

## The Role of Advertising on Islamic Banks: An Evidence from Millennial Consumer's Attitude and Intention

Airlangga Surya Kusuma<sup>1)</sup>, Faizi<sup>2)</sup>

<sup>1,2</sup> Fakultas Ekonomi dan Bisnis, Universitas Pembangunan Nasional Veteran Jakarta

\* Email correspondence: [faizi.feb@upnvj.ac.id](mailto:faizi.feb@upnvj.ac.id)

### Abstract

Since the establishment of Bank Syariah Indonesia as the largest Islamic bank in Indonesia, this bank has considered millennial consumers as its main potential customers. To gain these potential customers, Bank Syariah Indonesia launched a television advertisement for its product, namely Griya Simuda. The objective of this study is to investigate millennial consumers' attitudes toward Griya Simuda television advertising and Griya Simuda product, and also millennial consumers' intention to purchase Griya Simuda products. This research employs a quantitative approach, in which survey data from 155 millennial respondents were analyzed using simple linear regression analysis. The findings of this research showed that consumers' attitude toward Griya Simuda advertising has a positive effect on consumers' attitude toward Griya Simuda product. In turn, consumers' attitude toward Griya Simuda product has a positive effect on the intention to purchase Griya Simuda product, and the attitude toward Griya Simuda advertising also has a positive effect on the intention to purchase Griya Simuda product. The conclusion of this research is that Islamic banks should utilize television advertisements more to promote their products.

**Keywords :** Islamic Bank, Television Advertising, Millennial Consumers

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### 1. INTRODUCTION

Since Indonesia has the world's largest Muslim population, it is considered that Indonesia's Islamic banks should be leading in global Islamic finance (Faizi, 2021, Rizvi et al., 2020, Ulfa, 2021, Zaini et al., 2019). In order to help achieve this objective, the Indonesian government (more specifically, The Ministry of State-Owned Enterprises) has initiated a merger of all Islamic banks that belong to state-owned banks in 2020 (Bank Mandiri Syariah, Bank Negara Indonesia Syariah, and Bank Rakyat Indonesia Syariah). This merger was performed in order to create a giant Islamic bank that would not only be able to match conventional bank giants in Indonesia (such as Bank Central Asia, Bank Mandiri, Bank Negara Indonesia, and Bank Rakyat Indonesia), but also be able to expand globally and become a leading player of global Islamic finance (Ulfa, 2021). By 2021, this merger was completed, and a new Islamic bank was

born, namely, Bank Syariah Indonesia. From its inception, Bank Syariah Indonesia's management has aimed at young consumers (specifically millennials) as its potential target. This is because millennials are one of the most significant demographic groups in Indonesia, with 88 million people and comprising 33.75 per cent of Indonesia's population (Wijayanti & Hidayat, 2020). To win this consumer group, Bank Syariah Indonesia has repurposed and consolidated several mortgage financing products from the previous Islamic banks (such as Pembiayaan Griya Bank Syariah Mandiri, Griya iB Hasanah Bank Negara Indonesia Syariah, and Griya Faedah Bank Rakyat Indonesia Syariah), into a new product that could serve the needs of millennials, namely Griya Simuda. Mortgage product was chosen as one of the products that target millennials since many millennials have started to live independent. Thus many millennials need new and affordable housing

(Wijayanti & Hidayat, 2020). Therefore with Griya Simuda' product, it is hoped that many millennials in Indonesia could utilize this product to acquire their first housing.

Since Griya Simuda is aimed mainly at Indonesian millennials, it is necessary to create a promotion for Griya Simuda that is aimed at millennials. To achieve this, Bank Syariah Indonesia decided to utilise television advertising to promote Griya Simuda. This is because television advertising could reach a huge audience (Schiffman & Wisenblit, 2015). This television advertising contains several messages that resonate strongly with Indonesian millennials, such as the ballooning increase of mortgage instalments. Griya Simuda could provide more reasonable and affordable instalments for its mortgage product (Bank Syariah Indonesia, 2021). This fit between advertising messages and its intended audiences is important since advertising needs to appeal to and gain the attention of the consumers (Schiffman & Wisenblit, 2015, Howard & Sheth, 1991). Television advertising objectives are to inform, persuade, remind and reinforce consumer decisions (Amoako, et al., 2017; Lee et al., 2016). With these objectives, the consumers could have a positive attitude toward television advertising for Griya Simuda. In turn, the consumers could also have a positive attitude toward Griya Simuda, and also have the intention to use Griya Simuda in the future.

In general, we intend to investigate consumers' attitudes toward Griya Simuda television advertising, consumers' attitude toward Griya Simuda products, and consumer's intention to purchase Griya Simuda products. To reach this primary objective, the following research questions have been constructed, and they are:

- a. Does the attitude toward Griya Simuda advertising positively affect the attitude toward Griya Simuda product?
- b. Does the attitude toward the Griya Simuda product positively affect the intention to purchase the Griya Simuda product?
- c. Does the attitude toward Griya Simuda advertising positively affect the intention to purchase Griya Simuda product?

We claim two main contributions. Firstly, the contributions towards Islamic marketing literature. The findings from this study are expected to enhance the literature available in the context of Islamic marketing in Indonesia. Secondly, we also claim

contributions towards Islamic bank customers' behaviour. The remaining structure of the paper takings as follows. Section 2 provides a theoretical foundation for this research. Section 3 demonstrates the research method of this research. Section 4 explains the results, and section 5 exposes the conclusions of this research.



Figure 1. Television Advertising for Griya Simuda

### **The Role of Attitude Toward Griya Simuda Advertising on Attitude Toward Griya Simuda Product**

Advertising has become an essential value driver in modern business and an integral part of most successful marketing strategies in financial services, especially in Islamic Banks (Haque et al., 2010; Hoque et al., 2018). This is because advertising can inform, persuade, remind and reinforce consumer decisions and could also provide the stimulus for consumer preference and patronage of a product (Amoako, et al., 2017; Lee et al., 2016). To reach consumers, advertising requires one or several mediums. One of the most powerful mediums for advertising is television. Television advertising could get a broad spectrum of consumers at a low cost per exposure (Schiffman & Wisenblit, 2015). It could also vividly demonstrate product attributes and persuasively explain their corresponding consumers (Kotler & Keller, 2012). To persuade consumers, television advertising should contain several messages that could appeal to and gain consumers' attention (Schiffman & Wisenblit, 2015; Howard & Sheth, 1991). Thus with the right notes, consumers would have a positive attitude toward television advertising, in which consumers are predisposed to respond favourably to a television advertising stimulus during a particular exposure occasion (Mogaji & Danbury, 2017). It is argued that a positive attitude toward television advertising could lead to a positive attitude toward the advertised product (Lee et al., 2017). This is because consumers with a positive attitude toward

television advertising would be more likely believe the messages and information about the product conveyed by television advertising. This would lead to positive beliefs towards the development. This positive belief in turn would create a positive attitude toward the development in which the consumers would also respond favourably to the product (Ajzen, 2012; Schiffman & Wisenblit, 2015). Therefore, the following hypothesis is proposed:

H1: The attitude toward Griya Simuda advertising has a positive effect on the attitude toward Griya Simuda product

### **The Role of Attitude Toward Griya Simuda Product on Intention to Purchase for Griya Simuda**

A positive attitude toward the product could lead to greater intention to purchase the product, in which consumers have a greater preference to buy the product in the future (Howard & Sheth, 1991). This is because the consumer's purchase intention depends on their attitude about the behaviour to purchase the product itself (Pradhan et al., 2016). The attitude about this behaviour is derived from the beliefs that consumers have about this behaviour. Therefore if consumers have a positive attitude toward the product, consumers would also have positive beliefs about the behaviour to purchase that product. In turn, these positive beliefs would lead to positive attitudes about the behaviour of purchasing the product (Ajzen, 2012). Since the consumers have a positive attitude toward the purchase behaviour, this would act as a strong motivator for consumers to perform this purchase behaviour in the future (Kudeshia & Kumar, 2017; Pradhan et al., 2016). Therefore, the following hypothesis is proposed:

H2: The attitude toward Griya Simuda products has a positive effect on the intention to purchase Griya Simuda

### **The Role of Attitude Toward Griya Simuda Advertising on Intention to Purchase for Griya Simuda**

A positive attitude toward the television advertising could also lead to a greater intention to purchase the product. This is because television advertising is a powerful tool to persuade consumers (Schiffman & Wisenblit, 2015). Television advertising with the right messages could gain the attention of consumers. This would make consumers more open to the advertising messages, and consumers

would more likely to believe those messages as well (Howard & Sheth, 1991). This belief would thus influence the consumer's attitudinal formation toward the behaviour to purchase the product, in which consumers would also be more likely to have a positive attitude about the purchase behaviour. With this positive attitude, consumers would have greater intention to purchase the product in the future (Yoon & Kim, 2016). Therefore, the following hypothesis is proposed:

H3: The attitude toward advertising has a positive effect on the intention to purchase

## **2. METHOD**

### **Research Design and Sampling**

This research employs a quantitative approach, in which this research utilizes a survey for data collection. For the time horizon, this research is cross-sectional, and data is only collected once for a given period (Sekaran & Bougie, 2016). The unit of analysis of this research is at the individual level. For data collection, this research utilised a personally administered questionnaire. The personally administered questionnaire is a set of questions arranged by researchers and respondents independently filling in the answers for those questions (Sekaran & Bougie, 2016). For this research, questionnaires were administered online using Google Forms. This research employed a non-probability sampling method. In non-probability sampling, the probability of an element of the population being chosen as a research sample is unknown (Sekaran & Bougie, 2016). This research utilised one type of non-probability sampling, namely purposive sampling. Purposive sampling is a method in which the selected respondents are knowledgeable and have information that researchers want, or the respondents fit the requirements of researchers (Sekaran & Bougie, 2016). The requirements for respondents of this research are university students categorized as millennials. There were 155 respondents who filled out the questionnaires. The questionnaires were administered between 31st October 2022 and 15th November 2022.

### **Operational Definition**

#### *Attitude Toward Advertising*

Attitude toward advertising is an independent variable for this research. Attitude toward advertising is defined as consumers' favourable or unfavourable

responses to a particular advertisement based on various advertisement factors (Lee et al., 2017). Attitude toward advertising is measured with three items adopted from Lee et al. (2017). Those items are measured calculated a Likert scale of one to five.

*Attitude Toward Product*

Attitude toward a product is both a dependent and independent variable for this research. Attitude toward a product is defined as consumers' positive or negative attitudes toward a product (Lee et al., 2017). Attitude toward the development is measured with three items adopted and adapted from Lee et al. (2017). Those items calculated according to a Likert scale of one to five.

*Intention to Purchase*

Intention to purchase is a dependent variable for this research. Intention to purchase is defined as the process, in which consumers plan to purchase a product or service due to advertisements delivered through advertising media (Lee et al., 2017). Intention to purchase is measured with three items adopted from Lee et al. (2017). Those items are measured according to a Likert scale of one to five.

**Data Analysis**

To verify the research hypotheses, we performed simple linear regression for the data analysis. This analysis is conducted using IBM SPSS Statistics 21 software. Before we completed the simple linear regression analysis, we first checked for the reliability and validity of our instruments. For this research, reliability is tested through analysis each instrument's value of Cronbach's Alpha ment. The fact is tested through analysis the value of Pearson correlation from each item in the device. After our tools had good reliability and validity, then performed simple linear regression to accept or reject the hypotheses proposed in this research.

**3. RESULT AND DISCUSSIONS**

**Profiles of Respondents and Descriptive Statistic**

Gender	
Male	60
Female	95
Age	
Under 15 Years Old	1
17 Years Old	2
18 Years Old	11
19 Years Old	61

20 Years Old	63
21 Years Old	17
Religion	
Islam	141

Table 1. Profiles of Respondents

For this research, there were 155 respondents filled out the questionnaires and participated in this research. All 155 respondents were students from several universities in Indonesia (University of National Development "Veteran" Jakarta, Gunadarma University, University of Jember, Duta Wacana Christian University, University of Harapan Bangsa, and Syarif Hidayatullah State Islamic University Jakarta). The respondents were predominantly female (95 respondents), and the rest were male (60 respondents). The respondent's ages varied, with the youngest respondent under 15 years old and the oldest respondent being 21 years old. Even though this research covers Islamic banks, respondents from all religions are welcome in this research. For instance, 141 respondents were Moslem, 11 were Protestants, and 3 were Catholics. Most respondents did not have an Islamic bank account (132 respondents), and only 23 had an Islamic bank account. Most respondents also have not watched Griya Simuda Television Advertising (111 respondents), and only 44 respondents have managed that advertising. The respondents who have not watched Griya Simuda Television Advertising were thus asked to manage the advertising on You Tube platform before they filled out the questionnaires.

**Descriptive Statistics**

	N	Min	Max	Mean	Std. Dev
Advertising Attitude	155	6.00	15.00	12.2258	1.29709
Product Attitude	155	6.00	15.00	11.0968	1.60670
Intention	155	6.00	15.00	10.7161	1.69704
Validation N (listwise)	155				

Table 2. Descriptive Statistics

**Results of Data Analysis**

Before we performed the data analysis to accept or reject the research hypotheses using simple linear regression, we first checked for reliability and validity of our instruments. For this research, reliability is tested by analyzing each instrument's value of Cronbach's Alpha. The fact is tested by examining the

value of Pearson correlation from each item in the device. The reliability of our instruments was considered good since the value of Cronbach's Alpha from each agency exceed 0.7 (Sarwono, 2015). The validity of our agents also was considered good, since the value of Pearson correlation from each item in the instrument exceed 0.2 (Sarwono, 2015).

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Product Attitude1	7.49	1.135	.629	.671
Product Attitude2				
Product Attitude3	7.45	1.119	.696	.584
	7.26	1.582	.520	.784

Table 3. Validity Analysis for Attitude Toward Product Measurement

**Reliability Statistics**

Cronbach's Alpha	N of Items
.771	3

Table 4. Reliability Analysis for Attitude Toward Product Measurement

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Advertising Attitude 1	8.14	.806	.633	.778
Advertising Attitude 2	8.08	.844	.701	.711
Advertising Attitude 3	8.23	.803	.663	.745

Table 5. Validity Analysis for Attitude Toward

Advertising Measurement

**Reliability Statistics**

Cronbach's Alpha	N of Items
.813	3

Table 6. Reliability Analysis for Attitude Toward Advertising Measurement

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Intention 1	7.23	1.361	.707	.672
Intention 2	7.08	1.371	.588	.805
Intention 3	7.12	1.485	.667	.719

Table 7. Validity Analysis for Purchase Intention Measurement

**Reliability Statistics**

Cronbach's Alpha	N of Items
.804	3

Table 8. Reliability Analysis for Purchase Intention Measurement

After it had been ensured that our instruments had good reliability and good validity, then performed simple linear regression to accept or reject the hypotheses that were proposed in this research. For ideas to be accepted, the significance value could not exceed 0.05 ( $p < 0.005$ ) (Priyatno, 2012). For hypothesis 1, it is found that the R Square is 0.289, and the significance value is 0.000. Therefore, hypothesis 1 is accepted. For hypothesis 2, it is found that the R Square is 0.411, and the significance value is 0.000. Thus, hypothesis 2 is assumed. Lastly, for hypothesis 3, it is found that the R Square is 0.190, and the significance value is 0.000. Therefore, hypothesis 3 is also accepted. To conclude, the hypotheses for this research are all accepted.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.538 <sup>a</sup>	.289	.285	1.35895

a. Predictors: (Constant), Advertising Attitude

Table 9. R Square for Hypothesis 1

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	114.996	1	114.996	62.270	.000 <sup>b</sup>
1	Residual	282.552	153	1.847		
	Total	397.548	154			

a. Dependent Variable: Product Attitude

b. Predictors: (Constant), Advertising Attitude

Table 10. Anova Analysis for Hypothesis 1

**Coefficients**

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.952	1.038		2.844	.005
	Advertising Attitude	.666	.084	.538	7.891	.000

a. Dependent Variable: Product Attitude

Table 11. Significance Value for Hypothesis 1

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.641 <sup>a</sup>	.411	.407	1.30645

a. Predictors: (Constant), Product Attitude

Table 12. R Square for Hypothesis 2

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	182.367	1	182.367	106.847	.000 <sup>b</sup>
1	Residual	261.142	153	1.707		
	Total	443.510	154			

a. Dependent Variable: Intention

b. Predictors: (Constant), Product Attitude

Table 13. Anova Analysis for Hypothesis 2

**Coefficients**

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.200	.735		4.356	.000
	Product Attitude	.677	.066	.641	10.337	.000

a. Dependent Variable: Intention

Table 14. Significance Value for Hypothesis 2

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.436 <sup>a</sup>	.190	.185	1.53189

a. Predictors: (Constant), Product Attitude

Table 15. R Square for Hypothesis 3

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	84.466	1	84.466	35.994	.000 <sup>b</sup>
1	Residual	359.044	153	2.347		
	Total	443.510	154			

a. Dependent Variable: Intention

b. Predictors: (Constant), Product Attitude

Table 16. Anova Analysis for Hypothesis 3

**Coefficients**

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.736	1.170		3.193	.002
	Advertising Attitude	.571	.095	.436	5.999	.000

a. Dependent Variable: Intention

Table 17. Significance Value for Hypothesis 3

**4. CONCLUSION**

From its inception, Bank Syariah Indonesia's management has aimed young consumers (specifically millennials) as its potential target. To win this consumer group, Bank Syariah Indonesia has repurposed and consolidated several mortgage financing products from the previous Islamic banks into a new product that could serve the needs of millennials, namely Griya Simuda. Since Griya Simuda is aimed mainly at Indonesian millennials, it is necessary to create a promotion for Griya Simuda that is aimed at millennials. To achieve this, Bank Syariah Indonesia decided to utilise television advertising to promote Griya Simuda's product. This is because television advertising could reach many audiences (Schiffman & Wisenblit, 2015). It is hoped that the consumers could have a positive attitude toward television advertising for Griya Simuda. In turn, the consumers could also have a positive attitude toward Griya Simuda, and also have the intention to use Griya Simuda in the future. Therefore, we intend

to investigate consumers' attitudes toward Griya Simuda television advertising, consumers' attitudes toward Griya Simuda products, and consumers' intention to purchase Griya Simuda products. Our research found that, in general, the respondents have a positive attitude toward Griya Simuda advertising and Griya Simuda product. The respondents also have pretty high intention to purchase Griya Simuda products. Our research also found that the attitude toward Griya Simuda advertising positively affects the attitude toward Griya Simuda products. In turn, attitude toward Griya Simuda products has a positive impact on the intention to purchase Griya Simuda products, and attitude toward Griya Simuda advertising also has a positive impact on the choice to purchase Griya Simuda products. The practical implication of this research is that Islamic banks should follow Bank Syariah Indonesia's strategy and utilise television advertisements more to promote their products. This is because television advertising could reach many audiences (Schiffman & Wisenblit, 2015).

If television advertising contains several messages that resonate strongly with the audiences, the advertising could appeal to and gain consumers' attention. In turn, consumers would be persuaded to utilise Islamic bank products in the future (Schiffman & Wisenblit, 2015; Howard & Sheth, 1991). This research has several limitations; in which this research only focused on television advertising for the Griya Simuda product of Bank Syariah Indonesia and only focused on the millennial demographic. In the future, other research could look into advertising from other Islamic banks. It is also interesting if future research could look into different potential demographics for Islamic banks, such as baby boomers, Generation X, or Generation Y. Future research might also analyse other from of advertising for Islamic banks, such as print advertising, mobile advertising, or online advertising.

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## **APPENDIX**

### **Multi-Item Measures of Variables**

#### **1. Attitude Toward Advertising**

- I like the idea of using this advertising as promotional tool.  
For me the idea of using this advertising as promotional tool is a good idea.  
For me the idea of using this advertising as promotional tool is a wise idea.

#### **2. Attitude Toward Product**

- I feel interested for the Griya Simuda product.  
I like the Griya Simuda product.  
I feel the Griya Simuda is a good product.

#### **3. Intention to Purchase**

- I want to use the Griya Simuda product in the future.  
I am considering using the Griya Simuda product in the future.  
I feel using the Griya Simuda product in the future is the right thing.