

THE INFLUENCE OF THEORY OF PLANNED BEHAVIOR ADOPTION ON FARMERS' INTENTION TO USE MUDHARABAH CONTRACT AS AN ISLAMIC BANKING PRODUCT

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Abstrak: Akad yang digunakan dalam produk perbankan syariah disebut dengan akad mudharabah. Konsumen berperan sebagai pemilik modal (shaibul maal) dalam Akad Mudharabah dan bank berperan sebagai mudharib (pengelola). Risiko ditanggung bersama oleh kedua belah pihak dan keuntungan dibagi sesuai dengan kesepakatan awal. Penelitian ini menguji empat variabel sikap, norma subjektif, kendali perilaku, dan niat untuk mengetahui niat dan perilaku petani dalam memanfaatkan akad mudharabah sebagai produk perbankan syariah. Penelitian ini menggunakan data primer dan populasi penelitian ini adalah petani yang ingin menggunakan akad mudharabah sebagai produk perbankan syariah. Sampel penelitian berjumlah 233 orang yang menjawab kuesioner. Software SmartPLS digunakan untuk menganalisis model pengukuran TPB menggunakan Struktural Equation Modeling (SEM). Berdasarkan penelitian ini ditemukan bahwa variabel sikap, norma subjektif, dan kendali perilaku mempunyai pengaruh yang cukup besar terhadap niat petani namun variabel norma subjektif tidak berpengaruh. Dikarenakan kurangnya pengetahuan petani terhadap perbankan syariah dan kurangnya penyebaran pemahaman tentang perbankan syariah terhadap masyarakat. Kesimpulan ini dapat dicapai karena fakta bahwa hal ini disebabkan pendapat orang lain belum terlalu efektif dalam mengubah sentimen petani terhadap akad mudharabah, suka atau tidak suka. Petani yang menggunakan akad mudharabah sebagai salah satu bentuk perbankan syariah harus mempertimbangkan keinginan dan sudut pandangnya sendiri ketika mengembangkan standar subjektif dari jenis produk perbankan ini.

Kata kunci: theory of planned behavior, niat petani, akad mudharabah, perbankan syariah

Abstract: The contract used in Islamic banking products is called Mudharabah contract. Consumers act as capital owners (shaibul maal) in the Mudharabah contract, while the bank acts as the mudharib (manager). Risks are shared by both parties, and profits are distributed according to the initial agreement. This research examines four variables: attitude, subjective norm, perceived behavioral control, and intention to understand the intention and behavior of farmers in utilizing Mudharabah contract as an Islamic banking product. This study uses primary data, and the population of this research is farmers who want to use Mudharabah contract as an Islamic banking product. The research sample consists of 233 people who answered the questionnaire. SmartPLS software is used to analyze the TPB measurement model using Structural Equation Modeling (SEM). Based on this research, it was found that attitude, subjective norm, and perceived behavioral control have a significant influence on farmers' intention, but the subjective norm variable does not affect it. This is due to farmers' lack of knowledge about Islamic banking and the insufficient dissemination of understanding about Islamic banking to the public. This conclusion can be reached because the opinions of others have not been very effective in changing farmers' sentiments toward Mudharabah contracts, whether they like it or not. Farmers using Mudharabah contracts as a form of Islamic banking should consider their own desires and perspectives when developing subjective standards for this type of banking product.

Keywords: *theory of planned behavior, farmer's intention, mudharabah contract, islamic banking*

Introduction

The economic system has rapidly evolved in the last few decades, becoming a significant alternative in the global financial world. In the past decade, the Islamic banking industry has experienced substantial growth, not only in the number of Shariah Commercial. Banks but also in their assets, which have multiplied several times, reaching hundreds of trillions. Observing the current phenomenon of Islamic banking, at least three interesting things can be noted. First, competition in the banking market is increasing. Players are becoming more active in attracting third-party funds from customers, especially in the form of loans. Second, customers are becoming more rational. One emerging trend is that customers have more than one savings account or even more than one active credit card account. Third, there is a growing demand from the community for Shariah-based banking products.¹

The role of financial institutions in asset flows is crucial.² In Indonesia and globally, Islamic financial institutions are witnessing some interesting changes in both the institutions themselves and the products they offer.³ As banks often serve as financial intermediaries, Shariah banks also function as financial entities. Improving the financial performance of Islamic banks in Indonesia is a significant step taken by the country to enhance its performance in the global economy.⁴ Because Shariah banks must transfer the proceeds of their funding to those in need, Shariah banks also play a role in conducting all activities in accordance with hadith and Quranic law.⁵

One prominent product of Islamic banks is the Mudharabah Contract, known for the principle of profit-sharing between the bank and the customer. The Mudharabah contract is an agreement where two or more parties, holding capital (shahib al-maal) and a manager (mudharib), collaborate under the terms of the contract, including the sharing of profits and losses. This document proves the partnership between the Mudharib and Shahib Al-Maal, both of whom contribute 100% of the organization's capital.⁶ This product has significant potential to support economic growth and community welfare, especially in the agricultural sector, where farmers play a primary role in meeting food needs and other

¹ Dimas Elly Ana and Arif Zunaidi, 'Strategi Perbankan Syariah Dalam Memenangkan Persaingan Di Masa Pandemi Covid-19', *Proceedings of Islamic Economics, Business, and Philanthropy*, 1.1 (2022), 167–88.

² Rahma Ulfa Maghfiroh, 'Konsep Nilai Waktu Dari Uang Dalam Sudut Pandang Ekonomi Islam', *Ekonomi Dan Bisnis Islam*, Vol. 9 No. (2019), 108–96.

³ Dimas Elly Ana and Arif Zunaidi, 'Strategi Perbankan Syariah Dalam Memenangkan Persaingan Di Masa Pandemi Covid-19', *Proceedings of Islamic Economics, Business, and Philanthropy*, 1.1 (2022), 167–88.

⁴ Akhmad Muhammadin, Rashila Ramli, and Nuramal, 'Analisis Strategi Generik Dalam Industri Perbankan Di Indonesia', *Journal of Research in Management STIEM Bongaya*, Vol. 1 No. (2019).

⁵ Dewi Maharani and Taufiq Hidayat, 'Bank Dan Lembaga Keuangan Syariah Dalam Perspektif Al-Qur'an', *Journal of Islamic Banking and Finance*, Vol. 4 No. (2020).

⁶ Yuli Dwi Yusrani Anugrah and Nadia Nandaningsih, 'Konsep Pembiayaan Mudharabah Dalam Perbankan Syariah', *Jurnal Akuntansi Dan Keuangan Islam*, Vol. 2.1 (2021).

economic resources. However, the adoption rate of the Mudharabah Contract by farmers is still not optimal, especially in the Sragen region. One of the financing targets is Mudharabah financing from Shariah banks for farmers.

The suboptimal adoption rate of the Mudharabah Contract by farmers in the Sragen region is due to several reasons, such as a lack of understanding of the Mudharabah concept because farmers may not fully grasp the concept and mechanism of Mudharabah and its benefits for them. This lack of understanding can be a barrier to adopting the Mudharabah Contract as an alternative financing. Furthermore, uncertainty about harvest results and business risks, meaning that farmers in the Sragen region may face high risks related to harvest results and agricultural activities. Some people in the community are reluctant to adopt Mudharabah because they fear having to share larger losses if the harvest results are poor. This concern may lead them to choose safer or conventional options.

Efforts are needed to improve understanding, accessibility, and awareness of Mudharabah among farmers in the Sragen region to increase the adoption rate of the Mudharabah Contract. In Islamic banks, Mudharabah can be applied in various products and services. Examples of products offered by Shariah banks based on the Mudharabah principle are Mudharabah savings, where Shariah banks offer Mudharabah savings products, and customers place their funds as capital (rabbul mal), while the bank acts as the entrepreneur (mudharib) to manage those funds. The profit generated from this investment is then shared between the customer and the bank based on a pre-agreed arrangement.

Then, there is Mudharabah deposit, where Shariah banks also offer Mudharabah deposit products where customers deposit funds to be managed by the bank as an entrepreneur. The customer then shares the profits generated according to the pre-agreed arrangement. In the Quran, there is a legal basis for the Mudharabah principle, specifically in the concept of justice in profit and loss sharing. The Quran explains the concept of justice in the distribution of profits and losses between entrepreneurs and investors in the Mudharabah principle. This principle is reflected in Surah Al-Baqarah (2:282), emphasizing the importance of transparency, agreement, and justice in regulating business agreements.

As for the responsibility and risks in the Mudharabah agreement, the Quran also emphasizes the responsibility and risks to be borne by each party in the Mudharabah agreement. In Surah Al-Anfal (8:72), it is stated:

إِنَّ الَّذِينَ ءَامَنُوا وَهَاجَرُوا وَجَاهَدُوا بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ فِي سَبِيلِ اللَّهِ وَالَّذِينَ ءَاوَأُوا وَنَصَرُوا أُولَٰئِكَ
بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ ۗ وَالَّذِينَ ءَامَنُوا وَلَمْ يُهَاجِرُوا مَا لَكُمْ مِنْ وَلَايَتِهِمْ مِنْ شَيْءٍ حَتَّىٰ يُهَاجِرُوا ۗ وَإِن
أَسْتَنْصَرُوكُمْ فِي الدِّينِ فَعَلَيْكُمُ النَّصْرُ إِلَّا عَلَىٰ قَوْمٍ بَيْنَكُمْ وَبَيْنَهُم مِّيثَاقٌ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ

Meaning: *“Indeed, those who have believed, emigrated, and strived with their wealth and lives in the cause of Allah, and those who provided shelter and aid (to the emigrants), they are allies of one another. And (for) those who have believed but have not emigrated, you have no obligation whatsoever to protect them until they emigrate. However, if they seek your help in matters of religion,*

then it is incumbent upon you to provide assistance, except against a people between whom and you is a treaty. And Allah sees what you do. This verse emphasizes the importance of willingness to share risks and responsibilities in achieving mutual benefits. These two legal foundations provide guidance for the practice of Mudharabah in Islam, involving an agreement between entrepreneurs and investors with a fair distribution of profits and clear responsibilities”.

According to information from the Agriculture and Resilience Agency of Sragen Regency, the total rice production in 2021 was equivalent to 668,020 DHP (Dry Harvested Paddy) or 367,912 tons of rice. The population of Sragen consumes about 85,000 tons, while the remaining 282,000 tons are distributed in areas outside Sragen Regency. The total number of farmers in Sragen Regency is 141,841 people, and the total agricultural land area maintained is approximately 42,390 hectares, compared to the total area of this regency, which is approximately 94,155 hectares.⁷ The behavior of farmers in adopting Shariah banking products is influenced by several factors that can be analyzed through an appropriate theoretical framework.⁸ A relevant theoretical framework is the Theory of Planned Behavior (TPB). TPB has been widely applied in the context of consumer behavior and individual decisions. TPB posits that an individual's intention to perform a specific action is influenced by three main variables: attitude toward the activity, subjective norms supporting or inhibiting the action, and perceived behavioral control in performing the action.⁹

In this context, attitude can refer to the farmers' perspectives on the Mudharabah Contract, subjective norms may encompass the influence from family, friends, or the community, while perceived behavioral control can refer to farmers' perceptions of their ability to use Islamic banking products. By understanding the factors influencing farmers' intentions to use the Mudharabah Contract, we can formulate more effective strategies in promoting this Shariah banking product to the target group.¹⁰ Farmers play a crucial role in predicting and changing behaviors related to the environment. Given the emphasis on the openness of TPB to incorporate important concepts that can enhance the predictive power of this model, this research will provide new insights into farmers' intentions and behaviors regarding the Mudharabah Contract as an Islamic banking product for the formulation of agricultural policies and programs in business.¹¹

⁷ yandip prov Jateng, 'Dorong Produksi Hasil Pertanian, Pemkab Sragen Salurkan Bantuan 39 Alinstan', *Jatengprov.Go.Id*, 2021.

⁸ Iin Marleni and Sri Kasnelly, 'Penerapan Akad Mudharabah Pada Perbankan Syariah', *Jurnal Ekonomi Syariah*, 2.2 (2019), 2685–4228 <www.ejournal.annadwahkualatungkal.ac.id>.

⁹ Icek Ajzen, 'The Theory of Planned Behavior', *Organizational Behavior and Human Decision Processes*, 50.2 (1991), 179–211 <[https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)>.

¹⁰ Fuad Hasyim and Yulfan Arif Nurohman, 'Adopsi Teori Perilaku Berencana Dalam Menganalisis Niat Melakukan Wakaf Tunai', *Among Makarti*, 14.1 (2021), 78–92 <<https://doi.org/10.52353/ama.v14i1.201>>.

¹¹ Hamideh Maleksaeidi and Marzieh Keshavarz, 'What Influences Farmers' Intentions to Conserve on-Farm Biodiversity? An Application of the Theory of Planned Behavior in Fars Province, Iran', *Global Ecology and Conservation*, 20 (2019), e00698 <<https://doi.org/10.1016/j.gecco.2019.e00698>>.

Based on several specific research studies, the findings indicate that intention is significantly and positively influenced when attitudes toward behavior, perceived behavioral control, and subjective norms are considered.¹² While some studies explain that the research findings show that intention is not positively influenced by attitudes toward behavior, perceived behavioral control, or subjective norms.¹³

In this study, the author will focus on variable X, which is the adoption of the Theory of Planned Behavior, and variable Y, which is the intention of farmers to use the Mudharabah Contract. The reason for this serves as a differentiating factor from previous research. Unlike earlier studies, which sometimes only discussed a specific subtopic while varying other subtopics, this study will be distinctive. Additionally, there is a difference in the use of the contract as an analysis that will be tested in this research compared to previous studies. Furthermore, another distinction from previous research lies in the object of the study to be conducted. For example, the research by¹⁴ focused solely on the strategies of Shariah banking during the Covid-19 pandemic, analyzing a specific period. Meanwhile, the study by¹⁵, titled "Factors Influencing Entrepreneurial Intentions of Students Using the Theory of Planned Behavior (A Study on Entrepreneurial Students at the Faculty of Economics and Business, Diponegoro University)," conducted a case study at Diponegoro University, unlike the upcoming research, which will focus on the community in the Sragen region.

This research will also attempt to identify whether the Mudharabah Contract acts as a mediator in the influence of TPB factors on farmers' intentions. Thus, the aim of this research is to fill gaps in the literature regarding the adoption of Shariah banking products among farmers by analyzing the Influence of the Adoption of the Theory of Planned Behavior (TPB) on Farmers' Intentions to Use the Mudharabah Contract as a Shariah Banking Product. The results of this study are expected to provide valuable insights for Shariah banking institutions and stakeholders in promoting Shariah banking products to farmers, which, in turn, can contribute to greater social and economic benefits.¹⁶

¹² Entot Suhartono and Alifia Nita Pratiwi, 'Faktor-Faktor Yang Mempengaruhi Niat Mahasiswa Mengikuti Kuliah Akuntansi Dengan E-Learning: Pendekatan Theory of Planned Behavior', *Jurnal Akuntansi, Keuangan Dan Auditing*, Vol.4 No.1 (2023), 300–315.

¹³ Ni Putu Jeanny Maharani and others, 'Analisis Perilaku Mahasiswa Dalam Melakukan Belanja Online Melalui Aplikasi Tiktok Menggunakan Theory of Planned Behavior', 2022.

¹⁴ Dimas Elly Ana and Arif Zunaidi, 'Strategi Perbankan Syariah Dalam Memenangkan Persaingan Di Masa Pandemi Covid-19', *Proceedings of Islamic Economics, Business, and Philanthropy*, 1.1 (2022), 167–88.

¹⁵ Swastinitya Sukmaningrum and Mudji Rahardjo, 'Faktor-Faktor Yang Mempengaruhi Niat Berwirausaha Mahasiswa Menggunakan Theory Of Planned Behavior (Studi Pada Mahasiswa Pelaku Wirausaha Fakultas Ekonomika Dan Bisnis Universitas Diponegoro)', *Diponegoro Journal Of Management*, Vol.6 No.3 (2017), 2.

¹⁶ Iin Marleni and Sri Kasnelly, 'Penerapan Akad Mudharabah Pada Perbankan Syariah', *Jurnal Ekonomi Syariah*, 2.2 (2019), 2685–4228 <www.ejournal.annadwahkualatungkal.ac.id>.

Literature Review

Mudharabah Contract

Based on linguistic origins, Mudharabah comes from the phrase "dharaba fil ardh," meaning to travel for the purpose of trading.¹⁷ The Fatwa of the National Sharia Board Number 07/DSN-MUI/IV/2000 on Mudharabah Financing explains that mudharabah is a contract between two parties, where the first party (shahibul maal, LKS) provides the entire capital. In the Mudharabah Contract, the bank acts as the mudharib (manager), while the customer acts as shaibul maal (capital owner). Profits are shared based on the initial agreement, and risks are divided between both parties.

A deep understanding of how the Mudharabah Contract operates and how it can be beneficial for farmers is crucial in the context of this research.¹⁸ In their book "Islamic Banking: Principles, Practices, and Prospects," M. Algaoud and Mervyn K. Lewis explain that Mudharabah is a contract between at least two parties, where on one side, the shahib al-mal or rabb al-mal (capital owner) entrusts another party, the mudharib (entrepreneur), with a certain amount of money to carry out a business activity or project.¹⁹

Intention

Based on language, intent is referred to as al-qashd, which is interpreted as desire. Meanwhile, according to Sharia terms, intent is defined as the intention or determination to perform worship sincerely for Allah, residing in the heart or inner self. In this study, we examine the farmers' intentions in entering into the Mudharabah contract, as the Mudharabah contract can help increase the value of customers' funds due to the potential profits from investments made by the bank. The security of the deposited funds will be safeguarded by the bank.²⁰ Intent can be defined as an individual's favorable attitude toward an object that makes them want to acquire that object.²¹

Intent is recognized as one of the driving factors influencing behavior. Its goal refers to how hard someone tries or how much effort they put into demonstrating their behavior.²² Intent is related to

¹⁷ Rozalinda, *Fikih Ekonomi Syariah Prinsip Dan Implementasinya Pada Sektor Keuangan Syariah* (Jakarta: Rajawali Pers, 2016).

¹⁸ Iin Marleni and Sri Kasnelly, 'Penerapan Akad Mudharabah Pada Perbankan Syariah', *Jurnal Ekonomi Syariah*, 2.2 (2019), 2685–4228 <www.ejournal.annadwahkualatungkal.ac.id>.

¹⁹ K. Lewis dan Latifa M. Al-Qaoud Mervyn, *Perbankan Syari'ah: Prinsip, Praktik, Prospek* (Jakarta: Serambi, 2005).

²⁰ Rista Suryadi and Ayif Fathurrahman, 'Faktor-Faktor Yang Mempengaruhi Minat Petani Dalam Menggunakan Pembiayaan As-Salam Pada Perbankan Syariah', *Journal of Economics Research and Social Sciences*, 3.1 (2019) <<https://doi.org/10.18196/jerss.030103>>.

²¹ Schiffman and Kanuk, *Perilaku Konsumen. Edisi Ketujuh* (Jakarta: Penerbit PT. Indeks, 2008).

²² Aditya Rahayu and Muzakar Isa, 'Analysis of The Influence of Knowledge, Religion, and Subjective Norm On Attitude of Muslim Youth In Purchasing Intention To Halal Cosmetic Products (Case Study In Solo Raya)', *Management Studies and Entrepreneurship Journal*, Vol.4 No.4 (2023).

consumer behavior according to each person's personal qualities when determining a factor.²³ Based on various considerations, intentions include being considerate, consistent in the future, beneficial, and confident.²⁴

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is a relevant theoretical framework for understanding the influence of individual behavior in adopting products or taking specific actions.²⁵ This theory focuses on three main factors that influence the intentions and actions of individuals: attitude, subjective norms, and perceived behavioral control.²⁶ This thinking is based on the assumption that one's perspective on a belief can influence them to act in a certain way. The Theory of Planned Behavior is an enhancement of the Theory of Reasoned Action.

Several years later, perceived behavioral control was incorporated as a component.²⁷ The Theory of Reasoned Action evolved into the Theory of Planned Behavior as a result of these considerations. TPB asserts that an individual's attitude toward behavior is a crucial aspect that can help them realize a particular action. This holds true even though, in reality, one's attitude must be considered when applying subjective norms and assessing the perceived level of behavioral control. An individual's desire to act will increase if they have a positive attitude, receive encouragement from those around them, and feel comfortable as there are no hindrances to behaving well.²⁸

Attitude

The tendency to view aspects of an object, person, organization, or event as liked or disliked is what we mean when we talk about having an attitude.²⁹ Attitude refers to an individual's positive or negative outlook on the behavior or product to be adopted. In the context of this research, farmers' attitudes toward Mudharabah contracts will influence their intentions to use them. Factors influencing farmers' intentions to use them may include perceptions of financial benefits, risks, or other advantages

²³ Ramadanty and others, 'Examining The Effect of Persuasive Message of Beauty Vloggers on Information Acceptance of Ewom and Purchase Intention: The Study of Consumers of Beauty Products in Jabodetabek, Indonesia', *Pertanika Journal of Social Sciences and Humanities*, Vol.28 No. (2020).

²⁴ Febryana Ayuningsari, 'Niat Pengambilan Keputusan Pembiayaan Keuangan Islam Melalui Sikap, Norma Subyektif, Perilaku Kontrol Dan Aspek Religiusitas', 2021.

²⁵ Icek Ajzen, *Attitudes, Personality, and Behavior* (Milton Keynes: Open University Press dan Chicago, IL: Dorsey Press, 1988).

²⁶ Fuad Hasyim and Yulfan Arif Nurohman, 'Adopsi Teori Perilaku Berencana Dalam Menganalisis Niat Melakukan Wakaf Tunai', *Among Makarti*, 14.1 (2021), 78–92 <<https://doi.org/10.52353/ama.v14i1.201>>.

²⁷ Icek Ajzen, *Attitudes, Personality, and Behavior* (Milton Keynes: Open University Press dan Chicago, IL: Dorsey Press, 1988).

²⁸ Icak Ajzen, *Attitudes, Personality and Behavior* (New York. USA: Open University Press, 2005).

²⁹ Ibid.

of Mudharabah contracts.³⁰ There are several attitudes, including the attitude of discovery, curiosity, steadfastness, and critical thinking.³¹

Subjective Norms

Subjective norms are formed as a result of the influence of those closest to an individual, whether it is family, friends, or members of the community. Whether farmers feel pressure or support from their environment to adopt Mudharabah contracts can influence their intentions. This factor may include social, cultural, or religious norms.³² An individual's beliefs about how they agree or disagree with someone or a group and how this affects their behavior are called normative beliefs. When the significant social influence of a specific behavior, such as family, relatives, life partners, coworkers, and other references related to a behavior, is eliminated, the intended behavior will change.³³ There are several subjective norms, including injunctive norms, descriptive norms, and moral norms.³⁴

Perceived Behavioral Control

Perceived behavioral control involves an individual's perception of their ability to perform the desired behavior. In the context of this research, perceived behavioral control can refer to how much farmers feel they have the knowledge, resources, and skills to use Mudharabah contracts.³⁵ Behavioral control is a measure of a person's belief in how easy it is to perform an action.³⁶ Someone with a positive outlook, encouragement from those around them, and few obstacles to engaging in a behavior will have a stronger intention compared to someone with a positive outlook, encouragement from those around them, but many obstacles.³⁷ There are several perceived behavioral controls, including belief control, controlling belief strength, control of resources, time, and willingness, and control of opportunities.³⁸

³⁰ Fuad Hasyim and Yulfan Arif Nurohman, 'Adopsi Teori Perilaku Berencana Dalam Menganalisis Niat Melakukan Wakaf Tunai', *Among Makarti*, 14.1 (2021), 78–92 <<https://doi.org/10.52353/ama.v14i1.201>>.

³¹ Herson Anwar, 'Penilaian Sikap Ilmiah Dalam Pembelajaran Sains', *Jurnal Pelangi Ilmu*, Vol.2 No.5 (2009).

³² Fuad Hasyim and Yulfan Arif Nurohman, 'Adopsi Teori Perilaku Berencana Dalam Menganalisis Niat Melakukan Wakaf Tunai', *Among Makarti*, 14.1 (2021), 78–92 <<https://doi.org/10.52353/ama.v14i1.201>>.

³³ Icak Ajzen, 'Constructing a TPB Questionnaire: Conceptual and Methodological Considerations, Occasional Paper', 2006.

³⁴ Febryana Ayuningsari, 'Niat Pengambilan Keputusan Pembiayaan Keuangan Islam Melalui Sikap, Norma Subyektif, Perilaku Kontrol Dan Aspek Religiusitas', 2021.

³⁵ Fuad Hasyim and Yulfan Arif Nurohman, 'Adopsi Teori Perilaku Berencana Dalam Menganalisis Niat Melakukan Wakaf Tunai', *Among Makarti*, 14.1 (2021), 78–92 <<https://doi.org/10.52353/ama.v14i1.201>>.

³⁶ Elfriede Penz and Margaret K. Hogg, 'The Role of Mixed Emotions in Consumer Behaviour', 2009.

³⁷ Ni Nyoman Anggar Seni and Ni Made Dwi Ratnadi, 'Theory of Planned Behavior Untuk Memprediksi Niat Berinvestasi', *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, Vol.6 No.1 (2017).

³⁸ Febryana Ayuningsari, 'Niat Pengambilan Keputusan Pembiayaan Keuangan Islam Melalui Sikap, Norma Subyektif, Perilaku Kontrol Dan Aspek Religiusitas', 2021.

Methods

Quantitative analysis methods are employed in this investigation. Examining an issue that requires quantitative analysis is the initial step in conducting quantitative analysis.³⁹ Subsequently, translate the research findings into numerical form using ratio and Likert scales, each consisting of five points. Due to its ability to scrutinize data more profoundly than path analysis and multiple regression, the Structural Equation Model (SEM) is chosen as the data analysis method in this study. SEM is more frequently used as a data analysis approach compared to the other two methods. Partial Least Squares Structural Equation Modeling (PLS-SEM) is the chosen analytical method for this research due to its less complex assumptions and not imposing normal distribution assumptions on the data. Because it does not rely on assumptions in large quantities, the Partial Least Square (PLS) analysis approach proves to be effective.⁴⁰ The study population consists of farmers currently residing in Sragen Regency. Sample selection is performed using the non-probability sampling method, also known as a sampling method that does not provide equal opportunities and benefits to the population members selected as samples.⁴¹

The book "Statistika Terapan Untuk Bisnis Keuangan" notes that the method employed is purposive sampling, which can be understood as sample selection based on predefined criteria, preserving samples in a manner that does not offer equal chances of being chosen across the entire population.⁴² In this study, there are 141,841 farmers residing in Sragen Regency.⁴³ The substantial population size in this research allows the use of the Slovin formula to determine the required sample size accurately reflecting the study population. According to this formula, the determined sample size for this research is 100 respondents. Conversely, based on prior research, the researcher can obtain a sample size of 233 respondents. The examination of community attitudes toward the use of information technology and the Theory of Planned Behavior constitutes secondary data subject to this investigation. This secondary data is collected in the form of references from various literature studies, publications, and previous research.

Result and Discussion

Descriptive Analysis of Variables

Descriptive analysis of variables illustrates respondent characteristics, including gender, age, experience, and cultivated commodities, by examining frequencies and percentages, as shown in the

³⁹ Ivena Defira Selly Aryanti, Mutia Aressandy, and Fuad Hasyim, 'Pengaruh Adopsi Technology Acceptance Model Terhadap Layanan Virtual Buka Rekening BSI', *Journal of Economic and Business Review*, 2023.

⁴⁰ Imam Ghozali, *Partial Least Squares Konsep, Teknik, Dan Aplikasi Menggunakan Program SmartPLS 3.0. Edisi 2* (Semarang: Universitas Diponegoro, 2015).

⁴¹ Sugiyono, 'Statistik Untuk Penelitian', *Metode Penelitian Kuantitatif Kualitatif Dan R & D. Bandung: Alfabeta.*, 2014, 1–14.

⁴² Fuad Hasyim, *Statistika Terapan Untuk Bisnis Dan Keuangan*, 2021.

⁴³ <https://jatengprov.go.id/beritadaerah/dorong-produksi-hasil-pertanian-pemkab-sragen-salurkan-bantuan-39-alsintan/>

following table. Subsequently, the following table will elaborate on the distribution of respondent characteristics based on the presented statements.

Table 1
Respondent Characteristic

Respondent Profile	Description	Frequency	Percentage (%)
Gender	Male	205	87,98%
	Female	28	12,02%
Age	<30 Years Old	57	24,4%
	30-40 Years Old	93	40%
	>40 Years Old	83	35,6%
Experience	<5 Years Old	67	28,8%
	5-10 Years Old	90	38,6%
	>10 Years Old	76	32,6%
Cultivated Commodities	Rice	145	62,2%
	Food Crops	88	37,8
	Other Than Rice		

Source: Authors, 2023

The questionnaire was developed based on the findings of a conducted survey and distributed to 233 respondents, including both farmers participating in the research and those responding to the survey. According to the findings, there is a significant gender gap in terms of dominance, with 87.98% of cases being male. The majority of farmers aged 30 to 40 years constitute 40% of the total responses. This group is led by those with 5-10 years of experience, accounting for 38.6% of the overall total, and dominated by 145 farmers specializing in rice cultivation, making up 62.2% of the total.

Outer Model Evaluation

To assess the relationship between indicators and variables, validity and reliability tests are conducted using outer loading and outer weight as part of the outer model analysis. Cronbach's alpha, rho coefficient, and composite reliability are utilized to calculate the reliability values of variables.⁴⁴ Other factors such as convergent validity, construct reliability, discriminant validity, cross-loading, undimensional model, and average variance extracted (AVE) are considered in revealing the reliability values of a variable.⁴⁵

⁴⁴ Jorg Henseler, Geoffrey Hubona, and Pauline Ash Ray, 'Using PLS Path Modeling in New Technology Research: Updated Guidelines', *Industrial Management Dan Data System*, Vol.116 No (2016), 2–20 <<https://doi.org/https://doi.org/10.1108/IMDS-09-2015-0382>>.

⁴⁵ Duryadi, *Metode Penelitian Ilmiah: Metode Penelitian Empiris Model Path Analysis Dan Analisis SmartPLS*, Ed Oleh Joseph Teguh Santoso (Semarang: Yayasan Prima Agus Teknik, 2021).

Convergent Validity

The utilization of convergent validity aims at measuring and determining the validity of variable indicators. Convergent validity is inferred from the external loading values, evaluated by comparing the external loading values with the outer loading values, both of which should be between 0.5 and 0.7⁴⁶, thus deemed sufficient for convergent validity.⁴⁷

Table 2
Convergent Validity

Variable	Indicator	Outer Loading	AVE
Attitude	A1	0.811	0.818
	A2	0.989	
Subjective Norms	SN1	0.717	0.689
	SN2	0.889	
	SN3	0.872	
Behavioral Control	BC1	0.830	0.703
	BC2	0.847	
Intention	I1	0.860	0.635
	I2	0.932	
	I3	0.546	

Source: Authors, 2023

Since the overall AVE and outer loading values meet the validity threshold, with values exceeding 0.50-0.70, it can be concluded that all indicators are valid for use as measurement tools in the study.

Discriminant Validity

One method to evaluate discriminant validity is using the Heterotrait-Monotrait Ratio criteria. It has proven to be a superior criterion and is recommended by many experts. The Heterotrait-Monotrait Ratio value should be lower or below 0.85–0.90⁴⁸ for satisfactory discriminant validity.

⁴⁶ Ni Putu Jeanny Maharani and others, 'Analisis Perilaku Mahasiswa Dalam Melakukan Belanja Online Melalui Aplikasi Tiktok Menggunakan Theory of Planned Behavior', 2022.

⁴⁷ R. R. Marlina, 'Partial Least Square-Structural Equation Modeling Pada Hubungan Antara Tingkat Kepuasan Mahasiswa Dan Kualitas Google Classroom Berdasarkan Metode Webqual 4.0', *Journal Mat. Stat. Dan Komputasi*, Vol.16 No. (2019), 174.

⁴⁸ S.M Rasoolimanesh, 'Discriminant Validity Assessment in PLS-SEM: A Comprehensive Composite-Based Approach', *Data Analysis Perspectives Journal*, 3.2 (2022), 1–8.

Table 3
Heterotrait-Monotrait Ratio (HTMT)

	Behavioral Control	Intention	Subjective Norms	Attitude
Behavioral Control	0.982			
Intention	0.545	0.824		
Subjective Norms	0.339	0.710	0.910	
Attitude				

Source: Authors, 2023

From the HTMT results in Table 3, it indicates an issue with discriminant validity as per the criterion that HTMT values should be lower than 0.85 – 0.90. This suggests that the HTMT criterion detects collinearity problems among multicollinearity or latent variables that cannot be directly measured, thus requiring additional indicators for measurement.⁴⁹ The attitude and intention variables encounter issues, in other words, these variables contain stacked items from respondent perceptions.

Reliability

If parameter-based reliability testing has a Cronbach's Alpha value of at least 0.60 and a Composite Reliability value of at least 0.70, it is considered reliable. This testing is conducted to establish and demonstrate the precision and accuracy of the research instrument in assessing a variable construct.⁵⁰

Table 4
The Values of Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Behavioral Control	0.577	0.825
Intention	0.703	0.833
Subjective Norms	0.785	0.868
Attitude	0.835	0.899

Source: Authors, 2023

⁴⁹ M. R. Ab Hamid, W. Sami, and M. H. Mohamad Sidek, 'Discriminant Validity Assessment: Use of Fornell & Larcker Criterion versus HTMT Criterion', Vol.890 No (2017).

⁵⁰ Dwi Irawan and others, 'Persepsi Keamanan, Kepercayaan, Dan Akuntabilitas Perusahaan Terhadap Niat Berdonasi Melalui Fintech Crowdfunding', *ISOQUANT: Jurnal Ekonomi, Manajemen Dan Akuntansi*, 6.1 (2022), 73–89 <<https://doi.org/10.24269/iso.v6i1.1035>>.

In conducting reliability tests, if a parameter must have a Composite Reliability value higher than 0.70 for the test to be considered reliable, then all variables must meet this criterion. The application of composite reliability criteria can be accepted even if the Cronbach's Alpha value is lower than 0.70.⁵¹ In conclusion, all variables have met the required reliability.

Evaluation of the Inner Model

The criteria of R-Square value and significance (p-value) are used in conjunction with coefficient values to indicate the influence among latent variables in the inner model of structural studies. These include R-Square (R²), F-Square, and Variance Inflation Factor (VIF) values.⁵²

R Square

Table 5
R Square Value

Variable	R Square	R Square Adjusted
Intention	0.662	0.658

Source: Authors, 2023

As evident from the statistical findings presented above, the R-Square value is a crucial component to consider when investigating how attitude, subjective norms, and behavioral control influence the proportion of the total variance in variable Y explained by the intention variable. Currently, this proportion stands at 66.2%, while the independent variables outside the model contribute 33.8% of the variance. The Adjusted R-Square result of 0.658 indicates the possibility that the examined independent factors in this study influence the intention variable.

⁵¹ Erni Taruli Pebrina and others, 'Adopsi E-Commerce Oleh UMKM Di Banten: Analisis Pengaruh Theory Of Planned Behavior', *Jurnal Ilmu Pendidikan*, Vol.3 No.6 (2021), 4426–38 <<https://doi.org/https://doi.org/10.31004/edukatif.v3i6.1484>>.

⁵² Joseph F.Hair and others, *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook*, *Structural Equation Modeling: A Multidisciplinary Journal*, 2021, xxx <<https://doi.org/10.1080/10705511.2022.2108813>>.

F Square**Table 6**
F Square Value

	Behavioral Control	Intention	Subjective Norms	Attitude
Behavioral Control		1.029		
Intention				
Subjective Norms		0.003		
Attitude		0.169		

Source: Authors, 2023

The F-Square values indicate that the relationship between behavioral control and attitude is 1.029 and 0.169, both above the median value of 0.3, signifying a significant impact. On the other hand, the subjective norm variable with a value of 0.003 falls into the small impact category as the F-Square is less than 0.02.

Model Fit (Fit Summary)**Table 7**
Fit Summary Model

Variable	Saturated Model	Estimated Model
SRMR	0.222	0.222
d_ULS	2.710	2.710
d_G	0.899	0.899
Chi-Square	1022.837	1022.837
NFI	0.453	0.453
rms Theta		0.393

Source: Authors, 2023

Based on the evaluation criteria, if the RMS Theta value of 0.393 is greater than or equal to 0.102, and the NFI value of 0.453 is less than 0.9, the model does not meet the fit criteria. The SRMR value, explained as 0.222, indicates that it is higher than 0.10, leading to the conclusion that the model fit is not appropriate.

Variance Inflation Factor (VIF)**Table 8**
VIF Values

	Behavioral Control	Intention	Subjective Norms	Attitude
Behavioral Control		1.260		
Intention				
Subjective Norms		2.716		
Attitude		2.384		

Source: Authors, 2023

The presence of Multicollinearity in a research model is indicated by the Variance Inflation Factor (VIF). In this study, there is no issue of multicollinearity as there are no VIF values above or equal to 5.

Study Model SEM (Structural Equation Model)

P-values and t-statistics are utilized in hypothesis testing and the construction of Structural Equation Models (SEM) in research studies to determine the significance level of relationships between variables. The research theory employs two-tailed statistical values, significance testing with a confidence level of 5%, resulting in a precision level or margin of error (α) = 5% = 0.05, and the t-table value is 1.651. Therefore, hypothesis test findings are considered significant if t-statistics exceed the t-table value.

Table 9
Output Path Coefficient Dirrect Effect

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
Behavioral Control -> Intention	0.662	0.663	0.049	13.420	0.000
Subjective Norms -> Intention	0.051	0.047	0.069	0.741	0.459
Attitude -> Intention	0.369	0.372	0.070	5.273	0.000

Source: Authors, 2023

Discussion

The Influence of Attitude on the Intention of Farmers using Mudharabah Contract as a Shariah Banking Product

The results of statistical tests in the SEM (Structural Equation Model) study depict the influence of attitude on the intention of farmers using the Mudharabah contract as a Shariah banking product through TPB adoption. It reveals that attitude has a significantly positive impact on the farmers' intention. This is indicated by the t-statistics value (5.273) > t-table (1.651) and p-values (0.000) < (0.05), making the hypothesis of this research study acceptable. As seen in a previous study, the mindset of rice farmers in the Cimanggu District, Cilacap Regency, towards the implementation of the

agribusiness system is a contributing factor to increased rice yields in that area.⁵³ With only a portion of the testing completed, attitude has an influence on rice yields.

Therefore, it can be said that the intention of farmers to use Mudharabah contracts as Shariah banking products is influenced by the interaction between the attitude and intention variables. This theory is tested to determine how strong farmers' intentions are to use Mudharabah contracts as Shariah banking products once they have the intention to do so. Farmers are encouraged to utilize the contract services offered by Islamic banks when they have a strong desire to engage in Mudharabah contracts. In the current era, the demand for Shariah banking products through Mudharabah contracts allows farmers to be more facilitated in various aspects, especially in transactions through Mudharabah contracts.

The Influence of Subjective Norms on the Intention of Farmers to use Mudharabah Contracts as Shariah Banking Products

The results of statistical tests in the SEM (Structural Equation Model) study depict the influence of subjective norms on the intention of farmers to use Mudharabah contracts as Shariah banking products through TPB adoption. It shows that subjective norms do not have a significantly positive impact on the farmers' intention. This is indicated by the t-statistics value (0.741) > t-table (1.651) and p-values (0.459) < (0.05), making the hypothesis of this research study not acceptable. As seen in a previous study, individual standards are considered when making decisions about purchasing petrochemical fertilizers in Boyolali Regency.⁵⁴ Thus, subjective norms do not influence purchasing attitudes, meaning an improvement in farmers' views on others' opinions does not affect farmers' purchasing attitudes towards petrochemical-produced fertilizers.

Therefore, it can be said that the interaction between subjective norms and intention does not influence farmers' intention to use Mudharabah contracts as Shariah banking products. This is due to the lack of farmers' knowledge about Islamic banking and insufficient dissemination of understanding about Islamic banking to the community. This conclusion can be reached based on the fact that others' opinions have not been very effective in changing farmers' sentiments towards Mudharabah contracts, whether they like it or not. Farmers using Mudharabah contracts as a form of Islamic banking should consider their own desires and perspectives when developing subjective standards for this type of banking product. Based on the findings of this research, farmers' intention to utilize Mudharabah contracts as Shariah banking products does not affect their subjective standards regarding how much they like Mudharabah contracts.

⁵³ M. L. Fadhilah, B. T. Eddy, and S. Gayatri, 'Pengaruh Tingkat Pengetahuan, Sikap Dan Keterampilan Penerapan Sistem Agribisnis Terhadap Produksi Pada Petani Padi Di Kecamatan Cimanggu Kabupaten Cilacap', *Jurnal Sosial Ekonomi Pertanian*, Vol.2 No.1 (2018), 39–49.

⁵⁴ Putu Devi Sandra Dewi and I Wayan Santika, 'Pengaruh Technology Acceptance Model Terhadap Niat Beli Ulang Online Di Kota Denpasar', *E-Jurnal Manajemen Unud*, 7.8 (2018), 4124–52.

The Influence of Behavioral Control on the Intention of Farmers to use Mudharabah Contracts as Shariah Banking Products

The results of statistical tests in the SEM (Structural Equation Model) study illustrate the influence of behavioral control on the intention of farmers to use Mudharabah contracts as Shariah banking products through TPB adoption. It shows that behavioral control has a significantly positive impact on the farmers' intention. This is indicated by the t-statistics value (13.420) > t-table (1.651) and p-values (0.000) < (0.05), making the hypothesis of this research study acceptable. As seen in a previous study, highlighting the influence of behavioral control on the intention to adopt combined harvester technology among farmers.⁵⁵ Findings indicating behavioral control over farmers' intentions suggest that the hypothesis is accepted and has a significant positive impact on farmers' intentions to use Combine Harvester machines.

Based on the above, one conclusion that can be drawn is that there is an influence between behavioral control factors and the intention of farmers to utilize Mudharabah contracts as Shariah banking products, affecting their intentions. This idea is tested to determine how strong farmers' desire is to react to this situation and whether this reaction depends on individual capacity to control the circumstances shaping their behavior. Farmers' intentions to utilize Mudharabah contracts as Shariah banking products may be influenced by obstacles. These obstacles could include skills and resources. Farmers with extensive knowledge and access to resources are more confident that using Mudharabah contracts can facilitate them in covering costs.

Conclusion

The Theory of Planned Behavior serves as a measurement model to determine the behavioral intention of farmers to use Mudharabah contracts as Shariah banking products. Based on research findings conducted using SmartPLS, attitude, behavioral control, and intention significantly influence farmers' choices to use Mudharabah contracts as Shariah banking products or not. However, farmers using Mudharabah contracts as Shariah banking products are not significantly influenced by the subjective norm variable. Limitations of this study include resistance and a lack of intention in filling out questionnaires in the Sragen area due to insufficient scientific research and a lack of information about Shariah banking products in the community.

In this study, the researcher encountered difficulties with respondents who were not very accurate; not all respondents in this population were willing to participate in the research, especially elderly respondents, due to a lack of understanding related to the issue. These challenges are expected to be considerations for future research, and collaboration with relevant parties and institutions with access to these potential respondents is essential. Additionally, it is hoped that researchers can include other

⁵⁵ Aulya Roudlotul Jannah, Hery Toiba, and Novil Dedy Andriatmoko, 'Intention of Adoption Farmers in Using Technology Combine Harvester', *Jurnal Sosial Ekonomi*, Vol.30 No. (2019), 71–78.

variables that may influence farmers' intentions to use Mudharabah contracts as Shariah banking products. This would allow for better and more applicable results.

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