraha, RA, 2022).

Table 6: Statistics Descriptive for Variable Islamic Financial Literacy

IFL	Total Respondents		Men Respondent		Woman Respondent	
	1	2	1	2	1	2
IFL1	25.74%	74.26%	34.85%	65.15%	21.32%	78.68%
IFL2	27.48%	72.52%	28.79%	71.21%	26.84%	73.16%
IFL3	24.26%	75.74%	32.58%	67.42%	20.22%	79.78%
IFL4	24.26%	75.74%	32.58%	67.42%	20.22%	79.78%
IFL5	33.17%	66.83%	30.30%	69.70%	34.56%	65.44%

Source : Primary data processed (2023)

Islamic Financial Literacy (IFL) also has a significant influence on Sharia Financing Attitude (SFA), as shown in Table 5. A person's financial attitude can be developed with the aid of good Islamic financial literacy. A more optimistic outlook on money will be fostered by increased literacy (Louw et al., 2013).

Table 6 explains results statistics and descriptive explanatory variables that For the total sample as well as the sample based on gender, all men and woman indicator variables IFL 1, IFL2, IFL3, IFL4, and IFL5 show that respondents above 60% are correct with score 2 results. This shows that understanding respondents related Islamic financial literacy is good. This matter caused a majority The people in Jemberare Muslims, and their activities to study Islam are often carried out by various circles of the public, both in the mosque as places of worship for Muslims and in other Islamic institutions, such as Islamic schools, Islamic universities, and other Islamic organizations. Through activities that study Islam, the public can gain a better understanding of Islamic financial views and be encouraged to use Sharia financing.

Sharia Financing Attitude towards Intention for Use Sharia Financing

Table 7: Statistics Descriptive for Variable Sharia Financing Attitude

SFA	Total Respondents						
	1	**2**	**3**	**4**	**5**	**6**	**7**
SFA1	0.25	0	0.5	9.16	10.64	26.73	52.72
SFA2	0	0.25	0.25	6.44	10.89	26.49	55.7
SFA4	0	0	0.99	7.67	9.16	28.47	53.71
SFA5	0	0.25	0.5	6.93	7.43	25.5	59.41

Source : Primary data processed (2023)

Table 8: Statistics Descriptive for Variable Sharia Financing Attitude

SFA	Men Respondent						
	1	**2**	**3**	**4**	**5**	**6**	**7**
SFA1	0.76	0	0	8.33	13.64	28.79	48.48
SFA2	0	0	0	5.3	12.88	25	56.82
SFA4	0	0	1.52	9.09	11.36	31.06	46.97
SFA5	0	0	0	6.82	4.55	29.55	59.09
				Woman Responden			
SFA1	0	0	0.74	9.56	9.19	25.74	54.78
SFA2	0	0.37	0.37	6.99	9.93	27,21	55.15
SFA4	0	0	0.74	6.99	8.09	27,21	56.99
SFA5	0	0.37	0.74	6.99	8.82	23.53	59.56

Source : Primary data processed (2023)

Table 5 shows that Sharia Financing Attitude (SFA) is influential and significant to the intention to use sharia financing in the total and sample samples based on woman gender. Tables 7 and 8 show that in both the total sample and the gender sample, respondents who answered score 7 for SFA1, SFA2, SFA4, and SFA5 use sharia financing for things that are profitable, good, useful, and true. Respondents' answers to the four SFA indicators show a positive attitude from respondents, namely the Muslim community in Jember, towards sharia financing. This positive attitude is driven by a fairly good understanding of the Muslim community in Jember regarding Islamic finance so that they have a good picture of Islamic rules in finance, which encourages them to have a positive attitude and influences their intention to use sharia financing. This result is in accordance with research conducted by (Andrie & Tjhin, 2023; Fishbein & Ajzen, 1975; Louw et al., 2013; Oktavia et al., 2023) which found that there is a strong relationship between attitude and intentions. Based on knowledge about owned Islamic finance, it will influence the intention of an individual to do a behavior.

Table 5 informs men respondents that SFA does not have a significant effect on their intention to use sharia financing. Table 8 indicates that for SFA1 and SFA4, the men respondents who answered 7 wereless than 50%. This shows that, according to respondents, using sharia financing is less profitable and lessuseful. Even though they understand that using sharia financing is a good and correct thing, these results support the results of research (Ayyub et al., 2020) that attitude is an insignificant factor for non-users of Islamic banking.

Even though someone has a positive attitude towards sharia financing, limited information or practical experience such as product availability, costs, and practicality in using it can be an obstacle to changing this attitude into a concrete intention to use sharia financing. It may take more information or direct experience to stimulate intention. This needs to be a concern for the government and managers of sharia financial institutions to carry out more outreach and education about sharia financing products and services that are available and offered to the public. So, increasing this information will increase the intention to use sharia financing.

Subjective Norm to Intention for Use Sharia Financing

Table 9. Statistics Descriptive for Variable Subjective Norm

S.N	**Total Respondents**						
	1	**2**	**3**	**4**	**5**	**6**	**7**
SN 1	9.16	9.41	6.68	9.41	12,13	20.3 0	32.92
SN 2	4.7 0	7.18	5.94	14.36	14.85	23.76	29,21
SN 3	0.5	1.24	1.24	9.41	11.88	24,26	51.49

Source : Primary data processed (2023)

Table 10: Statistics Descriptive for Variable Subjective Norm

S.N	**Men Respondent**						
	1	**2**	**3**	**4**	**5**	**6**	**7**
SN1	4.55	7.58	6.06	13.64	9.09	25	34.09
SN2	5.3 0	5.3 0	4.55	26.52	11.36	16.67	30.3 0
SN3	1.52	0.76	1.51	12.88	9.85	19.7	53.79
	Woman Respondent						
SN1	11.4	10.29	6.99	7.35	13.6 0	18.01	32.35
SN2	4.41	8.09	6.62	8.46	16.54	27,21	28.68
SN3	0	1.47	1.1	7.72	12.87	26.47	50.37

Source : Primary data processed (2023)

Subjective norms refer to an individual's perception of the social pressure they face to engage in or refrain from a specific action. Table 5 shows that subjective norms have a considerable influence on respondents' intentions to use sharia money, both overall and by gender. Subjective norms are one aspect that influences intention; intention is a person's appraisal of whether or not they feel compelled to engage in the action at hand. Because it is related to perceived recommendations, this factor is called the subjective norm (Ajzen, 1985, 1991; Ali et al., 2015; Aziz & Afaq, 2018; Balushi et al., 2018; Bananuka et al., 2019; Fishbein & Ajzen, 1975a; Hyunh et al., 2023; Jaffar & Musa, 2016; J. Jain et al., 2019).

Tables 9 and 10 show that respondents' answers to the SN1 and SN2 indicators tend to get a score of 6 and a score of 7 for the total sample and the sample based on gender, which means that some people are in an environment where the respondent, both family and friends of the respondent, have used sharia financing. Meanwhile, for SN3, both total respondents and gender-based respondents answered with a score of 7. This means that the majority of people who are important to the respondent support the respondent's use of sharia financing. This is a consideration for the Muslim community in Jember to encourage their intention to use sharia financing.

Perceived Behavioral Control on Intentions to Use Sharia Financing

Table 11: Descriptive Statistics for Perceived Behavioral Control

PBC	Total Respondents						
	1	**2**	**3**	**4**	**5**	**6**	**7**
PBC1	1.49	0.74	1.73	8.66	11.14	27.72	48.51
PBC2	0.25	0.74	0.25	6.44	11.63	26.73	53.96
PBC3	0.25	0.25	0.99	8.91	12,13	25.74	51.73

Source : Primary data processed (2023)

Table 12: Descriptive Statistics for Perceived Behavioral Control

PBC	Men Respondent						
	1	**2**	**3**	**4**	**5**	**6**	**7**
PBC 1	0.76	0	3.03	8.33	14.39	29.55	43.94
PBC 2	0.76	0	0	5.30	13.64	25.76	54.55
PBC 3	0	0	1.51	10.60	17.42	24.24	46.21
	Woman Respondent						
PBC 1	1.84	1.10	1.10	8.82	9.56	26.84	50.74
PBC 2	0	1.10	0.37	6.99	10.66	27,21	53.68
PBC 3	0.37	0.37	0.74	8.09	9.56	26.47	54.41

Source : Primary data processed (2023)

When someone has a strong desire and belief in their intention and decision to employ sharia financing at sharia financial institutions, that person is said to have perceived behavioral control (PBC). PBC emphasizes how much a person believes they are capable of doing something or have control over it.A person's intention to carry out an action is influenced by PBC, according to the Theory of Planned Behavior (Ajzen, 1991; Balushi et al., 2018; Fishbein & Ajzen, 1975b; Taylor & Todd, 1995).

The results of this research explain that PBC has a significant effect on the intention to use sharia financing both in the total sample, samples based on men gender, and samples based on woman gender, which can be seen in Table 5. Meanwhile, table 11 shows that the respondents' answers to the total respondents for the PBC variable indicator (PBC2 and PBC3) above 50% answered with a score of 7, which means that using sharia financing is appropriate according to respondents, and deciding whether or not to use sharia financing at sharia financial institutions is easy for them. Meanwhile, respondents' answers for PBC1 were above 48%, with a score of 7, meaning that adopting sharia financing for respondents was easy.

Table 12 shows that gender is men above 43% of respondents answered a score of 7 for PBC1 and PBC3, while PBC2 men respondents answered a score of 7 above 54%. This means that adopting sharia financing is easy, and deciding whether or not to use sharia financing at sharia financial institutions is easy for respondents.

In the woman gender, respondents who answered a score of 7 for both PBC1, PBC2, and PBC3 were above 50%, as shown in Table 12. This means that adopting sharia financing is easy, using sharia financing is right, and deciding whether or not to use sharia financing in sharia financial institutions is easy for respondents of the woman gender.

The results described previously for both total respondents, men respondents and woman respondents, explain that the Muslim community in Jember has control and confidence in realizing their intention to use sharia financing. The importance of PBC in realizing intentions is related to the understanding that success in carrying out an action often depends on the extent to which a person feels able to overcome obstacles that may arise.

Regret Aversion to Intention for Use Sharia Financing

Table 13: Statistics descriptive for Variable Regret Aversion

R.A	Total Respondents			Men Respondent			Woman Respondent		
	1	2	3	1	2	3	1	2	3
RA1	51.98	19.3	28.71						
RA2				19,69	13.64	66.67	14.71	13.97	71.32
RA3				9,09	12,12	78.79	5.88	6.62	87.5

Source: Primary data processed (2023)

Regret aversion is the attitude of avoiding regret and trying to minimize regret in the future. Table 5 explains that the influence of RA on the intention to use sharia financing is not significant for the total respondents but has a significant effect on respondents based on men and woman gender in a negative direction.

The results for the total respondents explain that the intention to use sharia financing in the Muslim community in Jember is not influenced by the attitude of avoiding regret (regret aversion). The indicator that meets validity and reliability for the total number of respondents is RA1 only. This is in accordance with the respondent's answer data in Table 13, which shows that 51.98% of respondents answered 1 for indicator 1 (RA1), which means that respondents answered that they never decided to use financial financing services, which they still regret to this day. This means that the total number of respondents did not feel regret about previous financing. If someone has strong religious values and believes that sharia financing is in accordance with the principles of his religion, then the intention to use sharia financing canbe driven more by this belief than concerns about regret felt from previous experiences. This is in linewith the results of research conducted by (Kumar, 2020; Mankuroane et al., 2022)

In samples based on gender (both men and woman), the indicators that meet validity and reliability are RA2 and RA3. The majority of respondents gave a score of 3 (yes) for both RA2 and RA3. This means that they are not sure about using the same financing services that have harmed them previously (RA2). Apart from that, financing that has previously harmed the respondent is taken into consideration when making financing decisions in the future (RA 3). So the more unsure respondents are about using previous financing that has been detrimental, the more careful respondents will be in considering using and choosing financing in the future. Regret aversion is often related to the desire to avoid feelings of regret and emotional stress, so people become more careful when making decisions. This is consistent with the findings of a study by (Shafqat & Malik, 2021), which discovered that loss aversion and regret aversion have a detrimental and significant impact on the behavior of individual investors. The impact of loss aversion on investors' investing performance is substantial, and the results are consistent for both men and woman investors (Alrabadi, 2018). Since regret aversion and loss aversion are frequently correlated (D. and A. T. Kahneman, 1979).

5. Conclusions and Implications

5.1. Conclusions

The expanded TPB approach provided explanatory power in elucidating sharia adoption intents among Jember Muslims. Efforts to elevate Islamic financial literacy and ensure alignment with religious norms may foster increased utilization by addressing knowledge-based motivators. However the differential role of attitudinal factors proves nuanced, suggesting additional drivers related to identity and practical needs are at play. While regret aversion proved non-significant in the total respondent but significant in the gender respondent. This is because gender-based respondents are careful in considering decisions to use and choose financing in the future and tend to avoid regrets (RA2 and RA3). Meanwhile, the total number of respondents did not feel regret about the financing previously used (RA1). This initial integration highlights avenues to enrich behavioraldecision models via contextual and psychological lenses. As access to ethical, community-focused financial products expands across Indonesia, achieving impact necessitates capturing multifaceted consumer choice processes beyond standard utility assumptions.

5.2. Theoretical and Practical Implications

The results of this research for the total respondents support the theory of planned behavior proposed by (Ajzen, 1991). The results of this research confirm the results of previous research that the TPB is very relevant to use to determine and analyze the intentions of the Jember Muslim community in using sharia financing. However, in this study, it was found that SFA had different results for respondents based on gender. This is because for men respondents, even though someone has a positive attitude towards sharia financing, limited information or practical experience such as product availability, cost, and practicality inusing it can be an obstacle to changing this attitude into a concrete intention to use sharia financing. Woman respondents tend to be careful and consider risks when deciding on a behavior, in this case, using sharia financing. The addition of the Islamic Financial Literacy variable to the TPB model can also be accepted from the results of this research, with the results having a significant effect on the intention touse sharia financing for both total respondents, men respondents, and woman respondents. The additionof regret aversion (RA) can also be considered in determining factors that influence intentions to use sharia financing in the TPB model. Because in the results of this study, RA has a significant effect onmen and woman respondents, although it is not significant for the total number of respondents.

It is hoped that the results of this research will provide information for the government and related financial institutions to consider what factors influence the intention to use sharia financing among Muslim communities in Jember. Specifically related to different attitude factors regarding gender, Islamic financial literacy, and the regret aversion. For example, by paying attention to practical needs, providing information through seminars or public campaigns, and building public trust in using sharia financing. In this way, it is hoped that it will help increase people's access to sharia financing and improve their welfare.

5.3. Limitations and Future Research Expansion

In Table 5, it is shown that the R-square value of the model in this study. The total number of respondents was 43.4%, while for men it was 62.6% and for woman it was 37%. Thus, there are many other variables that might influence the intention to use sharia financing and have not been included in this research. In addition, in this study, sampling using a non-probability method limits the generalizability of the findings to a wider population. So for further research, it is recommended:

1. Add variables that influence intentions to use sharia financing, for example, consideration of risk, ethical considerations, belief in religious teachings, ease of accessing services, and so on.
2. Using the probability method in sampling so that the generalization ability is better.
3. The role of identity factors needs to be considered in the TPB model, which analyzes an individual's intention to carry out a behavior in future research.

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