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# Determinants of Intention of Using Mortgage in Financing Home Ownership in Surabaya

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**Abstract**—Expensive prices of houses compels an individual to make purchase through a third party. This study aims to test the determinants of intention of using mortgage in financing home ownership in Surabaya. Sample is gathered using purposive sampling technique in the people of Surabaya who intend to use home ownership mortgage (Kredit Pemilikan Rumah, KPR). Data analysis method used is Smart PLS. Test result shows variables such as subjective norms, perceived behavioral control, knowledge of mortgage, and religiosity significantly affects the intention to use mortgage. The variable of attitude, however, does not. The result of this study benefits bankers so they are able to actively inform consumers of their mortgage products, in order to raise consumer's intention to use them. Furthermore, consumers will also be able to choose mortgage products according to which they think is best, and giving them a sense of security and convenience during the loan term.

**Keywords**—Attitude, Subjective Norms, Perceived Behavioral Control, Knowledge of Mortgage, Religiosity, Intention

## I. INTRODUCTION

Shelter is one of the basic human needs which has to be fulfilled, besides food and clothing. According to data, Surabaya recorded a 6.16% growth in house prices, while Bandung only recorded 5.79%, and Medan only 1.36% [1]. This rise causes more fund to be needed to purchase a house, which can be acquired through mortgage. Bank Indonesia recorded in 2017, mortgage was the first choice in financing property purchases with 75.93% of all purchases, stage payments with 16.77%, and 7.30% in cash. Approaching the end of 2017, the national mortgage trend growth reached 10.91% compared to 2016 (7.86%) accompanied by sharia mortgage growth with 20.69% [2].

Some studies used Theory of Planned Behavior (TPB) in individual behavior in financial services such as mortgage. According to TPB theory, there are three factors affecting intention, which are attitude, subjective norms, and perceived behavioral control. Attitude is an evaluation, whether positive or negative, towards a certain behavior and someone's belief about what is felt. Subjective norms refer to the perception of an individual's agreement or disagreement towards a certain behavior. Perceived behavioral control describes the level of difficulty in the behavior as a reflection of past experiences as well as anticipation of obstacle [3, 4]. Intention of using mortgage is also affected by knowledge of mortgage [5, 6] and religiosity [7].

Decision to purchase a house using mortgage is affected by an individual's perception formed by his belief, where said belief comes from similar experiences or information from other individuals. The more information is accumulated, the stronger the belief of a person to realize his behavior will be.

On the other hand, religiosity of an individual also plays a role as a guide to direct him to use certain products according to their religious beliefs [8]. Individual's behavior along with his beliefs regarding religiosity is becoming more interesting to be studied further, as the option to use mortgage in financing home ownership is showing a growing popularity between conventional mortgage and sharia mortgage in Indonesia. The aim of this study is to test the effect of attitude, subjective norms, perceived behavioral control, knowledge of mortgage, and religiosity towards the intention to use mortgage in financing home ownership in Surabaya.

## II. LITERATURE REVIEW

Theory of Planned Behavior (TPB) states that an individual's intention in behavior is affected by three factors. The first one is behavioral belief, which is the belief in the result of a certain behavior, and the evaluation, either positive or negative, of both advantageous and disadvantageous behavior. This belief and evaluation produces attitude. The second one is normative belief, which is an individual's belief towards others or the environment in which he exist, whether they are approving or disapproving the individual's behavior. This forms the variable subjective norms. The third is control belief, which is an individual's belief based on past experiences' behavior and other things that encourage or discourage his perception on said behavior. This belief forms perceived behavioral control [3].

Attitude is an evaluation based on cognitive, affective, and behavioral intention which describes an individual's feelings in general to either encourage or discourage a certain behavior. Attitude is a strong factor of an individual's intention to do a certain action [9]. Md-Taib, Ramayah, & Razak [10] found a significant effect of attitude towards the intention in choosing ways of financing home ownership. Amin, Ghazali, & Supinah [11] stated that attitude rises as a deciding factor of an individual's acceptance towards home financing product. The higher an individual's attitude towards home financing, the higher the intention to use a financing product. Which means, attitude has a significant effect towards intention of using mortgage [12].

H<sub>1</sub>: Attitude significantly affects intention of using mortgage

Subjective norms show social pressure an individual feels to do or not do a certain action or behavior to meet the expectation of others [13, 14]. Subjective norms' component is external, influence from family members, friends and other people on how an individual behaves. Xiao [4] stated that if A is an important person for B to approve on a certain behavior, then there is a tendency of person B to have a high intention to behave as A suggests. According to Bang, Odio,

& Reio [15], subjective norms are the best factor of an individual's intention, as there might be a chance homeowners are having difficulties as the result of being socially pressured in an effort of using mortgage. The higher an individual's social expectation to use mortgage is, the higher his intention to use mortgage in financing home ownership will be. Furthermore, subjective norms state that an individual will use home financing products if a certain amount of people in his circle have adopted those products. Subjective norms are an influencing factor in explaining the intention to use mortgage [10].

H<sub>2</sub>: Subjective norms significantly affect the intention to use mortgage

Perceived behavioral control is the ability and belief of an individual which is felt in his behavior. Ajzen [3] defined perceived behavioral control as a perception in convenience or inconvenience in behaving while reflecting on past experiences such as anticipated hurdles and obstacles. The more an individual feels there are obstacles to do a certain behavior, the more he will perceive himself to be unnatural to said behavior, and vice versa. Amin, Abdul-Rahman, & Abdul-Razak [12] tested perceived behavioral control, which is the willingness or reluctance of an individual to use mortgage and his experience in making transactions in banking products. Home buyer's perception is focused on his ability to choose home financing products. The result shows a buyer's intention to choose financing options if he has the skill, knowledge, and financial resources available is because of the privilege he has. If perceived behavioral control is high, then the intention to use mortgage to finance home ownership will also be high.

H<sub>3</sub>: Perceived behavioral control significantly affects intention to use mortgage

The level of product knowledge of an individual affects his information and behavior in making decisions. Knowledge is comprised of two constructs, objective knowledge (accurate information on product class which is stored in long-term memory) and subjective knowledge (an individual's perception about the information and the amount of knowledge he has on product class) which is interconnected. Subjective knowledge is considered as the level of belief of an individual regarding his knowledge, while objective knowledge refers to what he actually knows. If someone has a strong subjective product knowledge, he has more self-confidence on his ability to do consumption behavior [5]. Lin & Lin [16] stated that the level of product knowledge affects consumers' intention of purchasing. Consumers with higher product knowledge have better memory, acknowledgement, analysis, and logical capabilities than those with lower product knowledge. As a result, consumers with higher product knowledge tend to rely on intrinsic cues rather than stereotypes to make assessments on product quality, because they realize the importance of product information. Livette [17] proved product knowledge affects a person's intention to receive and use financing products.

H<sub>4</sub>: Knowledge of mortgage significantly affects intention of using mortgage

Religiosity is a factor which guides the consumption habits of the society and at the same time has an effect on product usage, as consumers from various religions are pushed to comply with their respective religion in choosing products [8]. Religiosity is reflected from a person's attitude and behavior, and is dependent on the level of said person's religiosity. Someone with a deep commitment to his religion will be able to consistently make decisions compliant with his religion [18]. Tameme & Asutay [19] stated a religion's perception about a product is considered as a standard to product acceptance. An individual will consider buying a product if the product does not violate the principles his religion holds. Religiosity significantly affects intention to use mortgage [20, 7].

H<sub>5</sub>: Religiosity significantly affects intention to use mortgage

### III. METHODOLOGY

This study is conducted in the people of Surabaya with selections done according to purposive sampling technique, which are aged 21 to 60 years, have a regular income, and have an intention of using mortgage to finance home ownership. The search is done by spreading questionnaires through google form. Variables studied is explained in Table 1.

TABLE 1. VARIABLES AND EMPIRICAL INDICATORS

No	Variable	Operational Definition	Empirical Indicator
1	Intention to use mortgage	Efforts an individual is doing to use mortgage	Statements about intention to use mortgage based on behavior, target, situation, and time [21]
2	Attitude	Individual's attitude in responding to things liked or disliked	Statements about cognitive, affective, and conative attitude towards mortgage [22]
3	Subjective Norms	Individual's motivation in conforming to other's opinion regarding a behavior he's about to do	Statements from family, friends, and persons of interest to the individual who supports use of mortgage
4	Perceived Behavioral Control	Individual's perception on whether or not executing behavior which reflects past experiences is easy	Statements about source of funds had, ability, and skill [5]
5	Knowledge of Mortgage	Knowledge of mortgage	Statements on individual's knowledge of mortgage products
6	Religiosity	Individual's faith reflected on his attitude and behavior	Statements on individual's faith in mortgage



After data is collected, it is then processed using SEM-PLS (Partial Least Square) 2.0, to test the relations between variables. PLS is an equation based on components or variants, which is outer model and inner model.

#### IV. ANALYSIS AND DISCUSSION

In accordance with sample criteria, aged 21-60 years, have regular income and intention to buy a house through mortgage, 204 respondents are acquired. Demographic descriptions of respondents can be seen in Table 2.

TABLE 2. RESPONDENTS' DEMOGRAPHIC DESCRIPTION

Information	Gender		Total	Percentage
	Male	Female		
Age				
21-30	30	25	55	27%
31-40	52	21	73	36%
41-50	34	18	52	25%
51-60	9	15	24	12%
Education				
High school	46	35	81	40%
Undergraduate	69	40	109	53%
Graduate and postgraduate	10	4	14	7%
Occupation				
Employee	51	23	74	36%
Self-employed	50	24	74	36%
Professional	17	25	42	21%
Others	7	7	14	7%
Status				
Not married	41	26	67	33%
Married	84	53	137	67%
Income				
< Rp 5.000.000	8	8	16	8%
Rp 5.000.001 – 15.000.000	43	26	69	34%
Rp 15.000.001 – 25.000.000	25	15	40	20%
Rp 25.000.001 – 35.000.000	26	19	45	22%
> Rp 35.000.000	23	11	34	17%
Domicile				
Surabaya	97	50	147	72%
Out of Surabaya	28	29	57	28%
Religion				
Christian	56	24	80	39%
Catholic	29	33	62	30%
Muslim	18	9	27	13%
Buddha	19	12	31	15%
Hindu	3	1	4	2%

Table 2 shows 36% of respondents are 31-40 years old, 53% have undergraduate degree, works as an employee and self-employed each 36%. The majority is married (67%), with an income of Rp.5.000.001 – Rp.15.000.000 (34%) and Rp.25.000.001 – Rp.35.000.000 (22%). The majority is Christian (39%) and Catholic (30%). Table 3 shows the mean value of statements used to measure variables studied, which is attitude, subjective norms, perceived behavioural control, knowledge of mortgage, and religiosity.

TABLE 3 INDICATORS MEASUREMENT

Code	Summary	Mean
<b>Attitudes</b>		
ATT1	Using mortgage to buy a house is very effective	4,11
ATT2	I think using mortgage is a good idea	4,06
ATT3	Using mortgage in financing home ownership is suitable to my needs	4,16
ATT4	Mortgage helps people to buy a proper house	4,07
ATT5	Mortgage is the best way to finance home ownership	4,00
ATT6	I think banks have the fund for home-ownership mortgage in the long-term	4,14
ATT7	I firmly believe in mortgage-providing instances	4,12
<b>Subjective Norms</b>		
SN1	People who are of importance to me use mortgage to finance their home ownership	3,90
SN2	People who are of importance to me will approve if I use mortgage to finance home ownership	4,00
SN3	People who are of importance to me think that getting a mortgage is wise	4,03
SN4	My family thinks I should use mortgage to finance home ownership	4,11
SN5	My friends think mortgage is a good idea	4,04
SN6	My friends suggest mortgage is the best way to get a house	3,94
<b>Perceived Behavioral Control</b>		
PBC1	I have a source of fund to pay for mortgage interest	3,82
PBC2	I have a source of fund to pay for mortgage principal	3,83
PBC3	Mortgage funding is affordable for me	3,91
PBC4	I have a legal certificate of land ownership	3,91
PBC5	I have the capabilities required to take out a mortgage	3,78
PBC6	It is easy for me to be granted a mortgage	3,96
PBC7	I can handle the complicated procedures of getting a mortgage	3,34
<b>Knowledge of Mortgage</b>		
KM1	I have knowledge on mortgage interest rates	3,69
KM2	I have knowledge on mortgage products	3,39
KM3	I have knowledge on mortgage procedures	3,43
KM4	I have knowledge on due dates of mortgage payments	3,76
KM5	I have knowledge on mortgage terms and conditions	3,64
KM6	I have knowledge on how to calculate monthly payments of mortgage	3,59
KM7	I have knowledge on mortgage financing	3,62
<b>Religiosity</b>		

Code	Summary	Mean
RPM1	My religion allows me to make transactions with interest payments	4,02
RPM2	I have reasons based on my religion, if mortgage payments are paid with interest	3,99
RPM3	Non-legally-binding transactions (only based on buyer's and seller's assumption) is allowed in my religion	3,09
RPM4	I have reasons based on my religion to use mortgage where the conditions show uncertainty (caused by changes in interest rates, political condition or economic growth)	3,22
RPM5	In my perception, mortgage is good according to my religion	3,85
RPM6	Based on religious considerations, I am allowed to take out a mortgage	3,90
RPM7	In my opinion, my religion agrees to mortgage loans	3,76
<b>Intention</b>		
IUM1	I will recommend the people who are of importance to me to take out home mortgage	3,95
IUM2	I intend to take out a home mortgage right now	3,93
IUM3	I intend to take out a home mortgage in the future	4,01
IUM4	I intend to take out a home mortgage even though there are interests	3,63
IUM5	I intend to take out a home mortgage even though the conditions are uncertain (caused by changes in interest rates, political condition or economic growth)	3,77
IUM6	I intend to take out a home mortgage	3,83
IUM7	My intention to take out a home mortgage is high	3,84

Analysis is followed by the measuring of Outer Model, which is convergent validity. The result shows that indicators ATT4 (0.454), RPM3 (0.350), RPM4 (0.265), and IUM5 (0.370) do not comply with loading factor as their value is less than 0.5. Those indicators are then taken out of the variable back to running data to pass the loading factor requirement. Table 4 shows that the cross loading value of each indicator is higher in its own variable compared to other variables, meaning the indicators in this study qualifies the convergent validity.

TABLE 4 CROSS LOADING

Indicator	Variable					
	ATT	SN	PBC	KM	RPM	IUM
ATT1	<b>0,7238</b>	0,5067	0,1324	0,1299	0,1848	0,3052
ATT2	<b>0,7938</b>	0,5893	0,1535	0,1771	0,2496	0,3211
ATT3	<b>0,7710</b>	0,5697	0,1254	0,1942	0,2325	0,3416
ATT5	<b>0,7642</b>	0,4977	0,1476	0,1349	0,1676	0,2524
ATT6	<b>0,5993</b>	0,3490	0,2545	0,2232	0,1949	0,2211
ATT7	<b>0,6850</b>	0,4192	0,2607	0,1899	0,2067	0,2023
SN1	0,5375	<b>0,8312</b>	0,2172	0,3024	0,4051	0,4130
SN2	0,5775	<b>0,8209</b>	0,1967	0,2226	0,3400	0,5048
SN3	0,5854	<b>0,8084</b>	0,2765	0,2101	0,2810	0,4209
SN4	0,5539	<b>0,7106</b>	0,0822	0,1405	0,2017	0,3437

Indicator	Variable					
	ATT	SN	PBC	KM	RPM	IUM
SN5	0,4516	<b>0,7513</b>	0,3011	0,2583	0,3031	0,3523
SN6	0,4568	<b>0,6970</b>	0,2271	0,2220	0,3248	0,2796
PBC1	0,1681	0,2374	<b>0,8118</b>	0,4288	0,1846	0,3197
PBC2	0,1902	0,2284	<b>0,8148</b>	0,3961	0,2396	0,3277
PBC3	0,1852	0,2534	<b>0,7903</b>	0,3473	0,2020	0,2946
PBC4	0,0686	0,1259	<b>0,6614</b>	0,3190	0,1432	0,2583
PBC5	0,2283	0,2636	<b>0,8167</b>	0,4241	0,1844	0,3412
PBC6	0,1472	0,1475	<b>0,7419</b>	0,3271	0,1326	0,2622
PBC7	0,2214	0,2041	<b>0,6672</b>	0,4656	0,2707	0,3055
KM1	0,1555	0,1816	0,4366	<b>0,8279</b>	0,1957	0,2514
KM2	0,2388	0,2463	0,3930	<b>0,8230</b>	0,2794	0,3323
KM3	0,2014	0,2508	0,3946	<b>0,8522</b>	0,2866	0,3801
KM4	0,1615	0,2125	0,4979	<b>0,8008</b>	0,1444	0,3110
KM5	0,1898	0,2938	0,3816	<b>0,7803</b>	0,1773	0,3366
KM6	0,2048	0,2150	0,4349	<b>0,8757</b>	0,2976	0,3407
KM7	0,2182	0,2890	0,4715	<b>0,8850</b>	0,2351	0,3839
RPM1	0,2734	0,4208	0,3044	0,3237	<b>0,7723</b>	0,4778
RPM2	0,3031	0,3733	0,1923	0,2638	<b>0,8208</b>	0,4800
RPM5	0,1554	0,2509	0,1575	0,2031	<b>0,7560</b>	0,3966
RPM6	0,1538	0,2559	0,1420	0,0825	<b>0,7010</b>	0,3282
RPM7	0,1619	0,1857	0,1567	0,1385	<b>0,7390</b>	0,3968
IUM1	0,3130	0,4256	0,2981	0,2051	0,4962	<b>0,7109</b>
IUM2	0,2454	0,2494	0,2558	0,2800	0,3581	<b>0,7481</b>
IUM3	0,2505	0,2869	0,2402	0,2732	0,1872	<b>0,5536</b>
IUM4	0,2146	0,3514	0,2260	0,3133	0,4607	<b>0,7152</b>
IUM6	0,2596	0,3364	0,3153	0,3029	0,4127	<b>0,8464</b>
IUM7	0,3832	0,5193	0,3810	0,3883	0,4363	<b>0,7724</b>

Table 5 shows that the value of Average Variance Extracted (AVE) of each variable is greater than 0.5, meaning the variables in this study are qualified for the discriminant validity test requirement. Cronbach's Alpha and Composite Reliability of each variable is greater than 0.7, so it can be concluded that the data has met the reliability test requirement.

TABLE 5 AVERAGE VARIANCE EXTRACTED (AVE) AND CRONBACH'S ALPHA

Variable	AVE	Cronbach's Alpha	Composite Reliability
Attitude	0,5268	0,8215	0,8688
Subjective norms	0,5956	0,8644	0,8979
Perceived Behavioral Control	0,5782	0,8766	0,9050
Knowledge of Mortgage	0,6984	0,9278	0,9418
Religiosity	0,5759	0,8171	0,8713
Intention to use mortgage	0,5327	0,8213	0,8708
R square	0,4658		

R-square value of 0.4658 means the dependent variable, which is intention to use mortgage, can be explained by the independent variables, which are attitude, subjective norms, perceived behavioral control, knowledge of mortgage, and religiosity, with the value of 46.58%. The rest, 53.42% is explained by other variables not included in the proposed model. Figure 1 shows variables of subjective norms, perceived behavioral control, knowledge of mortgage, and religiosity significantly affect intention to use mortgage in financing home ownership, as the value of t-statistics is greater than 1.96. However, the variable 'attitude' does not

significantly affect it, as the value of t-statistics is less than 1.96.

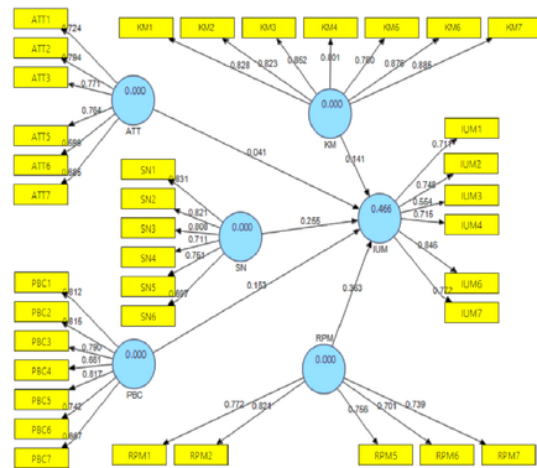


Fig. 1 Path diagram

TABLE 6 PATH COEFFICIENT IN STRUCTURAL MODEL TESTING

Effect	Original Sample	t-Stat	Decision
ATT -> IUM	0.0406	0.5915	Failed to reject H <sub>0</sub>
SN -> IUM	0.2547	3.3793	Reject H <sub>0</sub>
PBC -> IUM	0.1529	2.3373	Reject H <sub>0</sub>
KM -> IUM	0.1408	2.0478	Reject H <sub>0</sub>
RPM -> IUM	0.3628	4.8845	Reject H <sub>0</sub>

#### Effect of Attitude towards the Intention to Use Mortgage in Financing Home Ownership in Surabaya

The variable of 'attitude' does not significantly affect the intention to use mortgage. An individual's attitude is aimed towards feeling, emotions, and opinion towards mortgage products in home ownership. The transaction value of house purchasing points to buyer's financial capability. If the capability is low, the attitude formed tends to reject the intention, and vice versa. The study result however, leans to the fact that the intention to use mortgage is not affected by attitude. This is consistent with the previous study conducted by Usman [1] Lizam [23], that attitude does not significantly affect the intention to use mortgage in financing home ownership.

#### Effect of Subjective Norms towards the Intention in Financing Home Ownership in Surabaya

The variable of 'subjective norms' significantly affects the intention to use mortgage. Social pressure in the form of support given from the people who of importance to a person on whether or not they approve of what said person is about to do, is felt by said person, hence having a strong influence. When expectation to use mortgage from a respondent's person of importance is high, it will motivate his intention to fulfil the expectation and compels him to act accordingly. The background of respondents who are married leans toward the

support from family to the intention to use mortgage being higher. Most of the societies in Indonesia have the spirit of mutual assistance. When a family is supporting the use of mortgage, then indirectly, they will also help with payments to the mortgage if the he faces difficulties paying [10].

#### Effect of Perceived Behavioral Control towards the Intention in Financing Home Ownership in Surabaya

Variable of 'perceived behavioral control' significantly affects the intention to use mortgage. The perception of someone is intend on using mortgage, is if he has the skill, knowledge, and resources because of the privilege he has. The more an individual feels that he has the chance and the availability of resources, the stronger his intention will get. Respondent's convenience to take out mortgage contributes largely to his intention to do so. This result is in accordance with the result of Usman, Garba, & Abdula [24].

#### Effect of Knowledge of Mortgage towards the Intention in Financing Home Ownership in Surabaya

Variable of 'knowledge of mortgage' significantly affects the intention to use mortgage. The higher the knowledge on mortgage products is, the higher the intention to use the product will be. A person who has an advanced knowledge tends to affect his decision of intention to use it. Most respondents have knowledge about mortgage, so respondents have the intention to purchase a house through mortgage, supported with the fact that most respondents are undergraduates. This result is in accordance with the study result of Chooprayoon & Fung [6] that knowledge of mortgage affects significantly the intention to use a product.

#### Effect of Religiosity towards the Intention in Financing Home Ownership in Surabaya

Variable of religiosity significantly affects the intention to use mortgage. A person with a high level of religiosity will be inclined to use mortgage. An individual's self-confidence is encouraged by the religious principles in his religion [8]. Religiosity indicator contributes largely to religion, which is consumers are allowed to make transactions involving paying interest. This is because most respondents are Christian, they do not mind whether or not the products offered are sharia. The belief someone holds will guide him regarding the intention to use mortgage. This result is in accordance with the result of Hamid & Masood [7] which stated that religiosity significantly affects the intention to use mortgage in financing home ownership.

## V. CONCLUSION AND SUGGESTION

Attitude does not significantly affect the intention to use mortgage in Surabaya, while variables of subjective norms, perceived behavioral control, knowledge of mortgage, and religiosity significantly affect it. The advice that can be given to banking officials is to educate future consumers about mortgage products in advance. In the future, the expectation is to add other variables which can affect the intention to use mortgage, such as saving behavior and locus of control so the



ability to explain independent variables towards dependent variables is widened.

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