

The Influence of Attitude, Subjective Norms, and Perception of Control on Customers' Decisions to Use People's Business Credit Financing Products (KUR) with Religiosity as a Mediating Variable (Survey at Bank Syariah Indonesia (BSI) KCP Indralaya)

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ABSTRAK

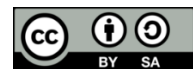
Penelitian ini dilatarbelakangi oleh pentingnya memahami faktor-faktor yang memengaruhi keputusan nasabah dalam menggunakan produk pembiayaan Kredit Usaha Rakyat (KUR) pada Bank Syariah Indonesia (BSI) KCP Indralaya. Keputusan penggunaan produk pembiayaan tidak hanya dipengaruhi oleh aspek ekonomi, tetapi juga dipengaruhi oleh faktor psikologis dan sosial yang dijelaskan melalui Theory of Planned Behavior (TPB), yaitu sikap, norma subjektif, dan persepsi kontrol perilaku. Selain itu, religiusitas dipandang memiliki peran dalam memperkuat keputusan nasabah dalam memilih produk pembiayaan berbasis syariah. Penelitian ini bertujuan untuk menganalisis pengaruh sikap, norma subjektif, dan persepsi kontrol terhadap keputusan nasabah menggunakan produk pembiayaan Kredit Usaha Rakyat (KUR) dengan religiusitas sebagai variabel mediasi pada Bank Syariah Indonesia KCP Indralaya. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian eksplanatif. Populasi penelitian adalah nasabah pengguna produk pembiayaan KUR pada BSI KCP Indralaya. Teknik pengumpulan data dilakukan menggunakan kuesioner dengan skala pengukuran yang disusun berdasarkan indikator masing-masing variabel penelitian. Data dianalisis menggunakan analisis statistik untuk menguji pengaruh langsung dan pengaruh tidak langsung antarvariabel melalui religiusitas sebagai variabel mediasi. Hasil penelitian menunjukkan bahwa hanya persepsi kontrol yang berpengaruh signifikan terhadap keputusan nasabah dalam menggunakan pembiayaan KUR Syariah, sedangkan sikap dan norma subjektif tidak menunjukkan pengaruh signifikan. Religiusitas juga berpengaruh signifikan terhadap keputusan nasabah dan hanya memediasi hubungan antara persepsi kontrol dan keputusan nasabah. Temuan ini menjadi bahan evaluasi bagi Bank Syariah Indonesia untuk memperkuat informasi produk, menyederhanakan prosedur administratif, meningkatkan pendampingan nasabah, serta memperluas akses layanan pembiayaan syariah.

ABSTRACT

This research is motivated by the importance of understanding the factors that influence customers' decisions in using People's Business Credit (KUR) financing products at Bank Syariah Indonesia (BSI) KCP Indralaya. The decision to use financing products is influenced not only

by economic aspects but also by psychological and social factors explained through the Theory of Planned Behavior (TPB), namely attitude, subjective norms, and perception of behavioral control. In addition, religiosity is seen as having a role in strengthening customers' decisions in choosing sharia-based financing products. This study aims to analyze the influence of attitude, subjective norms, and perception of control on customers' decisions to use People's Business Credit (KUR) financing products with religiosity as a mediating variable at Bank Syariah Indonesia KCP Indralaya. This research uses a quantitative approach with an explanatory research type. The population of the study is customers using KUR financing products at BSI KCP Indralaya. Data collection techniques were carried out using questionnaires with measurement scales developed based on the indicators of each research variable. Data were analyzed using statistical analysis to test the direct and indirect effects between variables through religiosity as a mediating variable. The results of the study indicate that only perceived control has a significant effect on customers' decisions to use Sharia KUR financing products, while attitude and subjective norms do not show a significant effect. Religiosity also has a significant effect on customer decisions and only mediates the relationship between perceived control and customer decisions. The findings of this study can serve as evaluation material for Bank Syariah Indonesia to strengthen product information, simplify administrative procedures, improve customer assistance, and expand access to sharia financing services.

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1. INTRODUCTION

In the context of the national economy, People's Business Credit (KUR) has become one of the government's strategic instruments to expand financing access for the Micro, Small, and Medium Enterprises (MSMEs). (Basia, 2025). This program plays a vital role in driving regional economic growth, creating jobs, and reducing poverty. (Puspita & Mahdani, 2024). Along with the increasing public demand for access to financing, financial institutions, including Islamic banks, are competing to attract public interest in becoming customers of KUR products. One institution that plays an important role in the implementation of KUR based on Islamic principles is Bank Syariah Indonesia (BSI), particularly at the Indralaya Branch Office (KCP), which has become one of the centers of economic activity for the people of Ogan Ilir Regency. However, this great potential still faces challenges in its realization. Based on initial interviews with several MSME actors in Indralaya, it was found that some of them are still reluctant to seek financing at BSI. Interview with informant RH, trader, Indralaya, December 12, 2025." This is due to the emergence of perceptions regarding the complexity of administrative procedures and bureaucracy that are considered time-consuming. This phenomenon indicates that low perceived behavioral control over banking access is a significant hindrance for customers.

The formation of the sharia system is based on the prohibition in Islam to lend or borrow with interest (*riba*), as well as the prohibition to invest in businesses that are considered (*haram*). (Rahmadani et al., 2025). According to Law No. 21 of 2008 concerning Sharia Banking, Sharia Bank is defined as a bank that conducts business activities based on sharia principles or Islamic law principles regulated by the fatwa of Indonesian scholars, such as the principles of justice and balance (*adl wa tawazun*), public interest (*maslahah*), universality (*alamiyah*), and does not contain *gharar*, *maysir*, *riba*, *zalim*, and *haram* objects. (Fahmi Makraja Et Al, 2025). Sharia banks have the function of collecting funds from the public in the form of deposits and investments from fund owners. Another function is to distribute funds to other parties in need in the form of buying and selling or business cooperation. Imron & Jalaluddin, 2023.

Sharia banks, in conducting agreements with customers, use the term *akad*. Sharia banks provide various types of *akad*, including *murabahah*, *mudharabah*, *musyarakah*, *wakalah*, *istisna*, *rahn*, and others. Sharia banking uses a profit-sharing system that provides convenience for customers to conduct transactions in accordance with sharia without interest, which is expected to provide economic welfare for the community at large. (Qutsi 2024). If we look at the development of Islamic banking assets over the past few years, the Islamic banking and finance sector in Indonesia has shown an increase, based on the Islamic Banking Statistics Report published by OJK as follows: (Adrinugroho, 2024).

Table 1. Development of Islamic finance in Indonesia when viewed from the development of Islamic banking assets 2020-2024

Year	Total Asset (Rp)
2021	Rp. 265 trillion
2022	Rp. 305 trillion
2023	Rp. 353 trillion
2024	Rp. 408.613 trillion
2025	Rp. 456.19 trillion

Source: Indonesian Banking Statistics December 2024, Financial Services Authority (OJK), Feb 2025

Based on this data, it can be concluded that Islamic banking has experienced an increase in assets every year. The development of Islamic banking is also accompanied by a trend in credit provision, particularly in the micro and small business sectors. However, when compared to the large Muslim population and the many financial institutions in Indonesia, Islamic banking is still considered less optimal in supporting financing for micro and small businesses, focusing more on the upper middle sector.

Although the Sharia KUR program of BSI continues to be developed, the level of community participation in several areas, including Indralaya, is still relatively low compared to local economic potential. (Adif, 2024). Internal data from BSI KCP Indralaya shows that some MSME actors are still reluctant to access sharia financing due to the perception of complicated administrative processes, lack of understanding of the products, and uncertainty about the benefits compared to conventional products. (Mikro et al., 2025). This condition shows a gap between market potential and financing realization, which is suspected to be influenced by psychological and social factors such as attitudes, subjective norms, and perceived control. (Khoirunnisa et al., 2025). On the other hand, the increasing religious awareness of the community post-pandemic has become an interesting social phenomenon to study as a potential reinforcement in making sharia-based financial decisions. (Sharia Management, 2025).

Attitude is an important aspect in understanding customer behavior towards financing products. According to the Theory of Planned Behavior, a positive attitude towards a product reflects both rational and emotional evaluations that shape behavioral intentions. (Purnama Raya Sikumbang, 2024). In the context of sharia products, attitudes are formed not only from economic

benefits but also from the belief that the products align with religious and moral values. (Yusdanu Anugerah, 2024). In the perspective of Islamic economics, individual behavior is a reflection of obedience to the Sharia, where economic decisions must be based on the principles of *maslahah* and liberation from elements of usury, in accordance with Allah SWT's assertion in QS. Al-Baqarah (2): 275

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

“Those who consume (engage in transactions with) usury cannot stand, except as one stands who is being beaten by Satan. That is because they say that trade is just like usury. But Allah has permitted trade and has forbidden usury. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. And whoever returns to (dealing in usury) - those are the companions of the Fire; they will abide therein eternally.” (Team Al Kasbah, 2021)

From the above verse, we can understand that Allah has permitted trade and forbidden usury. The integration of attitude, subjective norms, and perceived behavioral control in this research is essentially a manifestation of the concept of effort and human responsibility as *khalifah fil ard*.

Perceived behavioral control is one of the main constructs in the Theory of Planned Behavior that describes the extent to which individuals feel capable or in control of performing a certain behavior. Ajzen explains that perceived behavioral control relates to individuals' beliefs about the availability of resources, abilities, and opportunities they have to carry out the behavior. In the context of Sharia KUR financing, perceived control is reflected in customers' beliefs about the ease of procedures, their ability to meet administrative requirements, and access to information and Sharia banking services.

High perceived behavioral control will encourage individuals to believe that the decision to use financing products can be made without significant obstacles. Conversely, if customers view the financing process as complicated, find it difficult to meet requirements, or feel they lack financial capability and knowledge, then perceived behavioral control becomes low. This condition can weaken customers' intentions and decisions to use Sharia KUR, even though they have a positive attitude and strong social support. Therefore, perceived behavioral control acts as a determining factor that bridges intention with actual behavior. (Kusumaningrum, 2022).

In the practice of Islamic banking, particularly at BSI KCP Indralaya, the perception of behavioral control of customers can be influenced by the quality of assistance from bank officers, the clarity of product information, and the ease of access to financing services. The more customers feel that the process of applying for Islamic KUR is easy to understand and in line with their capabilities, the greater their confidence in making decisions to use the product. Thus, the perception of behavioral control not only functions as a psychological factor but also becomes an important indicator for banks in designing service and education strategies to enhance customer decisions regarding Islamic KUR financing.

Religious motivation then emerges as a mediating variable that strengthens this intention, in line with the principle of *ta'awun* (helping one another) in goodness as stated in QS. Al-Maidah(5):2. Religiosity appears as a mediating variable that is increasingly relevant in the context of modern Islamic banking. Religiosity is not just a religious identity, but also a value system that guides economic behavior. (Mulyani & Moh Huzaini, 2024). In the post-pandemic society, the increase in religiosity is reflected in the tendency to seek financial products that are halal, fair, and transparent. Religiosity can strengthen the relationship between positive attitudes, social pressure, and the perception of image towards the decision to use Islamic financial products. (Arrum, 2025). Thus, in the context of BSI KCP Indralaya, religiosity has the potential to strengthen the influence of psychological and social factors on the decision to use KUR.

Although Bank Syariah Indonesia (BSI) plays a strategic role in the distribution of sharia-based People's Business Credit (KUR), the actual conditions on the ground show an empirical gap

between the market potential of MSMEs and the realization of customer participation at BSI KCP Indralaya. MSME actors still show reluctance to access sharia financing, indicated by negative perceptions related to the complexity of the administrative process and the unclear benefits compared to conventional products. To address this gap, psychological and social factors such as Attitude (X_1), Subjective Norm (X_2), and Perception of Control (X_3) becomes a key variable that needs to be reviewed. However, previous research results that examined the relationship of this variable to Customer Decisions (Y) still show inconsistencies (theoretical gaps):

Table 2. *Research Gap* Customer Decision Attitude

Research Results	Researcher
The attitude has a positive and significant influence on the decisions/behaviors of customers using Islamic KUR financing.	Purnama Raya Sikumbang (2024)
Attitude does not affect loyalty/savings decisions	Muhammad Farid (2024)

Table 2 shows that there is a positive and significant influence of the attitude variable on the decision or behavior of customers in using Islamic KUR financing as found in the research by Purnama Raya Sikumbang. However, different results were found by Muhammad Farid, who stated that attitude does not significantly affect loyalty or savings decisions. This difference in findings shows inconsistency, thus requiring further research.

Table 3. *Research Gap* Subjective Norms on Customer Decisions

Research Results	Researcher
Subjective norms significantly influence the decision/intention to use Islamic financing	Muhammad Farid (2024); Omar Aqam & Muhammad Tahar Shamar (2024)
Subjective norms do not affect the intention to use Islamic KUR	Purnama Raya Sikumbang (2024)

Table 3 shows that subjective norms have been proven to significantly influence the intention or decision to use Islamic financing products as found by Farid and Akem and Cheumar. However, the research results by Purnama Raya Sikumbang indicate that subjective norms do not affect the intention to use Islamic KUR financing. This inconsistency in results indicates the need for more in-depth testing in different research contexts.

Table 4. *Research Gap* Perception of Control Over Customer Decisions

Research Results	Researcher
Perception of Control behavior has a positive and significant effect on the intention/decision to use Islamic financing	Ajzen (1991); Purnama Raya Sikumbang (2024)
Perception of Control behavior affects intention, but does not always have a direct effect on actual decisions	Builder (2024)

Table 4 shows differences in research results related to the influence of Perception of Control behavior on the intentions and decisions of customers in using Islamic financing. Ajzen, through the Theory of Planned Behavior, states that Perception of Control behavior has a positive and significant effect on intention, and can even have a direct effect on actual decisions or behavior if individuals feel they have adequate control and ability. This finding is supported by research from Purnama Raya Sikumbang (2024), which proves that Perception of Control behavior has a positive and significant effect on the intentions and decisions of customers in using Islamic KUR financing, indicating that the ease of procedures and customer confidence are important factors in decision-making.

However, different results were found by Boubker (2024), who stated that Perception of Control behavior only has a significant effect on intention, but does not always have a direct effect on actual decisions. This finding indicates that even though customers feel capable and in control,

the decision to actually use Islamic financing can still be influenced by other factors such as economic conditions, perceived risks, and service experiences. The differences in these research results emphasize the existence of a research gap, thus further research is needed to re-examine the role of Perception of Control behavior on customer decisions in the context of Islamic KUR financing.

Table 5. *Research Gap* The Role of Religiousness Mediation

Research Results	Researcher
Religiousness can mediate the relationship between subjective norms and loyalty	Muhammad Farid (2024)
Religiousness cannot mediate the relationship between attitude → loyalty and corporate image → loyalty	Muhammad Farid (2024)
Shariah compliance-based mediation variables are also ineffective in mediating intention → behavior	Purnama Raya Sikumbang (2024)

Based on the theoretical inconsistencies and empirical gaps that occur at BSI KCP Indralaya, this research has academic urgency to comprehensively re-examine the influence of Attitude, Subjective Norms, and Perceived Control on Customer Decisions using Shariah KUR, as well as analyze the role of Religiousness as a mediating variable to obtain a stronger model and consistent results in the context of sharia banking in Ogan Ilir Regency. Given this phenomenon, this research is highly relevant to be conducted in 2025 to analyze the influence of attitude, subjective norms, and Perceived Control on customer decisions using KUR financing products with religiousness as a mediating variable at BSI KCP Indralaya.

2. RESEARCH METHOD

The research was conducted at Bank Syariah Indonesia (BSI) KCP Indralaya with the research subjects being customers using the People's Business Credit (KUR) financing product. The determination of respondents was based on certain criteria that align with the research objectives so that the selected respondents have experience and direct involvement in the use of Shariah KUR financing products.

The research data consists of primary and secondary data. Primary data is obtained through the distribution of questionnaires to respondents using research instruments developed based on the indicators of each variable. The variables of attitude, subjective norm, perceived control, religiosity, and customer decisions are measured using a Likert scale. Secondary data is obtained through supporting documents, reports, scientific literature, and references relevant to the research.

The data analysis technique is conducted quantitatively through stages of testing the research instruments, descriptive analysis, and testing the model of relationships between variables. The analysis is used to determine the direct effect of independent variables on customer decisions and to test the role of religiosity as a mediating variable in the research model. The results of the analysis are then used as the basis for drawing conclusions according to the research objectives.

To ensure data quality, the research conducts validity and reliability testing on the instruments used so that the data obtained meets the principles of objectivity and can be used to explain the relationships between the research variables.

3. RESULTS AND DISCUSSION

3.1 *Research Results*

a. Respondent Characteristics

The research involved 142 respondents from MSMEs using the financing product of Sharia People's Business Credit (KUR) at Bank Syariah Indonesia KCP Indralaya. The characteristics of the respondents are presented based on domicile, age, monthly income, duration as customers, and the purpose of using the financing.

Table 6. Summary of Respondent Characteristics

Characteristics	Dominant Category	Frequency	Percentage
Domicile	Relatively even distribution	–	–
Age	25–50 years	101	71.1%
Monthly income	Rp50–100 million	60	42.3%
Length of being a customer	2–4 years	84	59.2%
Purpose of using KUR	Working capital	89	62.7%

Based on descriptive results, the majority of respondents are MSME actors aged 25–50 years (71.1%). Economically, most earn business income in the range of Rp50,000,000–Rp100,000,000 per month (42.3%). The majority of respondents have been KUR Syariah customers for 2–4 years (59.2%) and use financing for working capital needs (62.7%).

b. Descriptive Analysis of Research Variables

Descriptive analysis was conducted to understand the tendency of respondents' answers regarding the research variables, which consist of attitudes, subjective norms, perceived control, customer decisions, and religiosity.

Table 7. Recapitulation of Average Variable Values

Variable	Mean	Category
Attitude (X1)	4,25	High
Subjective Norm (X2)	4,23	High
Perception of Control (X3)	4,44	High
Customer Decision (Y)	4,34	High
Religiosity (Z)	4,34	High

The results show that all research variables are in the high category. The variable with the highest score is perception of control (4.44), while the lowest score is found in subjective norm (4.23). This indicates that the perception of ease, ability to manage financing, and access to services are the strongest factors felt by the respondents.

c. Results of Measurement Model Evaluation (Outer Model)

The measurement model testing is conducted through validity and reliability tests to ensure that the research indicators can measure the constructs being studied.

Table 8. Summary of Outer Model Evaluation

Testing	Results	Notes
Loading Factor	>0.70	Valid
AVE	>0.50	Valid
Composite Reliability	>0.70	Reliable
Cronbachs Alpha	>0.70	Reliable

The test results show that all constructs meet the validity and reliability requirements. The loading factor values of all indicators are above the minimum threshold, the AVE values of all variables exceed 0.50, and the Composite Reliability and Cronbach's Alpha values indicate high instrument consistency.

d. Results of Structural Model Evaluation (Inner Model)

The structural model testing was conducted using R-Square and Q-Square values to assess the model's ability to explain the dependent variable.

Table 9. Coefficient of Determination (R^2)

Endogenous Variables	R^2	Category
Religiosity (Z)	0,714	Strong
KUR Decision (Y)	0,775	Strong

The results show that the model has strong predictive capabilities. The religiosity variable can explain 71.4%, while the decision to use KUR can be explained by 77.5% by the variables in the research model.

e. Hypothesis Testing Results

Hypothesis testing was conducted using the bootstrapping method with criteria of t-statistics >1.96 and p-values <0.05 .

Table 10. Summary of Hypothesis Testing Results

Variable Relationships	T Statistic	P Value	Decision
Attitude \rightarrow KUR Decision	1,103	0,271	Rejected
Norm \rightarrow KUR Decision	0,462	0,644	Rejected
Perception Control \rightarrow KUR Decision	3,440	0,001	Accepted
Attitude \rightarrow Religiosity	1,846	0,065	Rejected
Norm \rightarrow Religiosity	1,818	0,070	Rejected
Perception Control \rightarrow Religiosity	13,735	0,000	Accepted
Religiosity \rightarrow KUR Decision	5,561	0,000	Accepted

Based on the test results, the perception of control has a significant influence on the decision to use KUR and religiosity. In addition, religiosity also has a significant effect on customers' decisions to use Sharia financing products KUR. Meanwhile, the variables of attitude and subjective norms do not show a significant influence.

f. Results of Mediation Effect Testing

Table 11. Indirect Influence through Religiosity

Relationship	T Statistic	P Value	Decision
Attitude \rightarrow Religiosity \rightarrow KUR Decision	1,609	0,108	Not Significant
Norm \rightarrow Religiosity \rightarrow KUR Decision	1,910	0,057	Not Significant
Perception of Control \rightarrow Religiosity \rightarrow KUR Decision	5,152	0,000	Significant

The results show that religiosity can only mediate the influence of perception of control on customers' decisions to use Sharia KUR. The mediating relationship on the attitude and subjective norm variables was not proven to be significant.

3.2 Discussion

The research results indicate that not all constructs in the Theory of Planned Behavior (TPB) can explain customers' decisions in using the People's Business Credit (KUR) Sharia product at Bank Syariah Indonesia KCP Indralaya. Of the three main TPB variables, only perception of control has been proven to have a significant influence on the decision to use Sharia KUR, both directly and through religiosity as a mediating variable.

a. The Influence of Attitude on Customers' Decisions to Use Sharia KUR

The test results show that attitude does not have a significant influence on customers' decisions to use Sharia KUR. This finding indicates that customers' positive assessment of the benefits of Sharia KUR, the sense of security from being free of usury, and the alignment of the product with personal values are not sufficient to drive the decision to use financing in a tangible way.

These results do not fully support the Theory of Planned Behavior by Icek Ajzen (1991), which states that attitude is a factor that influences individual intentions and behavior. In the context of this research, the decision to use Sharia KUR is more influenced by practical considerations such as ease of procedures, the ability to manage financing, and business needs rather than solely by attitude evaluation. Thus, a positive attitude towards Sharia products does not automatically result in a decision to use financing products.

b. The Influence of Subjective Norms on Customers' Decisions to Use Sharia KUR

The research results show that subjective norms do not have a significant effect on the decision to use Sharia KUR. Family support, the influence of religious figures, and motivation to follow social recommendations have not become the main factors in determining financing decisions.

These findings indicate that the decision to use Sharia KUR is more based on business needs and individual considerations rather than social pressure from the surrounding environment. Although the Theory of Planned Behavior by Icek Ajzen (1991) explains that subjective norms can shape behavior through social influence, the results of this study show that social encouragement is not strong enough to shape the decision to use Sharia financing products.

c. The Influence of Control Perception on Customers' Decisions to Use Sharia KUR

Control perception has been shown to have a significant effect on customers' decisions to use Sharia KUR. This result indicates that the higher the perceived ease of obtaining information, meeting administrative requirements, and managing financing, the higher the decision to use Sharia KUR products.

This finding supports the Theory of Planned Behavior by Icek Ajzen (1991), which places perceived behavioral control as a factor influencing an individual's actual behavior. The results of this study are also in line with Albert Bandura's (1997) self-efficacy theory, which explains that an individual's belief in their own abilities will affect the actions taken. In the context of this research, ease of access to services and confidence in managing capital are dominant factors driving the decision to use Islamic microcredit (KUR Syariah).

d. The Influence of Attitude and Subjective Norms on Religiosity

The results of the study indicate that attitude and subjective norms do not have a significant effect on religiosity. This finding shows that the religiosity of customers is not formed through assessments of products or the influence of social environments, but is more influenced by the internal dimensions of the individual.

These results are consistent with the religiosity theory of Charles Glock and Rodney Stark (1965), which explains that religiosity is a form of individual commitment that develops through beliefs, religious experiences, and worship practices. Therefore, attitudes towards financing products and social support are not sufficient to directly enhance religiosity.

e. The Influence of Perception of Control on Religiosity

Perception of control has been shown to significantly influence religiosity. The higher the perception of ease in obtaining access, understanding procedures, and implementing sharia financing, the higher the religiosity in economic activities.

This finding supports Albert Bandura's self-efficacy theory, which explains that belief in one's abilities can influence individual behavior and commitment. In the context of this research, the ease of using the sharia financing system reinforces customers' belief that the economic activities they engage in are in accordance with Islamic principles.

f. The Influence of Religiosity on Customers' Decisions to Use Sharia KUR

Religiosity has been shown to significantly influence the decision to use Sharia KUR. This result indicates that the higher the belief, adherence to worship, and understanding of sharia principles, the higher the decision to use sharia-based financing products.

This finding aligns with the religiosity theory of Charles Glock and Rodney Stark and is supported by Koenig (2012), which explains that religiosity contributes to shaping individuals' economic behavior. Customers with higher levels of religiosity tend to choose products that are considered in line with their religious values and principles.

g. The Role of Religiousness Mediation

The test results show that religiosity does not mediate the relationship between attitudes and KUR decisions or the relationship between subjective norms and KUR decisions. On the contrary, religiosity has been proven to mediate the influence of perceived control on the decision to use Sharia KUR.

These findings indicate that the decision to use Sharia financing products is more easily formed when customers feel ease of access, have the ability to manage financing, and understand the financing system used. In this condition, religiosity acts as a strengthening factor in the relationship between perceived ease and the decision to use Sharia KUR products.

4. CONCLUSION

Based on the research results, this study concludes that customers' decisions to use Sharia KUR at Bank Syariah Indonesia (BSI) KCP Indralaya are mainly explained by perceived control and religiosity, rather than by all TPB constructs equally.

1. Attitude and subjective norms do not have a significant effect on customers' decisions, while perceived control is the strongest factor influencing the decision to use Sharia KUR. This indicates that customers are more likely to choose the product when they feel the procedures are easy, the information is clear, the service is accessible, and the financing can be managed according to their business capacity.
2. Religiosity has a significant effect on customers' decisions and only mediates the relationship between perceived control and KUR decisions. This finding shows that sharia values strengthen customer decisions when they are supported by practical ease, confidence, and access in using the financing product.
3. The practical implication for BSI is the need to prioritize improvements in perceived control through clearer product information, simpler administrative procedures, more intensive customer assistance, and better access to services. Future implementation of Sharia KUR should therefore focus not only on promoting sharia values, but also on making the financing process easier, more understandable, and more supportive for MSME customers.

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