Psychological attitudes of Indonesian millenials consumer to choose Islamic banking financing

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Article Info	*Abstract*
Paper type: *Research paper* *Keywords:* *Millennials generation, Islamic mortgage, Theory of planned behaviour model, Structural equation modelling.* *Article history:* *Received: 10 March 2022* *Revised: 12 October 2022* *Accepted: 24 October 2022* *Available online: 01 January 2023*	*This study aims to examine the psychological response of the millennial generation towards acceptance in choosing an Islamic mortgage using the theory of planned behavior model with attitude, subjective norm, and perceived behavioral control as variables. Analyzed of 256 respondents in this study used Structural Equation Modelling AMOS (SEM-AMOS) and IBM SPSS Statistics. The research shows that the variable Attitude and Perceived Behavioural Control have a positive and significant impact on the intention of millennials to choose Islamic mortgages. Furthermore, perceived behavioural control was found to be the most influential factor in determining the intention of millennials to choose Islamic mortgages. On the other hand, this study also found that the Subjective Norm variable had a positive but insignificant effect. These findings show that psychological factors can form the customer's intention to use Islamic mortgage products. Therefore, all stakeholders can consider the psychological factors of prospective customers in designing and developing Islamic mortgage products in Indonesia.*

Introduction

The millennial generation is a large and robust consumer segment with a long potential for the future (Hill & Lee, 2012). This is a crucial generation that has become a retail target and consumer products company because of its size and high purchasing power (Altinbasak-Farina & Guleryuz-Turkel, 2015). By its current size, millennials are the focus of studies to see the effect on economic activity (Kurz et al., 2018). Indonesia, in 2020, is predicted to be the year of the beginning of demographic bonuses; namely, the number of productive age populations is greater than the unproductive age population. At that time, millennials are in the age range

of 20 years to 40 years. That age is a productive age that will be the backbone of Indonesia's economy. When demographic bonuses occur, millennials are the largest population of the productive age and play an important role. Therefore, maximizing demographic bonuses can be done through the potential of these millennials.

Meanwhile, millennials face more obstacles to getting stable, well-paid, and affordable housing than their baby boomer parents (Hoolachan & McKee, 2019). Even so, millennials have the desire to leave their parents' homes. The housing challenges are closely linked to a weakening youth labour market, which is now marked by low-paid employment contracts (Hoolachan & McKee, 2019). In addition, millennials often have more debt and are faced with a much higher cost of living than past generations (Brant & Castro, 2019).

Based on the property price survey conducted by Bank Indonesia in the first quarter of 2022 indicates an increase in residential property prices and is projected to continue. On the other hand, Dickerson (2016) mentions that while millennials desire to own a home, they do not buy a home because of financial insecurity, one of which is affected by stagnant wages. The condition ultimately led millennials to return home to live with their parents. However, millennials still have priority over the need to own a home. According to the Indonesia Millennial Report 2019, 54.2% of Millennials say they want to own a home in the future.

The fulfilment of the need to own housing through financial institutions (banks / non-banks) is expected in the financial market (Subagyo et al., 2022). Even some lending institutions in Indonesia have realized the potential demand for home ownership financing among young people today. Some banks in Indonesia have even begun to launch housing mortgage programs explicitly designed for the younger generation, with payment schemes tailored according to their financial condition (Abidoye et al., 2021). This has the potential for banks to grow their business by offering homeownership products to millennials as a financial service provider solution to support housing provision. Conventional and islamic banking both have a chance of winning the millennial market. Based on the results of the property price's survey for the first quarter of 2022 released by Bank Indonesia, most consumers' purchase of residential property is still financed from the mortgage (KPR) facility of 69.54%. In particular, Islamic banking can accelerate millennials' intention to homeownership. It is an opportunity to grow the bank business so the Islamic finance industry can grow. The influx of housing financing for millennials in Islamic banking is expected to increase the Islamic banking market share in Indonesia, which is currently in the range of 6.74% by the end of 2021.

Islamic banks have an excellent opportunity to provide this mortgage for this generation. This is because young people are a prospect for the growth of Islamic banks, especially young customers under 35 years old are the most vulnerable and influenced to choose islamic banks (Ltifi et al., 2016). The findings in the study by Kasmo et al. (2015) show that the islamic banking system is prevalent among the young generation. About 63% of respondents used products from the Islamic banking system. More specifically related to young people in Indonesia, the results of a survey conducted by Bank Indonesia of 3.312 respondents aged over 17 to determine the level of islamic financial literacy. As a result, the Literacy Index score of 16.3% belongs to the well literate category.

Strategies to win the millennial market must be well prepared by Islamic banks. Preliminary studies and research can be done as a first step to understanding this group. Several studies that have been done to understand the behaviour of this generation towards the Islamic financial industry have been conducted by previous researchers. The results of the study conducted by Suhartanto et al. (2022) used partial least squares (PLS) to analyze the factors that encourage millennials to use mobile banking services at Islamic banks. The results show that quality of service, attitude, perceived trust and religiosity are determinants important to millennial loyalty towards Islamic mobile banking services. Riza (2019) examined the extent

to which perceived benefits and ease of use can influence attitudes towards products and behaviour of intention on millennials' adoption of digital banking technology by using the Structural Equation Model (SEM) method.

Moreover, the result is that all test variables have a positive and significant effect. Kholid (2019) further examined factors that influence the intention of millennial customers to use Islamic mobile banking with a Unified Theory of Acceptance and Use of Technology (UTAUT) approach. The results showed that perceived risk and perceived financial cost significantly and negatively affect the intention to use Islamic mobile banking. Meanwhile, performance and effort expectancy significantly and positively influence the intention to use Islamic mobile banking. The other two variables, social influence and facilitating condition, do not significantly influence the intention to use Islamic mobile banking. Other research conducted by Sun et al. (2012) also examined the intention of the young generation in Southeast Asia to use Islamic mobile phone banking. The findings in the study state that religious relationships and commitments encourage the use of Islamic mobile phone banking. While research related to millennial intention on Islamic mortgage products in Indonesia, especially from psychological approaches, has yet to be found. The study is believed to be the first to examine this.

Research conducted by Aziz et al. (2018) to find out the significant determinants in the adoption of Islamic banking in Pakistan, then research by Allah Pitchay et al. (2019); Albashir et al. (2018); Echchabi et al. (2016); and Francis et al., (2019) to find out the factors that convince individual behavioural intention to choose Islamic bank services also use Theory Of Planned Behavior (TPB) with attitude variables, subjective norms, and perceived behavioural control. *This research uses the Theory of Planned Behavior (TPB) approach developed by social psychologists and has been widely used to help our understanding of various behaviours (Ajzen, 1991; Godin & Kok, 1996). This method has been used in several studies to determine the intention or preference of Islamic banks.*

The results of this study are expected to provide an overview of the consumption behaviour of millennials so that it can be used to obtain the market for the growth of Islamic banks, especially in Indonesia in the future. This research can also fill the reference gap to millennials' economic intentions and behaviour towards the Islamic banking industry, which currently needs improvement. This is expected to contribute to the development of Islamic banking in Indonesia positively. By looking at the great potential of the future that comes from the demographic bonus of the Indonesian population, mostly millennials, it becomes important to know the opportunities that can be utilized. So, it can be a reference for the industry and relevant authorities in formulating or implementing appropriate policies for the future development of islamic finance.

Literature Review
Theory of Planned Behavior
The theory of Planned Behavior (TPB) explains and predicts consumer intentions. TPB is a socio-psychological theory that explains the decision-making process of human behaviour with the aim of understanding and predicting individual behaviour, advocating that individual desires primarily control the successful completion of human behaviour. With a strong theoretical framework, TPB has been considered a fundamental force used to examine the psychological factors that drive behaviour. TPB emphasizes relevant behavioural and psychological factors and is often used as a model for understanding diverse behaviours. This theory was initially built in psychology but, in recent years, has been widely applied to ethical consumption (Nguyen et al., 2019; Safari et al., 2014; Si et al., 2020; W. Sun, 2019; Zhang, 2018). Several authors employed TPB as a theoretical framework as a predictor of behavioural intention to investigate the determinants of intention and explore the elements that influence

intention and behaviour (Said et al., 2021). Greve (2001) mentions a strong and logical relationship between individual intentions and actions. This relation implies that intention is an integral part of any successful action. Thus, the TPB model is suitable for explaining one's desires, beliefs, and intentions.

TPB model was first introduced by Ajzen (1985), which is a development of the limitations of the previous model, namely the Theory Of Reasoned Action (TRA) (Ajzen, 1985, 1991). TPB models are primarily associated with a person's beliefs and behaviours by increasing the predictive power of TRA models by integrating new factors such as Perceived Behavioral Control (PBC) in models (Ajzen, 1991). More precisely, the TPB model consists of subjective norms, attitudes, and the PBC of an individual. PBC was introduced to fill the TRA model gap (Ajzen, 1991).

The study used the TPB model framework. The TPB model explains consumer intentions on Islamic mortgage facilities. The underlying argument for selecting this model is the success of previous research implementing the TPB model to explain the intentions of consumers to use Islamic mortgage products. The research conducted by (Albashir et al., 2018; Allah Pitchay et al., 2019; Aziz et al., 2018; Aziz & Afaq, 2018; Francis et al., 2019; Ganesan et al., 2020; Shith et al., 2021) who have successfully conducted research testing using this method to analyze consumer behaviour in determining the use of Islamic banking products and services.

Islamic Mortgage

According to Ayub (2007) and Abdul-Majid et al. (2017), Islamic banking differs from conventional banks, especially in prohibitions of usury, interest-based transactions, *gharar*, prohibitions in Islamic Islamic, and other unethical practices as well as participating in achieving the goals of the islamic economy. According to Wiroso (2011), the function of banking is the mediation of the financial field or liaison of surplus funds with the underfunded party (deficit fund) because, in general, the bank raises funds from the public (finance) and distributes funds (finance) to the needy. That is why it is often said that the bank functions as a mediator in finance.

In this study, Islamic mortgage services are considered a financial product of Islamic banks. Islamic banks offer mortgage facilities to home buyers, which in turn meets their wealth ownership needs with Islamic compliance. Please note that financing facilities taken home from Islamic banks should be for those who need to require shelter for themselves and their families. Islam prohibits people who take Islamic mortgages for investment purposes. In short, islamic mortgage is based on real human needs rather than waste.

Research that analyzes consumer behaviour towards Islamic mortgage products has been conducted. Research by (Ali et al., 2017; Amin, Rahim et al., 2014; Ibrahim et al., 2017) found that attitude, subjective norm, and perceived behavioural control were instrumental in determining consumer acceptance of Islamic mortgage products. At the same time, the results of slightly different studies were shown by Usman & Lizam (2016), which showed that attitude did not significantly influence the intention of using a mortgage. Meanwhile, subjective norms and perceived behavioural control significantly affect the intention of using a mortgage. Also different from the results of research conducted by Sayuti et al. (2020), which shows that attitude and perceived behavioral control of the TPB are significant in determining the receptiveness of Islamic mortgage products. The results of this previous study can be a reference in measuring millennial consumers' acceptance of Islamic mortgage products in Indonesia.

Millennials Generation

Millennials, also known as Generation Y or Gen Y, follow Generation X and predate Generation Z (Brant & Castro, 2019). They are called Millennials because of their closeness to the new millennium and grew up in a more digital era (Kaifi et al., 2012). Millennials are tech experts, multi-taskers, team players, autonomous, selfish, ambitious, and informal generations (Altinbasak-Farina & Guleryuz-Turkel, 2015). Based on the Thematic Gender Statistics Report 2018, released by the Ministry of Women's Empowerment and Child Protection stipulates that the concept of Indonesian millennials is Indonesians born between 1980-2000.

Millennials are a target for financial services companies because the strength of their spending is the market forces that play a significant role in the economy (Cudmore & Patton, 2010). Millennials are now a large population, and their purchasing power makes them attractive targets for many consumer industries. In addition to their willingness and interest in consumption, they are also a generation capable of influencing domestic consumption and their peers (Moreno et al., 2017). According to Duh (2016), attitudes and values of consumption formed in the age of millennials can persist during their lifetime and affect their quality of life. This condition is an opportunity to observe this generation's relevant buying behaviour profile.

Related homeownership for millennials, especially in Indonesia, there are faced several challenges, including their high income spent ineffectively or poorly managed causes ineffectiveness, an increase in consumption expenditure that is not matching to an increase in annual income, as well as an increase in salary and mortgage interest rates that are not comparable to the increase in residential real estate prices. However, millennials still want to own a house because, for millennials in Indonesia, owning a house is one of the main achievement indicators for the future (Abidoye et al., 2021; Subagyo et al., 2022).

Hypothesis development

Attitude

Attitude refers to the evaluative effect of positive or negative feelings of individuals in performing certain behaviours (Fishbein & Ajzen, 1975). Attitude represents a summary evaluation of psychological objects captured in the dimensions of attributes such as good-bad, dangerous-rewarding, pleasant-unpleasant, and likeable–disliked (Ajzen, 2001). In Islamic mortgages, a person's performance and intention towards a particular object are due to a positive attitude. Therefore, past empirical studies also support this argument and show that attitudes have a positive and significant effect on an individual's intention to choose Islamic mortgage products (Ahmed et al., 2019; Ali et al., 2017; Amin et al., 2011; Amin, Rahim, et al., 2014; Ibrahim et al., 2017; Khadijah M Sayuti & Amin, 2019). Therefore the hypotheses that we formulate are as follows:

> *H1*: Attitude has a positive and significant effect on the individual's intention to choose Islamic mortgage products

Subjective Norm

Subjective norm refers to an individual's perception of the social pressures surrounding social pressure in doing or not doing certain behaviours. This is determined by normative beliefs that assess social pressures on the behaviour of certain individuals (Ajzen, 1991). In the context of islamic mortgages, subjective norms show that people are more likely to accept and choose islamic mortgage products. If they find many others in their neighbourhood, they have adopted and used the islamic mortgage products offered. Therefore, the empirical studies also support this argument and indicate that subjective norm has a positive and significant effect on an individual's intention to choose Islamic mortgage products (Ahmed et al., 2019; Ali et al., 2017; Amin et al., 2011; Amin, Rahim, et al., 2014; Ibrahim et al., 2017). Thus, the hypotheses of this research are:

H2: Subjective norms have a positive and significant effect on an individual's intention to choose Islamic mortgage products

Perceived Behavioral Control

Ajzen (1991) defines perceived behavioural control as the presence or absence of the necessary resources and opportunities, as well as individual perceptions or the ease or difficulty of performing exciting behaviours. Previous empirical studies have stated arguments and indicated that PBC has a positive and significant effect on an individual's intention to choose Islamic mortgage products (Ahmed et al., 2019; Ali et al., 2017; Amin et al., 2011; Amin, Rahim, et al., 2014; Ibrahim et al., 2017; Sayuti et al., 2020). This explained that if there is adequate support and resources, choosing an Islamic mortgage will be positive and strong. Therefore, based on previous literature, the research hypotheses for this research are as follows:

H3: Perceived behavioural control has a positive and significant effect on the individual's intention to choose Islamic mortgage products

Methodology

Sample Selection and Data Sources

The purpose of this study is to examine the determinants of acceptance of Islamic mortgage Products with independent variables in the form of psychological factors attitude (ATT), subjective norm (SN), and perceived behavioral control (PBC) which adopt the framework of Theory of Planned Behavior (TPB). The technique used in this study is non-probability sampling with purposive sampling. This is because not all elements or population members are given the same opportunities to be selected as samples. Another consideration is that some considerations or criteria must be met in sampling for research. The participants of this study are the Indonesian millennial generation born in the year 1980 – 2000 (following the Thematic Gender Statistics Report of 2018 released by the Ministry of Women's Empowerment and Child Protection).

Instruments and Data Collection

The primary data used in this research was taken by using a survey through the distribution of questionnaires. The structure of questionnaire consists of two parts. The first is about the respondent's demographic information, and the second part addresses the questions that represent the variables of this study. The questionnaire data was collected online using Google-form. The sample collected in this study was 256 respondents. The number already meets the minimum requirements of Structural Equation Modeling (SEM) analysis according to several opinions, including Tanaka (1987) stated that the minimum sample number for SEM is 200. Loehlin (2017) also reinforced this, which stated that the least 200 samples were needed to reduce bias in SEM estimation models. Also strengthened by Malhotra et al. (2017), who state that the required sample size for sem models is 200 to 400. Then Thakkar (2020) stated that research with sem models takes 150 – 300 samples.

Data Analysis

The TPB model in this study was tested by using the SEM method with the help of AMOS 22 software. SEM methodology is a powerful tool for validating psychological measurements (Morrison et al., 2017; Yu & Hsu, 2013). In the last decade, SEM has been widely developed in the field of Counseling Psychology (Fassinger, 1987; Martens, 2005; Martens & Haase, 2006), Health Psychology (Cheung & Hong, 2017; Tong et al., 2010), Rehabilitation Psychology (Weston et al., 2008), and Psychiatric Research (Riou et al., 2016). In psychology, SEM can be used for various purposes, such as confirming the factor structure of psychological

assessment instruments, analyzing potential mediators and moderator effects, and determining and testing individual changes during psychological interventions (Crockett, 2012; Martens & Haase, 2006).

Pearson's Correlation analysis was also used in this study to determine which variables had the strongest/most significant influence on building respondents' intention to use Islamic mortgages.

Results and Discussion
Reliability analysis
Reliability testing in SEM models often uses construct reliability or construct reliability (CR) values as estimates. Measurement of the reliability value of the model can also be done using the Average Variance Extracted (AVE) (Fornell & Larcker, 1981). A high CR value means that all measurements consistently represent the same latent construct. Hair et al. (2019) recommends that the acceptable CR value is ≥ 0.7. While ave a construct is a measure that reflects the overall number of variances in indicators calculated by latent constructs. An adequate AVE value is 0.5 or greater (Hair et al., 2019).

Table 1. Results of Reliability Analysis

Variable	Average Variance Extracted	Construct Reliability
Attitude	0.751	0.938
Subjective Norm	0.667	0.898
Perceived Behavioral Control	0.717	0.926

Source: data processed (2020)

The test result value is in Table.1 indicated that all values got the reliability test criteria.

Structural Model
After the SEM analysis is done by degrees, one part that should be noticed in the SEM-AMOS test is the Goodness of Fit model. Some literature describes key indicators that can be referenced in deciding whether the proposed model meets the degree of match. Among them are Kline (2005) and Boomsma (2000), which recommend recommending the index to be reported are the Chi-Square, RMSEA, CFI, and SRMR tests. In contrast, Hair et al. (2019) recommend degrees of freedom, CFI, and RMSEA/ SRMR values. Simpler than other references, Tabachnik & Fidell (2013) recommend CFI index and RMSEA/SRMR to describe the degree of fit.

Table 2. Result of Goodness-of-fit Test

	Cut off Value	Research Results	Remarks
Normed Chi-Square (CMIN/df)	< 3	2.737	*Good Fit*
Root Mean Square Error of Approximation (RMSEA)	> 0,08	0,83	*Good Fit*
Comparative Fit Index (CFI)	< 0,9	0,950	*Good Fit*

Source: data processed (2020)

Table 2. presents the results of the fit degree assessment. The results showed that all indicator indexes met the required criteria in the *goof fit* category, so it can be concluded that the sample model used could represent the population in this study. Analysis of the relationship between variables and intention is explained by the standardized regression weights, as reported in Table 3. Hypothetical testing was conducted by comparing the probability value with a significant 5% (0.05) level of the resulting regression weight value. According to Thakkar

(2020), if the significance level of factor loadings *p* is greater than 0.05, then the proposed hypothesis is unacceptable.

Table 3. Standardized Regression Weights for The Research Model.

			Coefficient	P	Remarks
Consumer Intention	<--	*Attitude*	.342	***	Supported
Consumer Intention	<--	*Subjective Norm*	.079	.296	Not Supported
Consumer Intention	<--	*Perceived Behavioral Control*	.515	***	Supported

Source: data processed (2020)

The test results showed a path coefficient and a *p*-value (significance level 0.05). Paths coefficient can be positive or negative that indicated relationships between variables. Results presented in Table 3. show a variable with a *p*-value greater than 0.05, which is in the subjective norm variable with a *p*-value of 0.296. So statistically, subjective norm variables do not significantly affect the intention of the millennial generation to use islamic mortgages. While the other two variables, namely attitude and perceived behavioral control, significantly affect the intention to use an Islamic mortgage.

Pearson's Correlation analysis was conducted by comparing the value of Pearson's Correlation coefficients that have been obtained on each of the Attitude, Subjective Norm, And Perceived Behavioral Control variables that have the most robust/significant influence that is building respondents' intention to use Islamic mortgage based on the highest coefficient value.

Table 4. Result of Pearson's Correlation Analysis

			Correlation Pearson Coefficient
Consumer Intention	<--	Attitude	.788
Consumer Intention	<--	Subjective Norm	.715
Consumer Intention	<--	Perceived Behavioral Control	.831

Source: data processed (2020)

Based on this analysis, the perceived behavioral control variable has the highest pearson correlation coefficient value compared to other latent variables of 0.831, which means perceived behavioral control are the most powerful/significant variable in influencing respondent's intention in this study. This result argues that millennial respondents feel the resources, information, and facilities provided by islamic banks make it easier for them to access the product within the limits of their control. Therefore, the intention to use Islamic mortgages increased under high perceived behavioral control (Ibrahim et al., 2017).

The main purpose of this study is to find out the intended behaviour of millennials in choosing Islamic mortgages in Indonesia. The results showed that the coefficient of the relationship between attitude to consumer intention was positive. Thus, the higher attitude value of the respondent will give a stronger/greater boost to the intention to use the product. While based on the value of *p* < 0.05 on attitude variables gives a significant influence on consumer intention. The findings in this study are also supported by previous research that has been conducted by (Alam et al., 2012; Ali et al., 2017; Amin, Rahim et al., 2014; Amin, Rahman et al., 2014; Amin et al., 2017; Ibrahim et al., 2017; Sayuti & Amin, 2019; Zabri & Mohammed,

2018) which states that attitude variables have a significant role in shaping customer intention to use islamic mortgage.

According to Ajzen (1977), a person's attitude represents his evaluation of the entity/object in question. A person's logical or consistent attitude towards an object can be used to pre-record behaviour. According to Peter & Olson (2010), attitude is a practical evaluation formed by cognitive processes as a step in consumer decision-making. Individuals can efficiently and effectively analyze positive and negative tendencies towards acceptance or refusal to buy or use new products. The findings in this study suggested that positive and significant attitudes can be the basis that research respondents (millennial generation) will have positive attitudes towards the intention to use Islamic mortgages. Respondents' level of assessment and intention towards islamic mortgages is due to the positive attitude factor.

Subjective Norm variable test results showed that the coefficient of the relationship between subjective norm and consumer intention is positive. The results of this study showed that the greater the subjective norms that millennial respondents had positive implications for the respondent's intention to use Islamic mortgages. Whereas based on the value of $p > 0.05$ on subjective norm variables, inferred did not significantly influence consumer intention. These findings align with the results of research conducted by (Alam et al. 2012; Ali et al., 2015; Maamor et al., 2016), who found similar results that subjective norm variables had no significant effect on the intention to choose an Islamic mortgage. These results explained that millennial respondents had more knowledge and insight into Islamic mortgages. So they can make decisions based on their own experience and knowledge, with little consideration based on the opinions of others.

Subjective norms refer to an individual's perception of the social pressures in conducting or not performing certain behaviours. Individuals may not intend to commit certain behaviours, but under social pressure, the intention becomes clear (Venkatesh & Davis, 2000). The subjective norm variable test results illustrate that millennial respondents received positive influence or information from others in nearby environments to use islamic mortgage products. Although the test results showed an insignificant influence, these variables provided a positive relationship to the use of Islamic mortgages. Nevertheless, when it comes to individual intention, millennial respondents do not fully accept and choose islamic mortgage products, even though they know others in their neighbourhood or people close to them have adopted and used islamic mortgage products offered by islamic banks. This behaviour is described by Solomon (2015), who stated that millennials do not like it when someone tells them what to do.

Peter and Olson (2010) stated that in developing an effective strategy, it is important to determine whether the component of the action or the component of subjective norms has a major influence on behavioural intentions. Suppose the main reasons for behaviour (shopping, buying a particular brand, using certain goods) are normative. In that case, normative influences (such as friends, family, and co-workers) become relevant to gain customer intention in this Islamic mortgage product.

Furthermore, based on the results of SEM analysis and modelling of perceived behavioural control variables in this study can be concluded that statistically, the variable perceived behavioral control has a positive and significant effect on respondents' intention to use islamic mortgages. This conclusion is based on test results showing that the coefficient of the relationship between perceived behavioral control and consumer intention is positive. Thus, the respondent's perceived behavioural control value will give a more substantial/greater boost to the intention to use the product. While based on the value of $p < 0.05$ on perceived behavioural control variables gives a significant influence on consumer intention. The findings in this study are also supported by previous research that has been conducted (Alam et al., 2012; Ali et al., 2017; Amin et al., 2017; Amin, Rahim et al., 2014; Amin, Rahman et al., 2014; Ibrahim et al., 2017; Sayuti & Amin, 2019; Usman & Lizam, 2016; Zabri & Mohammed, 2018)

which states that perceived behavioural control variables have a significant role in shaping the respondent's intend to use Islamic mortgage. The Pearson correlation analysis was also conducted to determine the strength of the significance of all latent variables to the respondent's intention. Based on the analysis results, perceived behavioural control is the variable with the highest level of significance in shaping the intention of millennial respondents to use Islamic mortgages in this study.

According to Ajzen (1991) perceived, behavioral control is defined as an individual's perception of the ease or difficulty of performing certain behaviours. How strongly an individual attempts to engage in behaviour and how much control an individual has over behaviour (behavioural control) influences whether he or she engages in the behaviour. In this study, the value of perceived behavioral control, which is greater than an individual, can further increase the chances of engaging in the behaviour, is the intention to use an Islamic mortgage. The findings in this study suggested that perceived behavioral control is of positive and significant value and can be the basis that research respondents (millennial generation) will have positive behaviour towards intention to use Islamic mortgage. Respondents' level of assessment and intention towards Islamic mortgage is due to perceived behavioural control positive factors. Thus, the respondent's perceived behavioural control value will give a stronger/greater boost to the intention to use the product. This behaviour was also explained by Solomon (2015), who stated that millennial is a type of consumer who wants to conclude the product to be used.

Perceived behavioral control variables in this study with the highest level of significance can confirm test results on subjective norm variables that have no significant effect on intention. Large control of the respondent's behaviour can have an effect that is not easily affected by people close to the respondent in determining intention behaviour. This can be derived from the knowledge and information of the respondent about the product so that the respondent can consider and decide whether to use or not against this product.

Conclusion

This study showed that the independent variables of attitude, subjective norm, and perceived behavioural control affect the customer's intention to choose islamic mortgage products. The results showed that attitude and perceived behavioural control significantly correlated with customer intention to use Islamic mortgage products. However, subjective norm showed an insignificant relationship to customer intention. The results also showed that perceived behavioural control variables are the most important factor affecting the customer's intention to use an Islamic mortgage.

The limitation of this study is that 256 respondents are millennials from various cities in Indonesia, with the majority domiciled on Java Island. In addition, this study has not adopted moderation variables in determining customers' intentions in Islamic mortgages. Suggestions for further research in order to use a more equitable distribution of respondents for all regions in Indonesia. In addition, further research on other relevant variables can be done to determine millennials' intention in Islamic mortgages, such as diversity variables or consumer literacy levels. It can also be modified using moderation variables. The findings in this study may contribute to the increased knowledge of academics and practitioners of islamic banking about the acceptance of Islamic banking products. Based on these results, islamic bank managers should conduct a more in-depth special study using other variables to assess and understand the customer's psychology toward Islamic products offered by Islamic banks. In the future, islamic banks need to continuously improve the quality of service and organize attractive programs to build a positive attitude towards Islamic banks.

Author's Contribution
Moh. Herman Eko Santoso: Writing the draft, literature review, research methods, data collection and analysis.
Mohamad Soleh Nurzaman: Writing systematics, review of the draft and result discussion.

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Declaration of Competing Interest
We declare that we have no conflict of interest.

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