

THE ROLE OF GENDER, AGE, AND EDUCATIONAL GROUPS IN UTILITARIAN MOTIVATION FOR SHARIA PRODUCTS

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Abstract: The development of sharia products continues to increase globally, both in Muslim-majority and minority areas. Diverse cultural backgrounds influence consumers in making choices. Furthermore, there are differences of opinion in previous studies regarding demographic variables. Using functional attitude theory, the gap in consumer motivation from demographic factors in choosing sharia products. The novelty of this study is to emerge from three demographic factors: gender, age, and education level, as fully predicted control variables. Based on this explanation, this study aims to determine the effect of the relationship between the control variables on the utilitarian motivation model in sharia products. Quantitative research was employed on the primary data collected, using the analysis method of multiple group analysis structural equation modelling (SEM) on 362 respondents. The study revealed that control variables (gender, age, educational background) influenced sharia products. The scope of the research is limited, making the results of this study not maximized. In future research, it is expected to be able to expand the scope, use other control variables, and use other related subjects or objects.

Keywords: demographic factor, utilitarian motivation, sharia product, intention to use, ideal self-concept

Abstrak: Perkembangan produk syariah terus meningkat secara global, baik itu di wilayah mayoritas muslim ataupun minoritas. Latar budaya yang beragam mempengaruhi konsumen dalam menentukan pilihan. Lebih lanjut terdapat perbedaan pendapat pada penelitian sebelumnya terkait variabel demografi. Kesenjangan motivasi konsumen dari faktor demografi dalam memilih produk syariah tersebut akan diteliti menggunakan teori functional attitude theory. Bentuk kebaruan dalam penelitian ini diharapkan akan muncul ketiga jenis faktor demografis yaitu jenis kelamin, usia, dan tingkat pendidikan sebagai variabel kontrol yang diprediksi sepenuhnya. Berdasarkan penjelasan tersebut, penelitian ini bertujuan untuk mengetahui pengaruh hubungan variabel kontrol pada model motivasi utilitarian dalam produk syariah. Pendekatan penelitian kuantitatif pada data primer yang dikumpulkan, menggunakan metode analisis multiple group analysis structural equation modeling (SEM) pada 362 responden. Penelitian mengungkapkan bahwa variabel kontrol (jenis kelamin, usia, latar belakang pendidikan) memiliki pengaruh untuk produk syariah. Cakupan penelitian yang terbatas membuat hasil penelitian ini tidak maksimal. Pada penelitian selanjutnya diharapkan dapat memperluas ruang lingkup, menggunakan variabel kontrol lain, dan menggunakan subjek atau objek lain yang terkait.

Kata kunci: faktor demografi, motivasi utilitarian, produk islami, niat menggunakan, citra diri ideal

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INTRODUCTION

The sharia banking sector has proven to have strong potential as a competitive and better substitute for conventional banks in many countries worldwide (Anouze et al. 2019). Sharia banking, which relies heavily on deposit funds, is very resistant to financial crises and is expected to be more stable (Miah & Uddin, 2017). Sharia banking is the concept of Sharia finance, in which all values regulate the Islamic economic and banking system from the Qur'an (Komijani & Taghizadeh-Hesary, 2019). The reason is that sharia banks can survive during the world financial crisis because all financial systems must be prominent, and no party is harmed, either the service or the consumer. Sharia bank consumers are different from conventional bank consumers in terms of behavior because Islamic bank consumers are not only driven by the need for banking services but also to adhere to religious values (Fusva et al. 2020). These characteristics are the quality of Islamic bank funding products and can improve the brand image (Dewi et al. 2018).

Previous studies explained that people's experiences with Islamic banks in several countries revealed mixed feelings about Islamic banking products, services, and operations (Belwal & Al Maqbali, 2019). Furthermore, Smith's research found that motivation works on attitude formation in a much more complex and subtle way than simple projection or desire fulfilment (Smith et al. 1956). Different attitudes, motivations, and ideal self-concepts on sharia products, due to differences in understanding of religion, culture, and demographic factors.

Gender differences affect decision-making in choosing Sharia (Villa & Castañeda, 2020), so the gender factor is an essential factor in developing marketing strategies. Gender roles determine how men and women should and should not behave (Steiner et al. 2022). Men are more selective processors and do not comprehensively process available details before deciding; women go through a more comprehensive process that assimilates all available information before making a decision (ElMassah & Abou-El-Sood, 2021). Men are also considered vital in upholding their principles, while women lead to influencers. Different results in another study said that there was no significant impact between men and women and stated that the preferences of men and women were not much different (Anouze et al. 2019).

Studies related to age influencing the use of sharia products have different results. The explanation is that older individuals were less sensitive to reasons of "lack of documentation," "lack of trust," and "unable to obtain an account" but more sensitive to "religious reasons" (Khmous & Besim, 2020). When individuals are young, they choose Islamic banking because it is based on religion, regardless of the individual's knowledge of the financial instruments provided (ElMassah & Abou-El-Sood, 2021). The age difference can be seen in decision-making because of the gap year due to the environment. The results differ from other studies, showing that older individuals are less likely to use Islamic banking, and this finding is interpreted as more progressive young individuals, open-minded to alternative solutions, and more knowledgeable about Islamic finance (Bulut & Celik, 2022).

A high level of education is essential in the banking industry, especially in the Islamic banking system (Ashurov & Othman, 2019). The effect is much more substantial for those with a high school education compared to those with less than a high school education (Warsame & Ireri, 2018). Individuals with higher levels of education are considered to be more knowledgeable and experienced. Individuals with lower levels of education are considered lacking because they lack basic knowledge. The results are different in another study, which shows that education is negatively related to sharia products because "family members have accounts" and "do not need financial services" (Khmous & Besim, 2020). The level of education increases, and the preference for sharia products decreases because consumers who believe that sharia products fail to meet consumer needs and expectations increase (Ustaoglu, 2018).

Based on the explanation above, this study will focus on the gap between demographic factors that act as control variables in the model related to consumer motivation in using sharia products. Demographic factors are essential in influencing consumers when choosing Shariaa, but little attention has been directed to that role (Aslan, 2017). Demographic factors influence an individual's general mindset, with each unique combination of demographic characteristics shaping an individual's perspective differently. These perspectives influence expectations, perceptions, and behaviors (Al-jazzazi & Sultan, 2017). The study of the factors that influence the selection of Sharia explains that different demographic factors can influence the determinants

(Sen et al. 2020). Driven by this research gap, this study attempts to examine the direct effect of consumer motivation on Sharia products from a demographic perspective.

This study in explaining the motivation of Muslim consumers when using Sharia inspired and developed a study conducted by (Barqiah, 2022) and (Santo & Marques, 2021), which focuses on utilitarian motivation. The independent variables used are consumer utilitarian motivation, price, access to information, and trust, then the dependent variable is consumer intention. Consumers choose sharia products based on utilitarianism, thus triggering banks to focus and invest in consumer motivation (Feiz & Moradi, 2020). The explanation is consistent with this study which uses utilitarian motivation in Islamic banking products rather than hedonic motivation. Based on the debate above regarding the novelty of demographic factors in the use of sharia products, this study also applies the moderating variables of gender, age, and education level, which will be fully predicted.

This choice was made for two reasons in this study, focusing on Wadiah Bank Syariah Indonesia savings with consumers in the millennial and Z generations. First, Indonesian Islamic banks are not the dominant force in the Indonesian banking industry even though they have merged with state-owned Islamic banks (Fusva et al. 2020). Furthermore, the Wadiah savings product has more demand because it is based on the Wadiah Yad Dhamanah principle (BSI, 2022). Second, Indonesia is a vast potential market for Islamic banks because it has the largest Muslim population (Fusva et al. 2020), and the millennial and Z generations dominate the Indonesian people, especially in East Java (BPS, 2021). Most BSI wadiah savings consumers and BSI staff are millennials and Z generations (Hasan, 2021).

Based on the explanation above, this study aims to explore the effect of gender, age, and educational level on the utilitarian motivation model in sharia products. Furthermore, other factors such as trustworthiness and ease of information will be investigated to determine their effect on sharia products.

METHODS

This research is quantitatively based and based on primary data. The participants of this study were Muslim customers aged 18 – 41 years who used Wadiah Bank Syariah Indonesia savings in East Java for less than one year to more than five years. The targeted number of respondents is 400, located in East Java. Sourced from the population of East Java, generations Z and Y dominate 24.8% and 24.32%, respectively. Surabaya dominates with 2.8 million people, then Malang and Sidoarjo, with a population of more than 2 million (BPS, 2021). The distribution area of BSI's own office in East Java is divided into 13 regions. This study uses a non-probability sampling technique due to the absence sampling frame. Furthermore, the sample selection is purposive sampling. The questionnaire has six constructs with a total of 26 items and is distributed using 5 point Likert scale and via a google form.

Survey Measurement Model, distributed to 400 respondents through partners, communities, and Al-Muslim foundations as primary data for data processing. Of that number, only 362 could be used, and the remaining 38 respondents were disqualified because they did not meet the criteria. The descriptive data of the respondents are described in Table 1. The domicile of the respondents in this study was 25 regions, different from the initial target of 13 areas for the distribution of BSI offices. Regarding the respondent's domicile, which was initially targeted at 13 areas for the distribution of BSI offices. The domicile of the most respondents is in the Surabaya area, with 89 respondents (24.6%), followed by the Sidoarjo and Malang areas, with 56 (15.5%) and 49 (13.5%) respondents, respectively.

The analysis of the model is carried out in sequence. The first is the measurement model (measurement model), the second is a structural model (structural model), and the last is multiple group analysis. SEM analysis (structural equation modelling) was used to test this research using AMOS 24.0. Key variables in Table 2.

Table 1. Demographic profile

	n	Percentage (%)		n	Percentage (%)
Gender			Education Level		
Male	108	29.8	Senior High School	239	66.0
Female	254	70.2	Diploma	28	7.7
Age			Bachelor's Degree	91	25.1
18-25	324	89.5	Postgraduate	4	1.1
26-33	27	7.5	Job		
34-41	11	3.0	Formal Sector	107	29.6
Salary			Informal Sector	255	70.4
< Rp 1,999,999	260	71.8			
Rp 2,000,000 – Rp 2,999,999	44	12.2			
Rp 3,000,000 – Rp 3,999,999	22	6.1			
Rp 4,000,000 – Rp 4,999,999	16	5.5			
> Rp 5,000,000	20	4.4			

Table 2. Key Variables

Construct	Author(s)	Attributes
Ideal Self-Concept (ISC)	(Anand & Kaur, 2018; Jeong & Jang, 2018; Rabbanee et al. 2020)	(ISC1) Wadiah Savings helps to add to the Islamic image I want
		(ISC2) People who use Wadiah Savings are similar to the image I want to show
		(ISC3) People who are my role models in exploring religious studies also use the Wadiah
Utilitarian Motivation (UM)	(Aboelmaged, 2018; Ashraf et al. 2019; Chen & Lei, 2021; I. T. Lee et al. 2021)	(UM1) Wadiah Savings considers the use of products that are by religious guidance
		(UM2) I feel this Wadiah Savings is efficient
		(UM3) I consider Wadiah Savings to be useful
		(UM4) When using Wadiah Savings, I find the benefits I am looking for
		(UM5) When using Wadiah Savings, I felt I got what I needed.
Perception of Consumers (POC)	(Khare et al. 2014; Moliner et al. 2020; Saqib et al. 2016)	(POC1) I prefer to use a banking system that has a Sharia system
		(POC2) I know that Wadiah Savings is free of usury (interest)
		(POC3) BSI fulfils its obligations related to Wadiah savings to customers according to the agreement
		(POC4) Wadia saving is committed to ethical principles for customers
Access to Information (ATI)	(Shankar, 2021)	(ATI1) I can use Wadiah savings through BSI online banking service anytime
		(ATI2) I can use Wadiah savings through BSI online banking service anywhere
		(ATI3) I am always able to access Wadiah savings through BSI online banking
		(ATI4) I find information related to Wadiah savings on the BSI website easy to browse
		(ATI5) I feel the BSI website provides detailed specifications for Wadiah savings
Trust (TRUST)	(Chiu et al. 2009; Dean et al. 2021; Santo & Marques, 2021)	(TRUST1) I feel safe with the Wadiah BSI savings system
		(TRUST2) In general, I believe that when using Wadiah Savings
		(TRUST3) I believe in Sharia values
		(TRUST4) Based on my experience using Wadiah BSI savings, I know that Wadiah BSI's savings are honest, trustworthy, keep their promises, and care about their customers.
Intention to Use (ITU)	(Dean et al. 2021; C. Liu et al. 2020; Santo & Marques, 2021)	(ITU1) I intend to use Wadiah Savings
		(ITU2) I plan to continue using Wadiah Savings in the next six months
		(ITU3) I will always try to use Wadiah Savings to meet the needs of banking facilities
		(ITU4) I recommend friends and relatives to use Wadiah Savings, based on experience
		(ITU5) I will use Wadiah Savings which has been recommended

Hypothesis Development

Perceived product quality significantly impacts behavioral intentions, such as recommending it, revisiting intentions, and making purchase decisions (Ladhari et al. 2017). Another study also found that the direct effect of consumers' perceptions of organizational use of mobile media in gratification, intimidation, promotion, and organizational example is positively related to consumer intentions. The company's strength in controlling intentions by influencing consumer perceptions and attitudes to make sales (Schniederjans et al. 2018).

H1: Perception of Consumers has a positive effect on Utilitarian Motivation

H8: Perception of Consumers has a positive effect on Intention to Use

Study Babin et al. (1994) say that utilitarian values stem from the desire to be efficient, rational, and effort-oriented relevant to product purchases, and utilitarian values motivate purchases in traditional formats. Ideal self-fit relates to how consumers aspire to see themselves rather than what they are (El Hedhli et al. 2021). Research has focused on the utilitarian motivation of buyers and oriented behaviors defined as functional, work-related, or task-oriented (Kautish et al. 2021). Utilitarian motivation on the intention to adopt has a positive impact because when it increases, its influence on intentions to use sharia products strengthens (Aydın, 2019). The explanation shows that when consumers have above-average utilitarian motivation, consumers are more likely to engage in e-commerce, given that utilitarian motivation appears to fulfil functional needs and is considered a task to be completed. These motivations must be dealt with quickly as they become increasingly pressing for the individual. The previous studies that support the relationship between motivation and self-concept explain that the need to seek benefits drives self-suitability for consumers (Meeprom & Dansiri, 2021).

H2: Utilitarian Motivation has a positive effect on Ideal Self-Concept

H4: Utilitarian Motivation has a positive effect on Intention Use

Each individual has some similarities in self-image (e.g., actual self-image and ideal self-image) that are to various self-concept motives influencing customer attitudes and purchase intention (Jeong & Jang, 2018).

The ideal self-conformity influences the intention to require self-actualization, and self-fulfilment may be the primary motivator for choosing a company that displays Sharia (Shin, 2020). Consumers who feel that a brand that can describe the consumer's ideal self-concept can increase the use of sustainability. When consumers try to express their ideal selves, they are more likely to show it through various intermediaries (Fox et al. 2018).

H3: Ideal Self-Concept has a positive effect on Intention Use

Information search is essential for consumer decision-making (MacSween & Canziani, 2021). Integrated information access refers to information that can be accessed across all channels in the service (Yen, 2021). The findings also show that the internet should be reliable, and product-related websites should be easy to use, operate, and use local languages to access information easily (Lwoga et al. 2017). Easy access to information, making the website must provide relevant, accurate, and complete information and visual content (Nisar et al. 2020). Empirical evidence suggests that the usefulness of information is a factor of perceived trustworthiness. It was further explained that people would generally trust companies that convey useful information (Palazuelos et al. 2020). Easy access to information can demonstrate the importance of reliable information to build and maintain consumer trust (Najib et al. 2022).

H5: Access to Information has a positive effect on Intention to Use

H6: Access to Information has a positive effect on trust

Trust is the belief that a service provider's statement or promise is reliable and that the provider will fulfil its commitments in the relationship between the customer and the provider (Haron et al. 2020). The greater the consumer's trust in sharia products, the stronger the consumer's intention to use sharia products. The findings generally show that if the trust in this sharia product scheme meets Sharia legal values, customers will have a favorable view of sharia products (Poan et al. 2021). The results of this study confirm the relationship between trust and intention to continue using so that functional features are the primary key to increasing trust, which positively affects loyalty and intention to continue using sharia products (Jamshidi et al. 2018).

H7: Trust has a positive effect on the Intention to Use

Consumers Segmentation According to Demographics Demographic

Conditions such as gender, age, and education influence consumers to use sharia products (Shome et al. 2018). The following subsections will explain the potential moderating effect of the control variables that may influence the intention to use sharia products.

Gender

The research (ElMassah & Abou-El-Sood, 2021) has one intuitive prediction: Muslim consumers choose Islamic banking as "ethical" for reasons of belief, but the reality is not necessarily. In another study, the benefits of sharia products were felt more by men than women, but credibility (privacy and trust) affected women more than men (Haider et al. 2018). Further explanation, consumer awareness in choosing Islamic banks have a higher impact on Muslim men than women (ElMassah & Abou-El-Sood, 2021).

Age

The results of a previous study concluded that women under 35 are susceptible to sharia services/trust/compliance, especially religious factors, but men under 35 years are somewhat sensitive to these three factors, and men over 35 are slightly affected by these three factors (Ltifi et al. 2016). Another study explained that the baby boomer rejects technology; while the X generation values privacy, security, ease of use, and information quality, the Y generation is more concerned with security, reliability, and design quality (Trabelsi-Zoghalmi et al. 2020).

Education Level

Demographic factors at the level of education can influence consumer decisions regarding the intention to use sharia products (Warsame & Ileri, 2018). A high level of education is influential because consumers think about its impact or causes, have a high level of Islamic financial literacy, and have technical skills for managerial positions (Al-jazzazi & Sultan, 2017). At lower levels of education, they are identified as having low levels of financial literacy and are not too worried about negative impacts (Papastathopoulos et al. 2020).

H9: Gender moderates the interaction between ideal self-concept, utilitarian motivation, perception of consumers, access to information, and trust in intention to use

H10: Age moderates the interaction between ideal self-concept, utilitarian motivation, perception of consumers, access to information, and trust in intention to use

H11: Education level moderates the interaction between ideal self-concept, utilitarian motivation, perception of consumers, access to information, and trust in intention to use

RESULTS

Measurement Model Test

The results showed the value of the loading factor, average variance extracted (AVE), and composite reliability (CR). Each indicator indicates the value of the loading factor 0.5, which ranges from 0.553 to 0.764. The average variance extracted (AVE) value shows that each ideal variable of self-concept, utilitarian motivation, perception of consumers, access to information, trust, and intention to use is 0.472; 0.523; 0.44; 0.446; 0.533; and 0.528. The results of the AVE value show that there are variables that have a value below 0.5, namely ISC (0.472), POC (0.44), and ATI (0.446). This number indicates that it does not meet the criteria, but even though the AVE value is below 0.5, it is still said to be valid. The standardized loading value owned by the ISC, POC, and ATI variable indicators has met the existing criteria, namely, 0.5, because to get an AVE value of 0.5, it must have a standardized loading value or a minimum loading factor of 0.7. This explanation shows that all variables in this study are considered valid. Each variable's critical ratio (CR) value is 0.725; 0.845; 0.757; 0.801; 0.82; and 0.849. The value indicates that all variables are reliable because they have met the requirements for the value $> 0,7$ (Hair et al. 2018). The value of the measurement test results that indicate validity and reliability explain that the indicators listed can represent the variables. Results of convergent validity and reliability in Table 3.

Table 3. Results of convergent validity and reliability

Construct	Indicator	Std. Loading	AVE	Composite Reliability
ISC	ISC3	0.753	0.472	0.725
	ISC4	0.736		
	ISC5	0.553		
UM	UM1	0.675	0.523	0.845
	UM2	0.756		
	UM4	0.73		
	UM5	0.764		
	UM6	0.685		
	POC	POC2		
	POC3	0.647		
	POC5	0.706		
	POC6	0.706		
ATI	ATI1	0.657	0.446	0.801
	ATI2	0.68		
	ATI3	0.64		
	ATI4	0.689		
	ATI6	0.673		
	TRUST	TRUST1		
TRUST2		0.759		
TRUST3		0.722		
TRUST4		0.755		
ITU	ITU1	0.747	0.528	0.849
	ITU3	0.711		
	ITU4	0.757		
	ITU5	0.699		
	ITU6	0.728		

Structural Model Test

This test determines the suitability between empirical data and the structural model as measured by the goodness of fit. The GOF describes how well the specified model produces a covariance matrix for each indicator (Hair et al. 2018). Table 4 reveals the results of the structural model fit test, and it is found that the structural model has a relative value that meets the goodness of fit so that it can be continued to the hypothesis testing stage.

Table 5 shows that of the eight research hypotheses, seven are supported, and one is unsupported. Figure 1 contains standardized estimates showing the magnitude of the influence between variables and the hypothetical relationship. Based on the figure below, it can be seen that six hypotheses have a positive relationship (H1, H2, H3, H4, H6, and H7), one hypothesis has a significant negative relationship (perception of consumers on

intention to use), and the last 1 hypothesis has a significant negative relationship. not significant that is between the variables of access to information to use.

The consumer's perception is formed by the results of the consumer's evaluation and results in the perception that sharia products are free of usury. Based on this explanation, when consumer perception is high, the motivation to use sharia products is significant because the use of products is by religious guidance. These results align with the research of (Liu, 2022) and (Wang et al. 2020), which examines the relationship between perception and motivation. Characteristics of sharia products that are increasingly in line with consumer desires so that consumers feel the benefits that exist. These characteristics make the Islamic image of consumers to adjust sharia products as Muslims even more extraordinary, according to research by (El Hedhli et al. 2021).

Table 4. GOF Value

Number of distinct sample moments	351	
Number of distinct parameters to be estimated	61	
Degrees of freedom (351 - 61)	290	
Minimum was achieved		
Chi-square = 751.624		
Degrees of freedom = 290		
Probability level = .000		
Index	Result	Description
CMIN/DF \leq 3.0	2.592	Good Fit
RMSEA \leq 0.08	0.066	Good Fit
GFI 0.8 – 0.9	0.842	Marginal Fit
TLI 0.8 – 0.9	0.901	Good Fit
CFI 0.8 – 0.9	0.912	Good Fit

Table 5. Hypothesis test

Path	Std. Estimates	C.R.	p-value	Hypothesis Support
POC - UM	0.958	13.581	***	Yes
UM - ISC	0.914	12.869	***	Yes
ISC - ITU	0.25	1.716	0.086	Yes
UM - ITU	1.013	2.365	0.018	Yes
ATI - ITU	0.474	0.333	0.756	No
ATI - TRUST	0.976	10.948	***	Yes
TRUST - ITU	1.534	1.822	0.068	Yes
POC - ITU	-2.256	-2.062	0.039	Yes

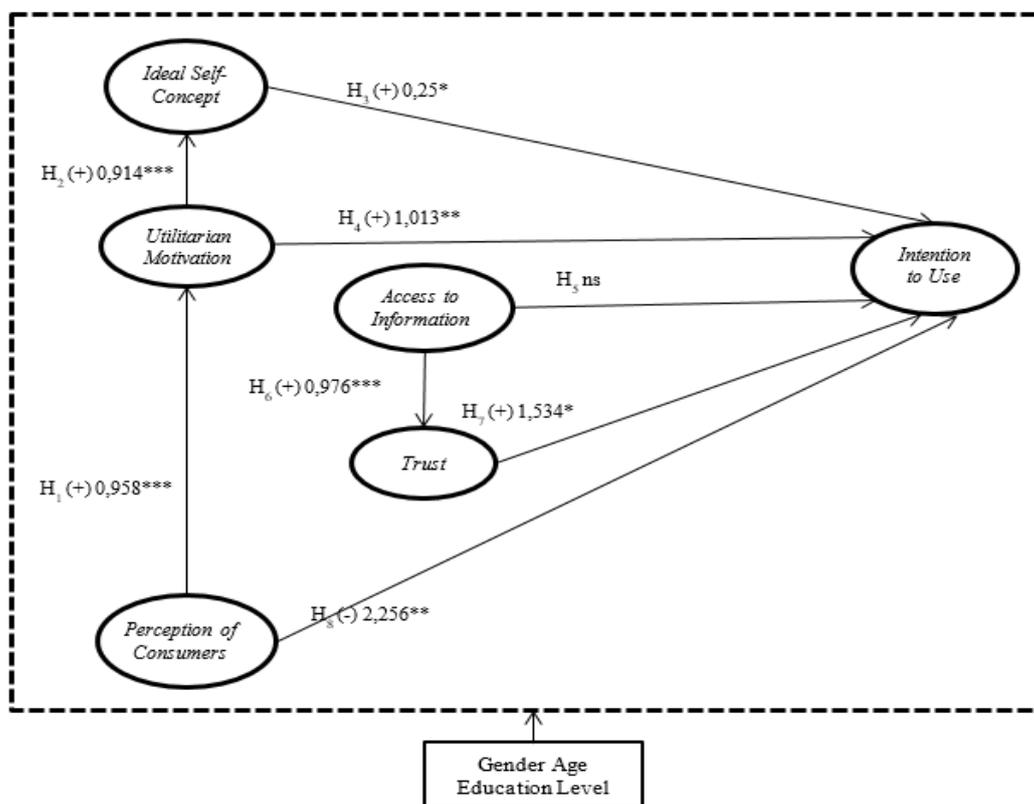


Figure 1. Structural Model

Furthermore, when sharia products are increasingly adding to the Islamic image that consumers want. The repercussions can increase consumers' intention to use sharia products continuously because consumers find a match between themselves and Sharia products (Fox et al. 2018; Jeong & Jang, 2018; Shin, 2020) or because they feel the benefits derived from sharia products (Kautish et al. 2021). Furthermore, consumers who

believe in sharia values so that complete information on sharia products related to conformity with religious guidance. The repercussions increase consumer confidence in sharia values in sharia products, and this finding is supported (Najib et al. 2022). When that trust arises, it can lead to increased consumer intentions to use sharia products, according to research by (Poan et al. 2021) and (Jamshidi et al. 2018).

The ease of access to information that fails to influence intentions is due to several things (Gupta & Maurya, 2020; Sangwan et al. 2022; Zhu et al. 2020). First, due to the ease of access, consumers find negative information discouraging intentions. Second, it is suspected that the quality of the information obtained is not what consumers want. The explanation is that consumers are less concerned about sharia products first. Furthermore, perceptions that negatively affect intentions are supported by research (J. H. Lee et al. 2019; Quevedo-Silva et al. 2020). These studies explain that the mechanisms responsible for the influence of intentions may differ when considering perception or consumption.

Multiple-group Analysis

The current study explored whether the control variables gender, age, and education level connected all relationships in the research focus model. The results prove that gender, age, and education level indicate differences in behavior towards the intention to use sharia products, the probability level (0.000) < 0.05. The result proves that it is true that there are differences in the behavior of intention to use sharia products between the age group of 18-25 years and 26-41 years; between female and male gender; between the education level of SMA below, and diploma and above (H9, H10, H11).

The probability level (0.000) < 0.05 proves that gender indicates differences in intention to use sharia products. The chi-square in Table 4 shows a smaller number (751,624) < chi-square Table 6 (1254,551). The result proves differences in intentions to use sharia products between gender groups.

Table 6. Output Notes Gender

Number of distinct sample moments	702
Number of distinct parameters to be estimated	124
Degrees of freedom (702 -124)	578
Minimum was achieved	
Chi-square = 1254.551	
Degrees of freedom = 578	
Probability level = .000	

Male and female roles have different perceptions of service benefits, risks, ease of use, or innovation complexity and may process information differently, thus leading to different levels of intention to use.

The explanation above also means that men prefer to use banking that has a sharia system because men are more active in processing information related to what the correct sharia banking system looks like by ensuring that there are no activities that fall into the usury category, overall sharia-compliant system. The explanation is that men who already have principles create real intentions, especially beliefs or perceptions. Different results were revealed, particularly for more passive women. Because in this regard, women know enough that these savings already have a sharia-compliant system but do not look for more details related to the sharia system. Women are more active as influencers among their relatives, in which women are more able to convince and persuade someone to use Wadiah savings than men. This explanation follows research (Glavee-Geo et al. 2017) and (ElMassah & Abou-El-Sood, 2021).

Table 7 shows whether age differences indicate differences in intention to use sharia products. The result of the probability level (0.000) < 0.05. The chi-square in Table 4 shows a smaller number (751,624) < chi-square Table 7 (1476,239). The result proves that it is true that there is a difference in intention to use sharia products between the 18 – 25 year old and 26 – 41 year age groups.

Table 7. Output Notes Age

Number of distinct sample moments	702
Number of distinct parameters to be estimated	124
Degrees of freedom (702 -124)	578
Minimum was achieved	
Chi-square = 1476.239	
Degrees of freedom = 578	
Probability level = .000	

Concerning choosing bank products, Generation Z consumers are more aware of the quality of service/trust/compliance according to Sharia, so they feel that the personality of sharia products is by what they want and is the reason consumers use them. Generation Y consumers are not too concerned with the personality of sharia products, which assumes that all sharia products are not much different and are not too concerned with the reasons for these three factors. The results of these findings are in line with the research (Trabelsi-Zoghalmi et al. 2020) authors try to understand how customers evaluate mobile service quality (MSQ).

The evidence results are in Table 7 to show whether differences in education levels indicate differences in intentions to use sharia products. The result of the probability level $(0.000) < 0.05$. The chi-square in table 4 shows a smaller number $(751,624) < \chi^2$ Table 8 $(1253,103)$. The result proves that it is true that there is a difference in the intention to use sharia products between groups of high school education level and below and diploma and above.

Table 8. Output Notes Education Level

Number of distinct sample moments	702
Number of distinct parameters to be estimated	124
Degrees of freedom $(702 - 124)$	578
Minimum was achieved	
Chi-square = 1253.103	
Degrees of freedom = 578	
Probability level = .000	

Most education levels of diploma and above have a more substantial influence on using sharia products because they find the benefits they are looking for in terms of their culture or beliefs as Muslims, namely the applied sharia system. Furthermore, consumers will feel that they are by religious guidance. The results differ for the highest school education levels and below, which only considers the economic impact. The explanation is that sharia products have not collaborated with many agencies and have not fulfilled all the benefits sought, so they do not prioritize using them. This finding is in line with previous studies showing differences in educational level demographics influencing intention to use (Papastathopoulos et al. 2020; Warsame & Ireri, 2018).

Managerial Implications

The framework is through demographic factors, namely gender, age, and level of education. The results reveal that there are differences in the factors of gender, age, and level of consumer education in influencing the intention to use sharia products. Based on the result, companies need to determine marketing strategies from a demographic perspective by focusing on consumer needs and demands before developing products and services. Other factors that need to be considered are ideal self-image, utilitarian motivation, trust, and consumer perceptions in increasing consumers' intention to use sharia products. In terms of gender, men have strong principles. Marketers should be more

active in explaining to men about things that can be profitable and useful. The explanation also applies to consumers aged 26-41 years (millennial generation) and highly educated consumers. It is because these consumers are more concerned with utilitarian aspects regarding religion and practice. Women can be influenced through promotions, and influencers such as Aurelie Hermansyah and Dinda Hauw, because her credibility as a veiled woman is quite influential.

Furthermore, consumers aged 18-25 years or in generation Z emphasize flexibility. Marketers must improvise products and services that can make it easier for Generation Z consumers, such as the availability of ATMs everywhere. Marketers must also increase brand awareness so that Muslim consumers know about sharia products and their advantages compared to conventional products.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study aims to explore the role played by demographic factors as control variables, namely gender, age, and education level, in influencing the determinants of the use of sharia products. The results of this study reveal that the determinants of factors that influence the intention to use sharia products are utilitarian motivation, ideal self-concept, and trust and perception of the consumer, which have a negative effect. Other supporting relationships are the perception of consumers on utilitarian motivation, then utilitarian motivation on the ideal self-concept, and access to information on trust. The finding at the core of this study is the importance of demographic factors in influencing the utilitarian motivation for sharia products.

Sharia products continue to develop following consumer demand while complying with Islamic law. Some Muslim consumers have used sharia products, but on the other hand, they are still turning to conventional products. The reason is due to many things, such as conformity with religious guidance, service quality, product quality, ATM availability, low costs, precise information, the appearance of human resources, and so on. The study suggests that men are more assertive than women and prioritize the benefits obtained. The results are different for women in that women are more easily influenced because women are more active as influencers.

Furthermore, in terms of age demographics, young consumers are more concerned with flexibility than older consumers, who are more concerned about the product's suitability to religious law. The level of consumer education is also affected because when they have high education, consumers think more about benefits, conformity with religious guidance, credibility, and company image. Consumers with low levels of education are more influenced by their surroundings or only have a basic knowledge about their intention to use sharia products.

Recommendations

Further research can try other demographic factors, such as single and dual consumers because many of the consumers who use sharia products are accompanied by conventional products. Furthermore, it can use the work factor because, from the work of consumers, their motivation in using sharia products can be seen.

The scope of the research is limited, making the results of this study not maximized. This study only targets a few respondents in the East Java region, so future studies are expected to reach all respondents in Indonesia. The more respondents, the more complex and significant the results can be. The object of this research is also limited to sharia products, namely Wadiah BSI savings, and it is hoped that further research can use other sharia products, such as Sukuk, which are sharia-based investments. The reason for choosing Sukuk is that many consumers think Islamic banking cannot generate profits other than profit-sharing products. The subjects in this study were limited to millennials and Z generations, and it would be better to replace them with generation X, who understand more about investment.

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