

# Factors affecting Chinese ethnic interest in using Islamic banking products

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DOI: <https://doi.org/10.65881/integration.v1i1.9>

## ARTICLE INFO

### History:

Submit: 12-01-2025  
Revision: 12-12-2025  
Accepted: 12-15-2025  
Published: 12-17-2025

### Keywords:

understanding;  
environment;  
service;  
performance;  
interest.

## ABSTRACT

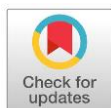
**Purpose:** This study aims to analyze the influence of understanding, environment, service, and performance on the interest of ethnic Chinese individuals in using Islamic banking products.

**Method:** The study employs a descriptive quantitative approach. The data consist of primary data obtained through questionnaires and secondary data gathered from literature studies. The population of this study comprises customers of Bank Syariah Indonesia's Selatpanjang Branch Office in Meranti Regency, Riau. The sampling technique applied was purposive sampling, with the criterion being active customers of Chinese ethnicity. The data were analyzed using multiple linear regressions, along with validity, reliability, classical assumption, and hypothesis testing.

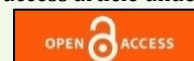
**Findings:** The results indicate that understanding, service, and performance have a positive effect on the interest of ethnic Chinese individuals in using Islamic banking products, whereas the environment has a negative effect.

**Implications:** Theoretically, the findings of this study complement existing theories and support the Theory of Planned Behavior, Cognitive Theory, and Social Influence Theory. Practically, the results serve as a reference for Islamic banking institutions to improve service quality, performance, and public understanding.

**Originality:** The originality of this research lies in its focus on ethnic Chinese individuals as a non-Muslim group in the context of Islamic banking, the discovery of negative environmental effects, and the development of an integrative model that combines the variables of understanding, environment, service, and performance in relation to interest in using Islamic banking products.



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## Introduction

Indonesia, as the country with the largest Muslim population in the world, has become a potential market for the development of the Islamic banking industry (Utomo et al., 2021). As public awareness of the importance of Islamic economic principles

increases, various Islamic banking products and services continue to be developed to reach a broader range of customers from diverse backgrounds (Faizi, 2024). However, interest in Islamic banking is not limited to Muslims but is also growing among non-Muslims, including ethnic Chinese (Harmen et al., 2022). Ethnic Chinese are known to play a significant role in the Indonesian economy, including in the use of financial services. However, the limited research on the extent of their interest in Islamic banking products raises an important question: what factors influence their interest in choosing Islamic-based banking services? Interest in Islamic banking products among ethnic Chinese can be influenced by various factors, both internal and external, such as understanding of Islamic concepts, the environment, services, and performance of Islamic banking (Al-Malkawi et al., 2025; Ghamry & Shamma, 2022; Hadi & Muwazir, 2021; Suandi et al., 2023). Understanding these factors is crucial not only for developing Islamic banking marketing strategies but also for expanding financial inclusion across segments of society.

Understanding sharia concepts is a crucial factor influencing public interest, including among ethnic Chinese, in using Islamic banking products (Hadi & Muwazir, 2021). This lack of understanding can create the perception that Islamic banking is only for Muslims, or that its products are limited and uncompetitive compared to conventional banks (Hosen et al., 2021). If ethnic Chinese understand that the Islamic banking system also offers sound, fair, transparent economic principles, and is free from speculation and exploitative practices, their potential interest in sharia products will increase. Furthermore, increased understanding can also erode stereotypes or misunderstandings regarding the exclusivity of Islamic banking (ElMassah & Abou-El-Sood, 2022). Research on the influence of understanding and knowledge on customer interest in using Islamic banking products has been conducted by Cahyono, Widyanto, and Anjani (2023); Kurniati (2023); Maharani and Mulia (2023); Hasibuan and Hardana (2024), but this study did not examine the interests of ethnic Chinese.

The environment encompasses social, cultural, economic, and institutional factors surrounding an individual or community (Hariram et al., 2023). Ethnic Chinese communities typically have strong social ties and influence each other in financial decisions (Jiang et al., 2022). If community leaders, entrepreneurs, or family members begin using Islamic banking products, this can spark broader interest. Furthermore, ethnic Chinese tend to be rational in their choice of financial products. If Islamic banks offer competitive products in terms of margins and investment returns, economic factors can be a key driver of their success. Previous research on the influence of the environment on customer interest in using Islamic banking products has been conducted by Faridah, Hakim, and Sudarwanto (2021); Iryani and Kristanto (2022); Prastiwi and Zuhdi (2022). However, these studies did not examine the interests of ethnic Chinese.

Service is a crucial factor in increasing customer interest in Islamic banking (Ahmed et al., 2022). Service can also reduce the perceived barrier that Islamic products are exclusive to Muslims (Johan et al., 2020). Furthermore, service can encourage customers to try and be loyal to Islamic banking products if they experience direct benefits and excellent service (Ahmed et al., 2022). Islamic banks must provide clear and neutral explanations regarding profit-sharing mechanisms, contracts, and advantages over conventional banks (Abasimel, 2023), as ethnic Chinese tend to value legal certainty and rational calculations. Services such as mobile banking, ease of transactions, and system security are key considerations for Islamic banks (Sofyani & Darma, 2024), as ethnic Chinese are known to be adaptable to technology. Previous research on the

influence of service on customer interest in using Islamic banking products has been conducted by Tukma et al. (2021); Haryanto and Wulandari (2022); Febrian and Budiarto (2023). However, this study did not examine the interests of ethnic Chinese.

Performance refers to the ability of Islamic banks to conduct operational activities, provide services, and offer competitive products in accordance with sharia principles (Abueid, 2022). The performance of Islamic banks plays a significant role in shaping the perceptions and beliefs of potential customers (Hosen et al., 2021). If a bank's performance is deemed good, professional, and innovative, public interest in using sharia products tends to increase, even among ethnic Chinese. The Chinese are generally more rational and pragmatic in their choice of financial services (Zhou et al., 2022). The Chinese have a high level of financial literacy and prefer products that are efficient, safe, and economically profitable (Cho, 2024). Furthermore, they are less attached to the religious aspects of financial products, as long as the value and performance are reasonable. Research on the influence of Islamic bank performance on customer interest in using Islamic banking products in general is still rare, let alone specifically for ethnic Chinese, making this study novel.

This study aims to analyze the influence of understanding, environment, service, and performance on the interest of ethnic Chinese in using Islamic banking products. This research is significant because it can provide a deeper understanding of the factors that influence the interest of ethnic Chinese in Islamic banking products. This is crucial for efforts to expand the target market of Islamic banks, develop more inclusive marketing strategies, and enhance the position of Islamic banks within the national banking system by increasing participation across diverse ethnicities and religions. The originality of this study lies in its focus on the Chinese ethnic group as a non-Muslim population in examining interest in Islamic banking products, which studies on Muslims have previously dominated. Furthermore, this study integrates the variables of understanding, environment, service, and performance into a single analytical framework, providing a new perspective on a multidimensional approach to consumer behavior towards Islamic banking. This research is expected to enrich the scientific literature on the study of consumer behavior towards Islamic financial services, particularly from the perspective of non-Muslim groups such as ethnic Chinese. Practically, this research is expected to serve as a reference for Islamic banks in developing more inclusive marketing strategies and service improvements. Furthermore, from a policy perspective, this research supports the national financial inclusion agenda by demonstrating that Islamic financial products are universally accepted and accessible to all levels of society, regardless of their religious or ethnic background.

The theory of planned behavior (TPB) is a social psychology theory developed by Ajzen (1991). TPB explains that a person's behavior is strongly influenced by the intention or interest to perform that behavior. The main components of TPB are attitudes toward the behavior, subjective norms, and perceived behavioral control. This theory is an extension of the previous theory, the theory of reasoned action (TRA), by adding a third variable, perceived behavioral control, to explain behavior that is not entirely under the individual's control (Sapry & Ahmad, 2024). This theory is relevant for studying consumer behavior in various contexts, including Islamic banking services, because it encompasses cognitive, social, and individual control elements (Fauzan et al., 2022).

Cognitive theory is a psychological theory that explains that human behavior is greatly influenced by thought processes, perception, understanding, and knowledge

(Bandura, 1986; Piaget, 1947). This theory focuses on how individuals mentally process information to form attitudes, beliefs, and ultimately behavior. This theory explains that consumers do not only buy based on emotions or promotions, but also because they understand the benefits, recognize the value, and make logical judgments about a product. Knowledge and understanding (cognitive awareness) play a crucial role in shaping consumer attitudes, intentions, and interests (Engel et al., 1993).

Social influence theory posits that individual behavior is significantly influenced by the presence of others, whether through compliance, identification, or internalization (Kelman, 1958). Individuals follow social desires or norms even if they do not fully agree with them personally. On the other hand, individuals adopt behaviors or attitudes because they aspire to emulate certain people or groups they admire. In addition, individuals accept values or behaviors as part of their own beliefs after understanding and believing them. Within the framework of the theory of planned behavior (Ajzen, 1991), social influence is translated as subjective norms, namely the individual's perception of the social pressure they perceive, as well as the individual's perception of the social pressure to perform or not perform an action.

Interest is a conceptual framework that explains how and why someone is attracted to a particular activity, field, or object (Berlyne, 1949). Interest is a psychological aspect of a person's attention, liking, and involvement in a particular activity, object, or field that is voluntarily and repeatedly engaged in (Berlyne, 1949; Fauzan et al., 2022). Interest is not innate but rather the result of experience, environmental exposure, and social support. Interest is linked to ability and self-confidence, thus encouraging decision-making and choices (Nurazila et al., 2023). Interest develops through interactions between the individual and the environment. Positive experiences, social support, and feelings of competence play a significant role in fostering interest (Fauzan et al., 2022).

Understanding is a cognitive process that involves receiving information, interpreting its meaning, and integrating it into existing knowledge or experience (Qiu et al., 2008). Understanding is not simply the process of receiving information, but involves interpreting, contextualizing, and integrating new information with existing knowledge. Understanding a product is the result of the interaction between user knowledge, experience, and the way the product is communicated and designed (Chamorro-Koc et al., 2009). Products that are easy to understand have a greater chance of success in the market because users quickly feel comfortable and trust them.

The environment consists of various elements, ranging from the physical environment to the social, cultural, and economic environments, which indirectly or directly influence a person's interest in using a particular product (Fransson & Gärling, 1999). Social environments, such as family, friends, and communities, play a significant role in shaping interests and decisions to use a product. Cultural values, traditions, and habits influence product preferences and interests. The economic conditions of the environment determine the ability and interest in a product (Ghazali et al., 2023).

A service is a process or activity offered by one party to another, which is essentially intangible, does not result in direct ownership, and usually involves interaction between the service provider and the service recipient (Johns, 1999). Services differ from physical products because they have unique characteristics that influence how they are delivered and received. Services cannot be seen, touched, or stored before purchase. Services are usually produced and consumed simultaneously. The quality of service can vary depending on who provides it, when it is delivered, and

where it is provided (Fauzan et al., 2022). Services cannot be stored or prepared in advance.

Performance refers to the results produced by an individual, group, or organization in their work. Performance refers to the work results or achievements of an individual or system in carrying out their duties and responsibilities according to established standards (Tannenbaum, 1962). Furthermore, performance is how well or poorly an individual carries out the tasks for which they are responsible. Performance can help organizations measure and improve work results. Organizational performance serves as the basis for employee evaluation, career development, and reward provision, and it also encourages increased productivity and work quality (Jacobs & Washington, 2003).

Understanding is a part of the cognitive process, which involves individuals processing, organizing, and integrating information into their existing knowledge (Qiu et al., 2008). Understanding shapes attitudes toward something. If someone understands something, they usually have a more positive attitude because they feel they understand and are confident. Understanding also influences perceived behavioral control, because when someone understands, they feel more capable of doing something (Xiong et al., 2021). Attitudes and perceived behavioral control will influence interest in taking action. Interest or intrinsic motivation often arises when someone understands something and feels capable (Fishbach & Woolley, 2022). The greater a person's understandings of a topic, the more likely they are to feel interested, because they feel capable and confident. This creates intrinsic motivation and deeper interest. Previous research conducted by Parastika et al. (2021); Aswad & Patimbangi (2022); Sodik et al. (2022) has shown that understanding has a positive effect on interest; thus, the hypothesis H<sub>1</sub> can be formulated: understanding has a positive effect on interest.

The environment can influence subjective norms, which are individual perceptions of whether their environment supports or disapproves of specific behaviors (Xu et al., 2022). The environment also influences behavioral control; when the environment provides access, facilities, or social support, individuals feel more capable of performing a behavior (Yasir et al., 2023). Therefore, the environment can contribute to a person's interest in acting. An environment that supports or promotes a behavior can shape an individual's interest through social pressure and role models. When a person sees that their social group values a behavior, they tend to develop similar interests, especially if it brings social acceptance. Previous research conducted by Raihana & Aulia (2020); Meifa & Sanjaya (2022); Halim et al. (2023) stated that the environment has a positive effect on interest; thus, the hypothesis H<sub>2</sub> can be formulated: the environment has a positive effect on interest.

Good service can create a positive attitude toward a service, product, or institution (Özkan et al., 2019). If someone feels satisfied and happy with the service provided, their attitude toward using that service becomes positive. Positive service can also create a good reputation, which encourages people around them to recommend or support that behavior. Good service also usually simplifies the process for customers, making people feel more capable and comfortable performing the action (Sugiarto & Octaviana, 2021). As the quality of service improves, its impact on an individual's interest to engage in a behavior becomes stronger. Previous research conducted by Fetra et al. (2023); Hendarti et al. (2023); Indaryani & Wulandari (2023) stated that service has a positive effect on interest, thus formulating hypothesis H<sub>3</sub>: service has a positive effect on interest.

Good organizational performance will shape an individual's positive attitude toward an action related to that organization (Widiyanto et al., 2021). Suppose society or reference groups also perceive the organization as performing well. In that case, positive social pressure will be created to follow certain behaviors, such as choosing services or products from that organization. Good organizational performance can increase an individual's perception of ease or ability to perform a behavior. Thus, this can increase a person's interest in performing an action involving that organization. Research conducted by Dedisaputra (2023) states that performance has a positive effect on interest, thus formulating hypothesis H<sub>4</sub>: performance has a positive effect on interest.

## Method

This study uses a descriptive quantitative approach. The data used are both primary and secondary, comprising questionnaires and literature studies. The population of this study consists of the customers of the Bank Syariah Indonesia Selatpanjang branch office in Meranti district, Riau, totaling 1,747 individuals. The sampling technique used is purposive sampling, with the criteria being active customers of Chinese ethnicity, resulting in a sample of 40 people. The research questionnaire employs a Likert scale with the following categories: strongly agree (4), agree (3), disagree (2), and strongly disagree (1). The research variables consist of understanding (7 statement items), environment (2 statement items), service (5 statement items), performance (5 statement items), and interest (4 statement items) as independent variables, and understanding (7 statement items) as dependent variables. The data analysis technique employs multiple linear regression, incorporating validity, reliability, classical assumptions, and hypothesis testing using SPSS software.

## Results and discussion

### Respondent demographics

Respondent demographics describe who participated in the research, allowing the results to be understood within the context of a specific group. In this study, respondent demographics are analyzed based on several characteristics, including gender, age, and education level, as shown in Table 1.

**Table 1 respondent demographics**

Characteristics	Description	Amount	Percentage (%)
Gender	Male	28	70
	Female	12	30
Age	< 20 Years	3	7.5
	21 – 30 Years	11	27.5
	31 – 40 Years	21	52.5
	41 – 50 Years	5	12.5
Education Level	Junior high school	2	5
	High school	8	20
	Bachelor's degree	27	67.5
	Master's degree	3	7.5

Source: primary data, processed

Table 1 shows that the data consists of 40 respondents, the majority of whom are male (28 people or 70%), while 12 are female (30%). This indicates that the respondents are predominantly male. The age group of respondents is mainly in the 31-40 years age range, namely 21 people or 52.5% of the total respondents. Next, the age

group of 21-30 years comprises 11 people (27.5%), the age group of 41-50 years comprises 5 people (12.5%), and the age group under 20 years comprises 3 people (7.5%). From this data, it can be inferred that the majority of respondents are in the productive age group. Most respondents hold a Bachelor's degree, specifically 27 people, or 67.5%. Meanwhile, 8 people (20%) hold a High School degree, 3 people (7.5%) hold a Master's degree, and 2 people (5%) hold a Junior High School degree. This indicates that respondents are generally adults with higher education, which can reflect a good level of knowledge or understanding of the topic being researched, and has the potential to lead to more rationally based perceptions, informed by their experiences.

*Descriptive statistics*

Descriptive statistics present a summary of data from five variables measured on 40 respondents: understanding, environment, service, performance, and interest. Each variable has range of values, mean, and standard deviation that illustrate the distribution of the data, as presented in Table 2.

**Table 2 descriptive statistics**

<b>Variables</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. deviation</b>
Understanding	40	21	25	21.78	0.947
Environment	40	5	8	6.40	0.672
Service	40	15	18	15.60	0.841
Performance	40	15	19	15.85	1.167
Interest	40	11	14	12.25	0.630

Source: primary data, processed

Table 2 shows that the understanding variable has a minimum value of 21 and a maximum of 25, with a mean of 21.78 and a standard deviation of 0.947, indicating that respondents' understanding levels tend to be uniform and in the high range. The environment variable has a lower value, ranging from 5 to 8, with a mean of 6.40 and a standard deviation of 0.672, indicating that perceptions of the environment are relatively homogeneous among respondents. For service, values range from 15 to 18 with a mean of 15.60 and a standard deviation of 0.841, indicating slight variation but still within reasonable limits. The performance variable has a range of values from 15 to 19, with a mean of 15.85 and the highest standard deviation among the other variables, namely 1.167, indicating greater variation in respondents' perceptions of performance. Finally, the variable of interest showed scores between 11 and 14, with a mean of 12.25 and a standard deviation of 0.630, making it the variable with the smallest and most consistent value distribution. Overall, all variables showed a relatively low data distribution, indicating that respondents' perceptions of the five variables tended to be uniform or consistent.

*Validity and reliability*

Based on the results of the validity and reliability tests in Table 3, all items in the research instrument were declared valid and reliable. The validity test showed that the lowest R-Stat value of each variable was greater than the R-Table value of 0.257. The understanding variable had the lowest R-Stat value of 0.338 and the highest value of 0.576, while environment ranged from 0.615 to 0.820, service from 0.366 to 0.764, performance from 0.480 to 0.723, and interest from 0.405 to 0.703. Thus, all statement items in each variable met the validity criteria because the item-total correlation value was greater than the specified minimum limit.

Meanwhile, the reliability test results showed that all variables had Cronbach's Alpha values above 0.600, which is the minimum reliability limit. The understanding variable had an Alpha value of 0.794, the environment variable 0.970, the service variable 0.711, the performance variable 0.929, and the interest variable 0.720. This indicates that all variables have a good to very high level of internal consistency. Therefore, it can be concluded that all research instruments are valid and reliable, making them suitable for use in data collection in the following research stage.

**Table 3 validity and reliability results**

Variables	Items	Lowest R-Stat	Highest R-Stat	Cronbach's Alpha
Understanding	7	0.338	0.576	0.794
Environment	2	0.615	0.820	0.970
Service	5	0.366	0.764	0.711
Performance	5	0.480	0.723	0.929
Interest	4	0.405	0.703	0.720
<b>R-Table Reliability</b>		0.257		0.600

Source: primary data, processed

#### *Normality*

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test, the Asymp. Sig. (2-tailed), the value was obtained at 0.066. This value is greater than the specified significance level of 0.05. Thus, the research data is normally distributed because there is no significant difference between the distribution of the research data and the normal distribution. These results indicate that the normality assumption is met, so the data are suitable for use in further parametric statistical analysis. Overall, this normality test indicates that the distribution of respondent data follows a pattern close to normal.

#### *Multicollinearity*

Multicollinearity is a condition in regression analysis where two or more independent variables are highly correlated with each other. The test results are presented in Table 4.

**Table 4 multicollinearity results**

Variables	Tolerance	VIF
Understanding	0.856	1.169
Environment	0.940	1.064
Service	0.818	1.222
Performance	0.905	1.105

Source: primary data, processed

Based on the results of the multicollinearity test in Table 4, the tolerance and variance inflation factor (VIF) values for each independent variable are as follows: the understanding variable has a tolerance value of 0.856 and a VIF of 1.169; the environmental variable has a tolerance of 0.940 and a VIF of 1.064; the service variable has a tolerance of 0.818 and a VIF of 1.222; while the performance variable has a tolerance of 0.905 and a VIF of 1.105. These results indicate that all variables have a tolerance value greater than 0.10 and a VIF value less than 10. Thus, it can be said that there are no symptoms of multicollinearity between the independent variables in the

regression model. This means that each independent variable has a relatively independent relationship with each other and is suitable for use in further multiple regression analysis.

*Heteroscedasticity*

Heteroscedasticity is a condition in regression analysis where the distribution of errors or residuals is not constant for all values of the independent variable. The test results are presented in Table 5.

**Table 5 heteroscedasticity results**

<b>Variables</b>	<b>Sig.</b>
Understanding	0.224
Environment	0.856
Service	0.875
Performance	0.169

Source: primary data, processed

Based on the results of the heteroscedasticity test in Table 5, the significance values (Sig.) for each variable are as follows: understanding variable of 0.224, environment of 0.856, service of 0.875, and performance of 0.169. All significance values are greater than the 0.05 level. Thus, it can be said that there are no symptoms of heteroscedasticity in the regression model. This means that the residual variance between observations is constant, and there is no particular pattern indicating inequality of variance. These results indicate that the regression model used meets the classical assumptions of heteroscedasticity and is suitable for further analysis.

*Hypothesis*

Hypothesis testing is a statistical procedure used to determine whether sample data support a hypothesis about a population. The test results are presented in Table 6.

**Table 6 hypothesis results**

<b>Hypothesis</b>	<b>Coefficient</b>	<b>T-Stat</b>	<b>Sig.</b>
H <sub>1</sub> : Understanding → Interest	0.017	2.151	0.001
H <sub>2</sub> : Environment → Interest	-0.132	1.879	0.003
H <sub>3</sub> : Service → Interest	0.209	1.730	0.004
H <sub>4</sub> : Performance → Interest	0.108	2.233	0.001
<b>F-Stat</b>		10.623	0.000
<b>R-Square</b>		0.160	
<b>T-Table</b>		1.683	
<b>F-Table</b>		2.640	

Source: primary data, processed

Based on the results of the hypothesis test using multiple regression analysis (Table 6), the following findings were obtained. The understanding variable has a coefficient value of 0.017 with a t-statistic value of 2.151 and a significance value of 0.001. Because the t-statistic value (2.151) is greater than the t-table (1.683) and the Sig. value <0.05, then the hypothesis H1 is accepted. This means that understanding has a positive and significant effect on interest. Furthermore, the environmental variable has a coefficient value of -0.132 with a t-statistic of 1.879 and a Sig. value of 0.003. Because the t-statistic value is greater than the t-table and the Sig. value <0.05, then the hypothesis H2 is rejected. These results indicate that the environment has a negative effect on

interest. Then, the service variable has a coefficient value of 0.209 with a t-statistic of 1.730 and a Sig. value of 0.004. The t-statistic value is greater than the t-table and Sig. <0.05, so the H3 hypothesis is accepted. This indicates that service has a positive and significant effect on interest. Meanwhile, the performance variable has a coefficient value of 0.108 with a t-statistic of 2.233 and Sig. 0.001. Because the t-statistic value is greater than the t-table and Sig. <0.05, the H4 hypothesis is also accepted. This means that performance has a positive and significant effect on interest.

In addition, the results of the simultaneous test show that the F-statistic value of 10.623 is greater than the F-table value of 2.640, with a Sig. value of 0.000 < 0.05. This indicates that all independent variables together have a significant effect on interest. The R-squared value of 0.160 indicates that the variables of understanding, environment, service, and performance can explain 16% of the variation in the interest variable. In comparison, the remaining 84% is explained by other factors outside the scope of this research model.

#### *The influence of understanding on interest*

The results of the study indicate that understanding positively influences the interest of ethnic Chinese in using Islamic banking products. This indicates that the greater the understanding of ethnic Chinese regarding Islamic banking products, the higher their interest in using those products. This occurs because when someone has a good understanding of a product, they are better able to assess its benefits, value, and suitability to their needs. These results are supported by research conducted by Parastika et al. (2021); Aswad & Patimbangi (2022); Sodik et al. (2022), which state that understanding positively influences interest.

In the Chinese ethnic context, increasing understanding of the principles, systems, and mechanisms of Islamic banking, such as the concept of profit sharing, the prohibition of usury, and the principles of justice, will foster positive perceptions of the product. With increased understanding, they can see that the sharia system is actually universal, ethical, transparent, and stable, and has competitive economic benefits. This makes their attitude towards Islamic banking products more positive, which ultimately increases their interest in using them. Additionally, from a behavioral perspective, a good understanding reduces uncertainty and increases confidence in making financial decisions (Dandona, 2025). With sufficient knowledge, ethnic Chinese feel more confident that Islamic banking products are safe, profitable, and reliable. This sense of trust then drives their interest in trying and using the product.

Within the framework of cognitive theory, a person's behavior begins with a process of thinking and understanding (cognitive). Someone who has a good understanding will have the ability to assess the benefits and risks of an action rationally. Understanding forms the basis for perceptions and beliefs, which then influence attitudes and behavioral decisions (Siegrist, 2021). Therefore, the higher the ethnic Chinese's understanding of the principles and benefits of Islamic banking, the greater their tendency to assess this system as a safe, fair, and profitable financial option. This fosters the development of a positive attitude, which in turn leads to increased interest in using the product.

Furthermore, according to the TPB, a person's interest in carrying out a behavior is determined by three main components, namely: attitude towards the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). A good understanding can positively influence all three. Understanding is not only a knowledge factor, but also a strategic tool to form positive interest and behavior towards Islamic banking,

especially among non-Muslim groups such as ethnic Chinese. By increasing their understanding, Islamic banks can expand their customer base, strengthen their inclusive image, and contribute to the development of a just and sustainable Islamic financial industry.

Islamic banking has wider market potential than previously assumed. With the proper education, non-Muslim ethnic groups can also become active customers. Literacy and socialization strategies are more important than just product promotion. If people understand the principles and benefits, they are more likely to be interested in them. The sharia industry can develop inclusively and sustainably. Proper understanding changes the perception of "Muslims only" into a "fair, safe, and profitable financial system for all." In other words, increasing understanding does not just provide information, but opens up real opportunities to expand interest and use of Islamic banking products across ethnic lines.

#### *The influence of the environment on interest*

The research results show that the environment has a negative effect on the interest of ethnic Chinese in using Islamic banking products. This indicates that the better the existing environmental conditions, the lower the interest of ethnic Chinese in using Islamic banking products. This happens because the environment often has a strong influence on economic decisions, as values such as prudence, financial conservatism, and family business traditions are prevalent. Suppose the social environment considers Islamic banking "only for Muslims" or "not appropriate to ethnic Chinese business culture". In that case, individuals are likely to refrain from using the product even though they personally understand its benefits.

Islamic banking is often closely tied to the Islamic religion. An environment unfamiliar with Islamic principles can create stigma, such as: "This product is not suitable for us," or "The risk is higher because of the special rules." This creates a psychological barrier, even though the individual understands the benefits. Subjective norms in the TPB explain that perceptions of "what others expect" can influence interest. If family, business associates, or the community perceive the use of Islamic banking as irrelevant, people may feel uncomfortable or fear criticism, leading to a decrease in interest. People process information not only based on facts but also in the context of social relationships (Alhazmi & Kaufmann, 2022). A negative or skeptical environment can shape negative beliefs and reduce motivation to act, even if they rationally understand the benefits of Islamic products. Based on Social Influence Theory, the negative influence of the environment on the interest of ethnic Chinese in using Islamic banking products suggests that social norms and peer pressure in the community discourage or even reject the use of Islamic banking products. Consequently, individuals adjust their behavior to remain aligned with the values and social expectations of their environment.

Negative environmental influences can reduce interest among ethnic Chinese in Islamic banking products because social norms, cultural stigma, and community pressure influence financial decisions. Consequently, to increase interest, educational strategies, community outreach, and an inclusive image must be implemented to minimize negative environmental perceptions. Individuals may hold back, even though they understand the benefits, out of fear of being different or stigmatized by family, friends, or the community. Marketing strategies or financial literacy must target the community, not just individuals. Providing education solely to potential customers is not enough; environmental perceptions must also be changed. Market opportunities can be

hampered if social stigma and negative norms are not addressed, so Islamic banks need to build an inclusive and cross-culturally adaptive image. In other words, to increase interest, product education alone is insufficient; social and cultural factors in the environment must also be addressed and changed.

#### *The influence of service on interest*

The results of the study indicate that service has a positive effect on the interest of ethnic Chinese in using Islamic banking products. This indicates that the better the service from Islamic banks, the higher the interest of ethnic Chinese in using Islamic banking products. This occurs because good service includes speed, convenience, friendliness, transparency, and responsiveness in customer interactions with the bank. Ethnic Chinese are known to prioritize efficiency, professionalism, and quality of service in financial matters. When they receive satisfactory service, their perception of the bank becomes positive, and interest in using the products increases. These results are supported by research conducted by Fetra et al. (2023); Hendarti et al. (2023); Indaryani & Wulandari (2023), which state that service has a positive effect on interest.

From the TPB perspective, good service can influence attitudes toward behavior, perceived behavioral control, and subjective norms. Fast, transparent, and friendly service leads customers to perceive using Islamic banks as a positive and beneficial experience (Ahmed et al., 2022). Efficient and accessible service makes individuals feel more capable and confident in using the product, thus increasing interest. Good service experiences can also become positive stories shared in social circles, increasing social support for product use (Xie et al., 2020). Ethnic Chinese tend to be cautious and rational in choosing financial products. Professional and transparent service fosters trust, which is a key factor in their financial decisions. This trust fosters interest in trying and using the product continuously.

These findings confirm that perceived behavioral control and attitudes toward behavior are influenced not only by knowledge but also by direct interaction experiences with banks. Good service triggers positive attitudes and strong intentions to use products (Xie et al., 2020). Good service creates a positive cognitive experience, which strengthens the belief that Islamic products are safe, profitable, and of high quality. This suggests that real-life interactions influence cognitive processes and financial behavior. These findings demonstrate that service quality is a crucial factor for ethnic Chinese, who prioritize rationality, efficiency, and professionalism in their financial decisions.

Islamic banks must provide fast, friendly, transparent, and professional service to ensure customers feel comfortable and confident. Frontline staff and bank employees must be trained to deliver a positive customer experience, encompassing clear communication, prompt responses, and practical solutions to customer problems. Good service can be an indirect marketing tool, as positive experiences are shared socially, increasing community interest in using the product. Superior service can differentiate Islamic banks from conventional banks, especially for non-Muslim customers who value service quality as a key factor. Good service not only increases customer satisfaction but also fosters trust, positive attitudes, and interest in using Islamic banking products. These findings suggest that service quality is crucial in attracting customers, particularly among ethnic Chinese, who prioritize professionalism, transparency, and efficiency.

### *The influence of performance on interest*

The results of the study indicate that performance positively influences the interest of ethnic Chinese in using Islamic banking products. This indicates that the better the performance of Islamic banks, the higher the interest of ethnic Chinese in using Islamic banking products. This occurs because, with good performance, ethnic Chinese view Islamic banking products as a rational, safe, and profitable choice, thus increasing their interest. These results are supported by research by Dedisaputra (2023), which states that performance positively influences interest.

The TPB believes that good bank performance will lead potential customers to perceive using Islamic products as a profitable, safe, and rational decision. Banks with stable performance provide customers with confidence that they can conduct transactions safely and smoothly (Hasan et al., 2023). A good reputation and performance also influence social opinion; people tend to evaluate products used by many as trustworthy. Meanwhile, cognitive theory observes that individuals evaluate information and experiences to shape beliefs. Good performance serves as positive information that reinforces the perception that Islamic banks are professional, safe, and profitable (Alhammedi et al., 2022). This cognitive evaluation fosters internal motivation to use the product, even among non-Muslims.

These findings indicate that attitudes toward behavior and perceived behavioral control are significantly influenced by bank performance. Customers assess product safety and profitability based on the bank's reputation and performance results. Good performance provides positive information that shapes cognitive beliefs that Islamic banking products are safe, professional, and profitable (Kaakeh et al., 2020). This confirms that experience and objective evidence influence financial behavior. For ethnic Chinese, who are rational and prudent, performance is a key indicator before making financial decisions. These findings suggest that Islamic banks must prioritize financial stability, profitability, and transparency, as good performance fosters customer trust and interest. Good performance must be communicated effectively through annual reports, media, and testimonials to encourage potential customers to view the bank as a safe and professional choice. Showing tangible performance data (e.g., asset growth, fund security, customer satisfaction) can attract rational customers such as ethnic Chinese. Banks with stable and transparent performance have a higher selling point compared to other banks, especially when attracting non-Muslim customers who prioritize credibility (ElMassah & Abou-El-Sood, 2022).

Financial decisions are driven by concrete evidence, not just hype or knowledge; strong performance fosters customer trust and confidence that sharia-compliant products are safe and profitable. Marketing and literacy strategies must incorporate the bank's reputation and track record, so that potential customers perceive the bank as a professional and trustworthy choice. Superior performance can be a competitive advantage, broadening the appeal of sharia-compliant products not only to Muslims but also to rational and prudent non-Muslim customers. In other words, without strong performance, it will not be easy to increase interest in sharia-compliant products, even with optimal education and service.

### **Conclusions**

The more one understands Islamic banking products, the more likely ethnic Chinese are to use them. This demonstrates the importance of Islamic financial education and literacy in attracting customers. Social norms, stigma, or pressure from family/community can dampen individual interest, even if they have a good

understanding of the products. Good service (friendly, fast, responsive, transparent) enhances the customer experience, fosters trust, and encourages interest in using the products. A bank's strong performance, solid reputation, and high credibility lead customers to view Islamic products as a safe and profitable option, thus increasing interest.

These findings confirm that attitudes, perceived behavioral control, and subjective norms significantly influence product usage intention. Negative environmental factors emphasize the importance of social norms in the TPB, while understanding, service, and performance influence attitudes and perceived behavioral control. Chinese ethnic financial behavior is influenced by understanding and cognitive experiences. Good understanding, service, and performance shape positive beliefs, while negative environmental factors create doubt or perceptions of risk. Chinese ethnic financial decisions are strongly influenced by rationality, prudence, and social norms, so social and cognitive factors must be taken into account in cross-cultural financial behavior.

Islamic banks need to increase public understanding through outreach, seminars, and educational materials, especially for potential non-Muslim customers. Educational programs should target not only individuals but also social environments, such as families, communities, or business groups, to mitigate the influence of negative norms. Focus on friendliness, responsiveness, transparency, and ease of transactions to create a positive customer experience and increase interest. Banks must maintain financial performance, reputation, and credibility, and communicate achievements to foster trust and attract rational interest from ethnic Chinese.

The study was conducted exclusively at the Selatpanjang branch office of Bank Syariah Indonesia in Meranti Regency, Riau, which limits the generalizability of the results to all ethnic Chinese or other regions. The study focused solely on understanding, environment, service, and performance, thus ignoring other factors that might influence interest, such as financial motivation, religious experience, or product innovation. Therefore, further research is needed to increase the sample size and expand the location to obtain more representative results for ethnic Chinese in Indonesia. Examining additional factors, such as financial motivation, religious considerations, product innovation, or promotions, will provide a more comprehensive picture of interest in using sharia products. Long-term research can assess changes in interest over time, for example, as understanding increases or the environment becomes more supportive of it.

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