

## The effect of attitude, subjective norm and perceived behavioral control on students' intention to choose sharia economics study programs

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### ABSTRACT

This paper investigates the influence of the attitude, subjective norm, and perceived behavioral control on students' intention to choose sharia economics study program at IAIN Ponorogo. It took 108 students of the fifth semester of Sharia Economics Department at IAIN Ponorogo. The sample included 85 students that were calculated using Slovin formula and chosen randomly from the population. The study used a questionnaire and employed the 5 Likert scales. The study also employed Theory of Planned Behavior (TPB) to examine the role of belief, attractiveness, parental support, peers support, family culture, self-efficacy, and interest on intention. Path analysis was conducted using SmartPLS 2. The results show that students' choice in sharia economics study program was influenced by intrinsic factors, belief, self-efficacy, and interest. The extrinsic factors such as the attractiveness of study programs, parents, peers, and family culture did not influence the intention of students to choose sharia economics study program. The intention of IAIN students to choose to study in sharia economics study program was more determined by intrinsic factors, and not influenced by extrinsic factors. This is due to the strong influence of the religious factor of Islam which positions learning as part of worship and factors originating from students themselves. Further research at public universities needs to be done to find out other dominant variables. Based on the research findings, the Sharia Economics Study Program at Islamic Universities has a strong appeal for prospective Moslem students.

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## 1. Introduction

Nowadays, the sharia economy in Indonesia is experiencing very rapid development. In 2017, Islamic financial assets in Indonesia occupied the seventh largest position in the world (Otoritas Jasa Keuangan, 2017). The rapid development of the Islamic economy is automatically followed by the need of competent banking and other financial institutions workers. In fact, the result of the study of Huda et al. (2016) shows that 90% of the workforce of Islamic banks do not have a background in Islamic economic or banking. The demand for banking workforce has encouraged many state and private universities, both public and Islamic universities in East Java to respond by opening sharia economic studies program. The State Islamic Region Institute (IAIN) Ponorogo in East Java is one of the state and Islamic university that open sharia economics study program. The opening of the sharia economics study program aims to educate prospective banking professionals who specifically have the ability to run sharia economics appropriately. The provisions owned by graduates of the study program are expected to be very suitable to the needs of the sharia economics workforce. The opening of the sharia economics study program at IAIN Ponorogo was followed by an increase in the interest of Muslim students to study in the sharia economics field.

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According to Huda et al. (2016), sharia economics is currently becoming a new field of science that is starting to be interesting to students. Moreover, it is believed that sharia economics is not only economics, but also has advantages and attracts interest because it contains values (Racko et al., 2017). According to Ahmad (2011), sharia economics has a sharia goal namely *maqashid sharia*, which is to maintain religion, ancestry, soul, wealth, and intellectuals, with the ultimate goal of achieving world and hereafter happiness. This causes the sharia economics study program has a very strong appeal for students. The choice of students in sharia economics study programs could be influenced by several factors. Theory of Planned Behavior (TPB) states that the intention and act of choosing something are influenced by attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). In various studies about the choice of study programs, TPB is more widely used because this theory is better at predicting behavior than Theory of Reasoned Actions (TRA) (Chang et al., 2009), whereas TPB adds a perceived behavioral control variable in the form of ease or difficulty that can encourage or hinder a person's behavior. The use of TPB for selection of sharia economics study programs at IAIN Ponorogo students is very relevant, due to the fact that for people in small areas such as Ponorogo city, attitude, community social environmental conditions, and perceptions on something constitute a person including students in making decision to study in the sharia economics study program.

The attitude of students towards sharia economics study program is a belief in behavior that leads to an evaluation of something, which is sharia economics. Attitude contains factors of attractiveness and belief (religiosity). According to Porter and Woolley (2014), attitude reflects a person's judgment regarding whether something is pleasant or not. In general, the greater the level of one's pleasure in something being assessed, the stronger one's intention to take action. According to Ajzen (1991), a pleasant attitude towards a behavior will lead to the emergence of large consequences that are really desirable. In connection with that, of course, the intention of IAIN Ponorogo students to choose sharia economics study program must have taken into account the factors of pleasure and profit/loss, which strengthened their desire to determine the choice of place of study. Students must have evaluation whether sharia economics study program is attractive and pleasant. Furthermore, Lent (2005) states that basically a person's intention to engage in an activity is related to the purpose for which he is engaged or expected.

Subjective norm is social influence that can encourage or limit a person to take an action (Ajzen, 1991). In relation to the intention of IAIN Ponorogo students in choosing sharia economics study programs, it seems that the influence by subjective norm is quite dominant. This is because most students come from small town and rural communities who still have strong social ties and kinship. Field facts show that the intention in the selection of sharia economics study programs is very closely related to the social conditions of students. The role of subjective norms towards study program choice is important because it is related to students' future life goals. In fact, a strong purpose in life can defeat all things related to it. According to Leung (2008), someone who has set goals will consistently maintain the sustainability of his actions in the long run, even without the appreciation or encouragement of other parties. Perceived behavioral control is one's perception of the ease or difficulty in the ability to take an action, so that a person gains confidence in the intentions and actions that have been taken. Perceived behavioral control contains factors of family background, self-efficacy, and self-desire (interest) that affect the intention to take an action (Ajzen, 1991).

Research result of Yilmazi dan Gunduz (2018) concluded that career indecision had an important effect on career anxiety in terms of family effect and choice of profession. The relationship between perceived behavioral control with intention to choose sharia economics study program is actually related to students' family background, self-efficacy, and self-will in choosing to study in higher education. According to Lent (2005), a person's intention is closely related to the perception of the goal to obtain certain outcomes. Thus, the factor of self-efficacy and interest of students in achieving the results they aspire to, encourages students to determine the intention to choose to particular study program. The condition of controlling one's perception of behavior is always adjusted to the type and size of related actions (Ajzen, 1991). Theoretically there is a relationship between attitude, subjective norm, and perceived behavioral control with one's behavioral intention. These three factors seem to be the driving force for students in deciding to choose sharia economics study program at IAIN Ponorogo, whereas study program choice is certainly related to their future goals in life.

Besides, field facts show that students who choose sharia economics study program generally have religious social conditions, which in this case students have high adherence to the Islamic religion. A person's belief in the science and application of sharia economics which is different from conventional economics, reflects the existence of an element of religiosity or one's belief in the practical application of religion. The religiosity factor of a person will produce different responses to goals, motivations, and decisions will be taken (Zimbardo and Ruch, 1979), because religious belief is closely related to attitude and behavior (Foxall & Goldsmith, 1994). Therefore, this study aims to determine the effect of factors of attitude, subjective norm, and perceived behavioral control on students' intention to choose sharia economics study program at IAIN Ponorogo.

## 2. Method

### 2.1 Research Desain

The research was designed in the correlational model. The subjects of this study are sharia economics students at Institut Agama Islam Negeri (IAIN) Ponorogo as one of Islamic University in East Java, Indonesia. In this research we have analyzed the relationship between independent variables and dependent variable. The independent variables are attitude, subjective norm, and perceived behavioral control; and the dependent variable is student's intention to choose study programs. The

population of the research are 5<sup>th</sup> semester students totaling 108 people. The amount of research sample is calculated using Slovin Formula resulted in 85 students, which are chosen randomly from the population of students. The 5<sup>th</sup> semester students were considered appropriate for this study because they started to have life goals, so that their intention in sharia economics study program could explain the relationship between study program choice and their future goals. The research instruments in the form a questionnaire that measures research variables and indicators. Data collection is performed by distributing questionnaires. The dependent variable is students' intention to choose study programs, and the independent variables are attitude consisting of belief and attractiveness, subjective norm that are parental support and peers support, and perceived behavioral control divided into family culture, self-efficacy, and interest. Questionnaire statements were measured by 5 Likert scale, strongly disagree (1), disagree (2), less disagree (3), agree (4), and strongly agree (5). Variables and indicators are presented in Table 1 as follows.

**Table 1**  
Variables and Indicators

No.	Variables	Indicators	Indicators Code	Sources
1	Belief	Useful	X1_1	(Ajzen, 1991; Duffy and Blustein, 2005)
		Good	X1_2	
		Valuable	X1_3	
2	Attractiveness	Comfortable	X2_1	(Ajzen, 1991; Mochi, 2017)
		Pleasant	X2_2	
3	Parental Support	Parents' thought	X3_1	(Ajzen, 1991; Farrukh, 2017)
		Parents' expectation	X3_2	
		Parents' opinion	X3_3	
4	Peers Support	Peers' thought	X4_1	(Ajzen, 1991; Auyeung and Sands, 1997)
		Peers' opinion	X4_2	
5	Family Culture	Might be applicable	X5_1	(Ajzen, 1991; Wong and Liu, 2010)
		Right	X5_2	
6	Self-Efficacy	Self-confidence	X6_1	(Ajzen, 1991; Ahmad et al., 2015)
		Ease	X6_2	
7	Interest	Self-desire	X7_1	(Ajzen, 1991; Ahmad et al., 2015)
		Interested	X7_2	
8	Intention	Intent	Y_1	(Ajzen, 1991)
		Attempt	Y_2	
		Plan	Y_3	

To examine the role of exogenous variables which are belief, attractiveness, parental support, peers support, family culture, self-efficacy, and interest on endogenous variable, intention, path analysis is used since this study uses one-tailed, exogenous can be avowed to have impact on endogenous variable if t-values is more than 1.64. Data were analyzed using SmartPLS 2.

### 3. Results

#### 3.1 Validity and Reliability

Validity test consisting of 1) convergent validity, namely factor loading, AVE, communality; and 2) discriminant validity, namely square-root of AVE and cross loading; and reliability test consisting of Cronbach's alpha and composite reliability were conducted. Factor loading of each indicator and other validity and reliability criteria are shown in Table 2 and Table 3, respectively. Based on Table 2 and 3, the data meet all the validity and reliability criteria. Therefore, the data are continued to be tested.

**Table 2**  
Factor Loading of Indicators

Variables	Indicators	Factor Loading	Variable	Indicators	Factor Loading
Belief	X1_1	0.914	Family Culture	X5_1	0.914
	X1_2	0.933		X5_2	0.919
	X1_3	0.928	Self-Efficacy	X6_1	0.918
Attractiveness	X2_1	0.95		X6_2	0.915
	X2_2	0.948	Interest	X7_1	0.915
Parental Support	X3_1	0.892		X7_2	0.899
	X3_2	0.918	Intention	Y_1	0.908
	X3_3	0.908		Y_2	0.935
Peers Support	X4_1	0.92	Y_3	Y_3	0.919
	X4_2	0.914			

**Table 3**

Validity and Reliability Test

Variables	AVE	Communality	Cronbach's Alpha	Composite Reliability
Belief	0.856	0.856	0.916	0.947
Attractiveness	0.900	0.900	0.889	0.947
Parental Support	0.822	0.822	0.892	0.932
Peers Support	0.841	0.841	0.811	0.913
Family Culture	0.840	0.840	0.810	0.913
Self-Efficacy	0.840	0.840	0.809	0.913
Interest	0.823	0.823	0.785	0.903
Intention	0.848	0.848	0.910	0.944

### 3.2 Descriptive Data

**Table 4**

Mean Values of Variables

Variables	Mean Values	Variables	Mean Values
Belief	3.700	Family Culture	3.204
Attractiveness	3.407	Self-Efficacy	3.321
Parental Support	3.395	Interest	3.352
Peers Support	3.506	Intention	3.387

Based on Table 4, the values of all the variables above 3, so it can be said that all students have a positive perception on all variables. In average, mean of 3.700 shows that students have high belief or religiosity. They view sharia economics as an attractive study program. Peers seem to have more role than parents which is indicated by mean of 3.506. They also have enough self-efficacy and interest in sharia economics. Among all variables, the highest score is belief which means students have high religiosity about the practice of sharia economics.

### 3.3 Path Analysis Results

**Table 5**

Path Analysis Results

Variables	t-stat
Belief → Intention	<b>2.191954</b>
Attractiveness → Intention	1.167105
Parental Support → Intention	1.366268
Peers Support → Intention	0.408807
Family Culture → Intention	1.268525
Self-Efficacy → Intention	<b>1.820256</b>
Interest → Intention	<b>2.244011</b>

R-square is amounted to 0.670998 which means 67.10% variation of intention is explained by exogenous variables. Based on Table 5, three variables affect intention positively, which are belief, self-efficacy, and interest. Belief in sharia economics, self-confidence to have ability in sharia economics, and high tendency will affect intention to choose sharia economics study program.

## 4. Discussion

The research results show that students of sharia economics study program at IAIN Ponogoro have high intentions to study on sharia economics study program. This finding indicates a positive perception of students towards the study program they are studying now. In this case, students have assessed the potential that can be achieved by choosing sharia economics study program, such as career opportunities (Porter & Woolley, 2014) or the positive impression of a profession (Djatej et al., 2015) in the sharia economics field. Attitudes or assessments of things are intrinsic factors influencing students in career selection (El-Mousawi & Charbaji, 2016). They will decide to continue their studies to the next level of study (Haus et al., 2015) and make choices in certain study programs (Porter & Woolley, 2014) that support their career plan. The high intention of students to choose Islamic economics study programs is influenced by intrinsic factors of student self. As stated by Foxall and Goldsmith (1994), religiosity can influence the choice of decisions taken and religious beliefs are proven to be related to this attitude. The students' intention to choose sharia economics study program is influenced by many factors.

According to Ajzen (1991) there are 3 factors that influence one's intentions, namely attitudes, subjective norms, and self-perception control. The results of this study indicate that not all of the Ajzen variables have significant effects on intention, but only some of them, namely students' belief, self-efficacy, and interest. Thus, in the attitude variable, only belief influences the intention, while the attractiveness of study program does not show any influence. In the subjective norm variable, parents and peers support show no influence on intention. In the perceived control behavior variable, self-efficacy and interest show influence, while family background does not affect intention. Influence of belief on the intention to choose sharia economics study program shows that students in choosing a place of learning depend on their belief in religion. Intention in sharia economics study program is more influenced by inter-personal religiosity factors (Mukhtar & Butt, 2012). A similar opinion was expressed by Ahmad (2011) who stated that the strength of sharia economics study program lies in the religious aspect.

According to Zimbardo and Ruch (1979), a person's belief in sharia economics reflects the existence of an element of religiosity or one's belief in the practical application of religion. Studying sharia economics has a much longer goal than just gaining knowledge and jobs that can guarantee life security and worldly welfare. It supports idea that education in Islam carries the philosophy of monotheism, where education is not just worldly activities, but is integrated with religious beliefs (Yasin, Firdaus, & Jani, 2013). In studying sharia economics, besides studying economics, students have also sharia objectives, namely maintaining religion, ancestry, life, wealth, and intellectuals which all lead to the ultimate goal of sharia economics which is achieving success in life in the world and the hereafter (Ahmad, 2011). According to Ajzen, (1991; Wood and Bandura, 1997) student self efficacy can foster a person's attitude of pleasure and intention to take the desired action, including in choosing sharia economics study program. Self-efficacy will also determine the strength of intentions and real actions to be taken by someone (Farrukh et al., 2017), even self-confidence can foster attitudes and behaviors to be ready to face all obstacles (Lent, 2005).

The strength of the attractiveness like potential and positive impression of the study program is a factor that can attract students' intention to choose a particular study program (Mochi et al., 2017; Porter & Woolley, 2014; Djatej et al., 2015). The results of the hypothesis testing of this study indicate that the attractiveness factor of Islamic economics study program has no significant effect on intention. This indicates that the external factors of the study program, such as the strength of the promotion, the popularity of the study program, and the prospect of being materially material, are not the main reasons for students to choose the Islamic economics study program. In fact, studying Islamic economics can calm the heart, guarantee an exciting career potential, and be perceived as an attractive profession; should be able to attract students' intentions to choose Islamic economics study programs (Mochi et al., 2017). This finding is not in accordance with the result of Polat, Guncavdi, and Arslan (2018) which concluded that there were positive relationships between perceptions of international students towards the organizational reputation of the university, thus affecting the intention to pursue university and organizational attraction; and the result of Coldwell and Callaghan (2013) which concluded that in general students in choosing study program and their relationship with future career prospects, the influence of external factors is stronger than internal factors such as interest.

This fact shows that extrinsic factors such as career opportunities and rewards (Porter & Woolley, 2014) do not influence the intention to choose sharia economics study program. Therefore, the influence of group perception factors on women's career success (Doubell and Sturwig, 2014), does not affect students' intention to choose Islamic economics study programs. On the other hand, internal factors such as self-confidence actually influence study program choices. This is due to the choice intention of students in Islamic economics study programs is more influenced by inter-personal religiosity factors (Mukhtar & Butt, 2012). A similar opinion was expressed by Ahmad (2011) which states that the strength of the attractiveness of Islamic economics study program lies in the religious aspect. This is because students in studying Islamic economics have a much longer goal than just gaining knowledge and jobs that can guarantee life security and worldly welfare.

The hypothesis test results also indicate that subjective norms do not affect student intentions in choosing Islamic economics study programs. This means that the support factors of parents, social environment, and family do not affect the intention of choice of Islamic economics study programs. Yet according to Kalitanyi and Bbenkele (2017) socioeconomic factors influence students' intention to act. This finding is not in accordance with the results of El-Mousawi and Charbaji's research (2016) which states that subjective norms such as parental support have a significant effect on the choice intention of study programs. In fact, according to Hauss et al. (2015) parents can provide support and expectations regarding a profession or study program to their children. According to Lent et al. (1994) parents can give an overview of career opportunities in a field to provide benefits for students; and encourage their children to choose study programs according to their thoughts, expectations and opinions (Wong & Liu, 2010). According to Porter and Woolley (2014) and Djatej et al. (2015) if parents and peers provide support, students tend to choose the study program; Moreover, Indonesian students are attached to a collectivist culture in which parents play an important role (Wong & Liu, 2010).

The opinion of Racko et al. (2017) about the influence of social factors on the intention to choose a study program is also not in accordance with the findings of this study. This finding is not in accordance with Ajzen's (1991) theory which states that the greater the social support for a behavior, the stronger one's intention to take action; since approval from the social environment is important to determine whether someone behaves or not. This study also found a significant influence of behavioral perception control variables on students' intention to choose Islamic economics study programs. The finding is consistent with

the opinion of Hauss et al. (2015) which states that one's decision to continue the study is influenced by behavioral perceptual control factors. According to Ajzen (1991) control of one's self-perception includes factors of self-confidence and self-desire. Hypothesis test results of this study indicate that the factors of self-confidence and self-desire affect the intention of these students; that is, the higher self-confidence and self-desire, the higher the intention of students to study in Islamic economics courses. The role of the confidence factor in building student intentions was stated by Porter and Woolley (2014) that students who have high self-confidence will be more confident of their abilities, and are confident that they have the resources and ability to achieve success in life by choosing study programs. However, students' perceptions about the ease of achieving the target also determine students' intentions in choosing study programs (Wajtrakul, 2014). This ease is related to self-confidence that a field that is not difficult to pursue.

The influence of self-will on students' intentions to choose Islamic economics study programs due to their self-desire can foster motivation. According to Costley and Lange (2017) self-interest or desire correlates with future behavioral intentions. Someone who has no interest and loses motivation will not have any intention in himself. Though self-desire is very important for everyone, because an interest in something will have an impact on the desire to pursue something further Huang (2003). A strong self-desire can encourage someone to act, and according to Ajzen (1991) the amount of self-will will give a strong impetus to one's intentions. Strong desire to achieve goals becomes the dominant factor in choosing study programs (Saiti et al., 2017). The influence of self-will on the intention to choose Islamic economics study programs, can occur because students already have strong confidence and confidence.

The results of the hypothesis test and the discussion above further strengthen the evidence that external factors really do not play any role in determining the decision of students to choose Islamic economics courses. Factors of parents' encouragement, the influence of social environment, and culture in the family, as well as the attractiveness of study programs do not have a strong role in the choice of student decisions on Islamic economics courses. This happens because of the strong religious motivation that builds confidence, which is motivated by the students' faith. According to Mukhtar and Butt (2012) intention is not only influenced by attitudes and subjective norms, but also intra-personal religiosity. This is very reasonable, because IAIN is an Islamic religious education institution, so that the entire academic community in acting and acting focuses on the moral aspects of religion. Similarly, students who will enter the campus also already have a strong provision and intention to study Islamic economics while worshipping. Learning is intended for worship, so that the belief factor is very dominant over the intention of choice in Islamic economics study programs. This is because the Islamic economic system implemented is believed to be able to create a balance between individual interests and the interests of society, a balanced and lasting good, and goodness in harmony with the Islamic religion (Syamsuri, 2016).

Associated with a choice related to religion, the intention and behavior of choosing an Islamic economic study program is based on higher religiosity. This more confidence in religion is in the form of the belief that religion is not only limited to the obligation of worship, but also includes aspects of trades which are included in the economy. The higher the belief or religiosity that the Islamic economy benefits the community and has goodness and added value; the stronger the intention and behavior of students to choose Islamic economics study programs.

## 5. Conclusion

This study concludes as follows: (1) The choice of students' intentions in the Islamic economics study program is influenced by self-confidence factors, not by the attractiveness of the study program; This is due to the strong influence of religious factors that position learning is part of worship, (2) the subjective norm factor does not affect students' intentions to choose Islamic economic study programs, since the influence of students' intrinsic factors is stronger than extrinsic such as family encouragement, family culture, and the environment, and (3) The choice of Islamic economics study program is influenced by perception control factors in the form of self-confidence and self-will. This shows that the choice of Islamic economics study program is highly determined by intrinsic factors in students such as self-confidence and self-desire, which is reinforced by the above self-confidence.

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