



Determinants of Saving Intentions in Islamic Current Accounts: Empirical Evidence from Muslim Community in Indonesia

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The growth of current accounts is still far behind compared to savings and deposits. West Jakarta as the region with the highest Islamic bank assets still shows low DPK growth, especially in Islamic current accounts. This research aims to identify the characteristics of respondents and variables that affect the interest of Muslim communities in West Jakarta to save funds in Islamic current accounts. The method used is descriptive analysis and SEM-PLS analysis with the number of respondents involved in this study as many as 175 Muslims in West Jakarta. The results showed that the variables of attitude, reputation, behavioral control, and subjective norms had a positive and significant influence, while profit sharing and product had a positive but insignificant effect, and the promotion variable has a negative and insignificant effect on the intention of West Jakarta Muslim Community saving funds in the Islamic current account.

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INTRODUCTION

In Indonesia, Islamic banks growths show the increasing trend every year. Nugraha *et al.* (2019), stated that the development of Islamic banks every year always experiences a good increase when viewed from the financing that is successfully channeled to customers. Financing channeled to customers is commonly referred to as Third Party Funds (DPK) where DPK has 3 instruments, namely savings, deposits, and current accounts. Data from the 2017-2021 Islamic Banking Snapshot issued by OJK (Figure

1) also shows that the growth of Islamic bank deposits in Indonesia in the span of the year always experienced a positive and significant increase in each year and the addition was followed by the growth of each DPK instrument which also always increased, except for deposits which experienced a slight decline. Sharia Banking Statistics issued by OJK as of October 2023 also again shows the increasing growth of Islamic bank deposits in Indonesia followed by the growth of 3 instruments of deposits which are also getting better (Figure 2).

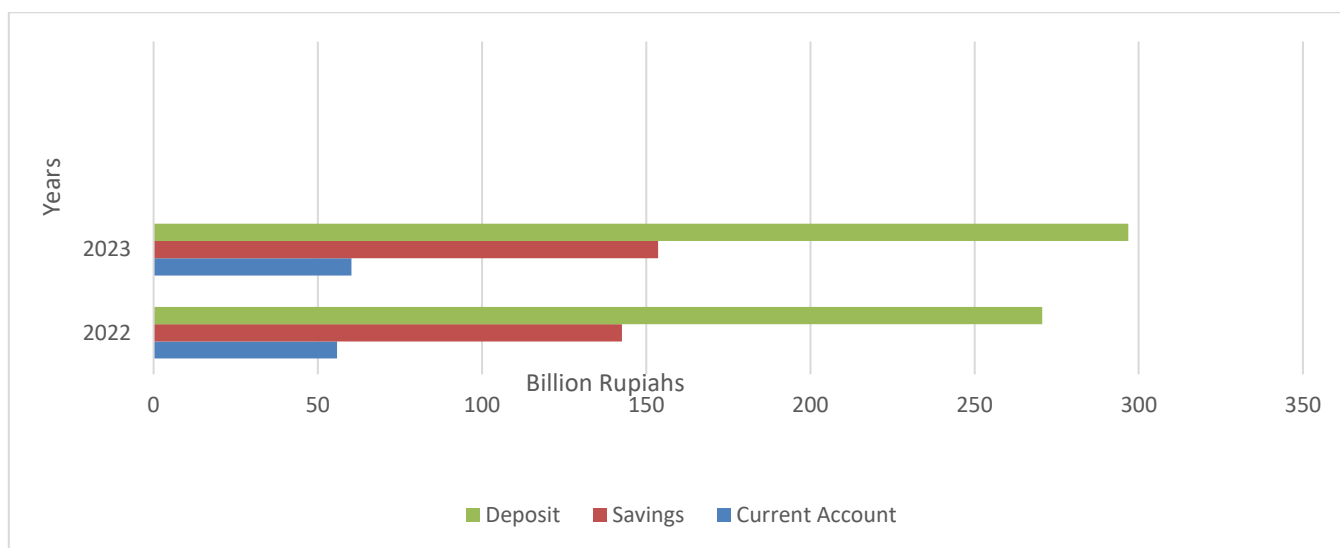


Figure 1. Growth of DPK of Islamic Banks 2017-2021 in Percent

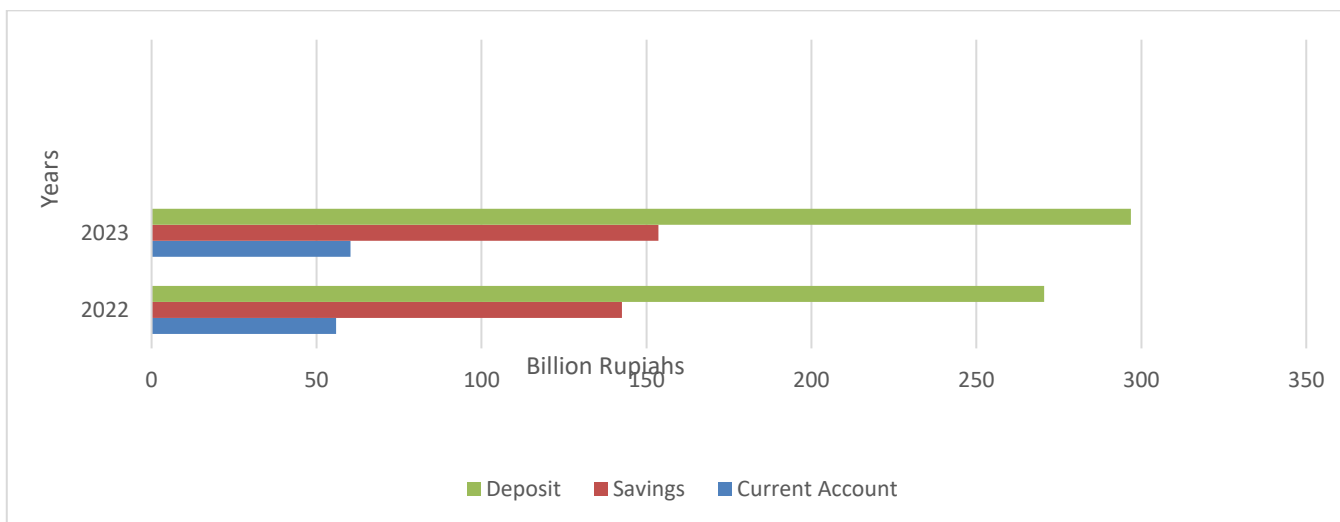


Figure 2. Growth of DPK of Islamic Banks 2021-2023 in Billion Rupiahs

DKI Jakarta Province is the first province in Indonesia as the province with the largest number of Islamic bank deposits. Although the growth of Islamic bank deposits in Jakarta in 2017-2023 has always experienced a positive and significant increase, in fact, current accounts growths is only instrument in deposits that is still below savings and deposits. The Islamic

Banking Snapshot issued by OJK in 2017-2023 states that current accounts growths is still lagging from savings and deposits.

West Jakarta is the area in DKI Jakarta that has the second largest Muslim population after East Jakarta. This is in accordance with data released by BPS in 2023 which shows that the number of Muslim

residents in West Jakarta in 2023 was 2,470,054 people. Sharia Banking Statistics issued by OJK as of December 2023 also shows that West Jakarta also has a total of 17,588 billion in deposits, which is the largest number after South Jakarta. According to data from BPS in the Official Gazette of West Jakarta Economic Growth Statistics 2023, West Jakarta is the DKI Jakarta region with the highest economic growth, which is 5.50%. This is supported by the fact that West Jakarta is developing into the largest business center in DKI Jakarta Province. This data appeared a question that why the number of Islamic current account growth in West Jakarta is still inferior when compared to South Jakarta, even though according to data from BPS, West Jakarta's economic growth is much better than other DKI Jakarta areas. This study have a goals to find out the characteristics of Muslim communities in West Jakarta who already have a business, but do not have an Islamic current account. This study also want to find the factors of influence West Jakarta Muslims to want to save funds in Islamic current accounts.

LITERATURE REVIEW

Sharia Current Account

The Fatwa of the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI) No. 01/DSN-MUI/IV/2000 concerning current accounts explains that what is meant by current accounts are deposits of funds whose withdrawals can be made at any time by using checks, bilyet giro, other means of payment orders, or by book-entry. [Mariana and Athoillah \(2023\)](#) said that there are two types of current accounts, namely current accounts whose contracts are justified by Islamic law and current accounts whose contracts use the principle of interest. Current account contracts that are justified by Islamic law usually use wadi'ah and mudharabah contracts. Islamic current accounts as already mentioned only have 2 types, namely Islamic current accounts with mudharabah contracts and Islamic current accounts with wadi'ah contracts, the explanation of each contract is as below.

Mudharabah

Mudharabah is a contract made by two people in which they will bear each other where one person hands over assets to be managed and the profits will be divided according to the initial contract that has been agreed by both parties ([Bintarto and Setiawan 2021](#)). For the use of mudharabah contracts in Islamic current accounts, it means that customers, both individuals and

companies, deposit funds in Islamic banks with business activities that can be said to be very high using a mudharabah contract and later the bank will share the results with high profits to customers who deposit funds in the form of current accounts ([Derly 2019](#)). Some of the pillars such as shahibul maal (owner of funds), mudharib (who manages funds or lends), ijab qabul, capital, and profit ([Nawawi 2012](#)).

Wadi'ah

Wadi'ah is a form of entrustment from one party to another either from an individual or a legal entity and will be returned at any time when the depositor wishes. While according to the language, wadi'ah means something that is placed not in the owner so that it is guarded (ma wudi'a inda ghair malikihi layahfadzuhu). Related to this, the madzhab scholars do argue that there are many ways to store entrusted goods, it can be through family, yourself, or even other people ([Saepudin et al. 2022](#)). If later the entrusted item is damaged, the entrusted party is not obliged to replace the item. But if the damage is caused by his negligence in maintaining the entrusted item, then the entrusted party must be prepared to replace it ([Desminar 2019](#)). [Nawawi \(2012\)](#) says that wadi'ah often occurs in modern transactions such as the banking industry which is directly related to business capital deposit activities, namely current accounts and savings. Especially in current accounts, in accordance with the statement conveyed by [Simatupang \(2019\)](#) that after the bank gets funds from customers in the form of deposits, the bank will channel these funds back to customers for financing. In this case, the definition of a wadi'ah current account is a deposit that can be withdrawn with a bilyet giro, checks, more withdrawal orders, or it can also be by book-entry and all are done with a bank account. [Abdulfattah and Kurniawan \(2018\)](#) state that similar to mudharabah, wadi'ah also has pillars that must be fulfilled before the contract actors carry out the contract activities. Some of the pillars that must be present in the implementation of the wadi'ah contract, namely entrusted assets, contract actors, and ijab qabul.

Theory of Planned Behavior (TPB)

[Ajzen and Driver \(1991\)](#) expressed their opinion regarding the definition of Theory of Planned Behavior (TPB), is a theory which is discusses the interest of a consumer by looking at his behavioral side. [Ajzen and Fishbein \(1980\)](#) also said that TPB assumes that the theory of action is influenced by behavior

which is determined by a person's desire to do or not do something. Individuals will certainly do something if it is considered positive by many people. Theory of Planned Behaviour (TPB) is a development of an earlier form of theory, namely Theory of Reasoned Action (TRA) (Seni and Ratnadi 2017). Initially TRA only detected 2 things that influenced the actions of a consumer to decide something before using a good or service (Sulistiorini *et al.* 2016). According to Seni and Ratnadi (2017), these two things are subjective norms and ethics. Then Ajzen (2005) added one more thing that causes someone to take an action, namely behavioral control. Although TRA and TPB have differences, Ajzen (1991) again states that the two theories still have one main factor, namely intention.

Consumer Behavior

Wahyuni and Zuhriyah (2020) state that what is meant by consumer behavior is the process of an individual or consumer from the beginning to the end to consume a good or service and is influenced by several external and internal factors. Hanum and Hidayat (2017) also added regarding the definition of consumer behavior, namely an action taken by a consumer before buying, when buying, after buying, and to the very last stage where the consumer uses the goods or services purchased and then evaluates the goods or services. Muntazia and Prihandini (2021) also state that consumer behavior is an action taken by a consumer in terms of exhausting the use value of a good or service including decisions that influence the consumer to use the goods or services he chooses and also sentiment (Hakim *et al.*, 2022). Consumer behavior can also be interpreted as a person's ability to search, determine, and also choose what products he will use or consume (Utami 2017).

Previous Research

Taufikur Rahman (2014) conducted a study and his study titles is Determinant Analysis of Individual Interest of Lecturers and Students in Islamic Banks and the methods used, namely multiple regression analysis also simple regression analysis. The result from his research is in transacting with Islamic banks, attitude turns out to have a positive and significant effect in influencing interest. The other study also conducted by Kartika C *et al.* (2020), namely the Effect of Religiosity, Trust, Corporate Image, and Profit Sharing System on Customer Interest in Saving and Loyalty at Bank Syariah Mandiri in Surabaya. This research is using the analysis of moderating variables

with an interaction variable approach which shows that customer interest in saving is driven by the level of profit sharing which has a positive and significant influence. Honesty and Setiawan (2022) conducted a study entitled The Effect of Reputation and Disclosure of Accounting Information on Student Preferences for Islamic Banking using multiple linear regression analysis and stated that public interest in saving money in Islamic banks can also be influenced by the reputation of Islamic banks which has a significant and positive influence.

Sidiq and Ermawati (2021) also conducted research with the title Effect of Product Quality, Service Quality, and Trust on Customer Saving Interest in PT Bank Mandiri (Persero) Tbk KCP Kendal Boja which used descriptive and multiple linear analysis and produced a conclusion, that public interest in saving at Islamic banks is also influenced by products that have a positive influence. Risal and Alexander (2019) conducted research on the Effect of Perceptions of Profit Sharing, Promotion and Service Quality on Interest in the Use of Islamic Banking Services Mudharabah Savings on Potential University Students with regression analysis showing it turns out that customer decisions in using Islamic bank services are also strongly influenced by promotions which have a positive and significant influence. Rawi *et al.* (2023) conducted research on the Effect of Theory of Planned Behavior on Interest in Saving UIN RMS Students in Islamic Banks using multiple regression analysis and concluded that the interest in saving of UIN RMS students in Islamic banks is influenced by behavioural control, which in the study shows a positive and significant influence. Suciarto and Burhan (2023) also doing a research related to this with multiple linear regression analysis and concluded that a positive influence is also found on subjective norms in influencing student savings interest in Islamic banks.

RESEARCH METHOD

Time and Location of Research

This study was carried out in West Jakarta City, DKI Jakarta Province and was conducted from December 2023 to January 2024 by selecting respondents with criteria: 1. Respondents live in West Jakarta City; 2. Respondents have a business, but do not yet have a sharia giro; 3. Respondents are Muslim; 4. Respondents aged 27-66 years.

Types and Sources of Data

Primary data and secondary data are the 2 types of data used in this study. In this study, distributing questionnaires offline and online to West Jakarta residents who fulfil the research criteria was carried out with the aim of obtaining the primary data needed in the study. WhatsApp and Instagram will also be used to distribute the online questionnaire. Meanwhile, secondary data will using several data sources from several agencies such as Bank Indonesia, BPS data for Jakarta City, data from OJK, and other data sources related and needed in this study. Other secondary data that can be used is some literature that is already available and published previously such as several articles, national and international journals, previous research, and other literature.

Structural Equation Model (SEM) analysis method has a sample size of 5 to 10 times the number of indicator variables used in a study.. this statement is in accordance with the opinion stated by Hair *et al.* (2010). The questionnaire in this study has 35 indicator variables, therefore the number of samples required in this study was 175 respondents.

Data Analysis Method

Descriptive analysis and analysis *Structural Equation Modeling Partial Least Square* (SEM-PLS) are the 2 types of data analysis used in this study.

Measurement Scale

The instrument used in this research is a questionnaire. The questionnaire is a process of collecting data by asking questions to respondents several questions that have relevance to the topic of the problem in the study (Prawiyogi *et al.* 2021). There are 2 types of questions that can be used in a questionnaire, namely open questions and closed questions. The questionnaire in this study used a closed-ended question type whose results are indicated by numbers. The Likert scale is used to express the calculation scale in this study. *Likert scale* is one of the psychometric scales and is often used in many surveys (Taluke *et al.* 2019). Table 1 are the details of the answer scores from the questionnaire.

Descriptive Analysis

Nasution (2017) argues that descriptive analysis is a data analysis method carried out with the aim of describing the data that has been collected in research activities, but the depiction of the data does not become a general conclusion and the results will not form a relationship or a comparison. This descriptive analysis is done by interpreting the data so that later the data becomes meaningful and is presented in a table.

Table 1 Likert Scale Classification

Category	Weight Value
Totally disagree	1
Disagree	2
Less agree	3
Agree	4
Totally agree	5

Source: Mawardi (2019)

Structural Equation Modeling Partial Least Square (SEM-PLS)

Haryono and Wardoyo (2012) state that the *Structural Equation Model* (SEM) is a method commonly used with the aim of analysing multivariate statistical data which is used to provide specifications and estimate models in the relationship between each variable which can ultimately get a picture of the overall model. SEM can also be used to test structural models and measurement models simultaneously and conducting factor analysis and and check the hypotheses used in the study for measurement error.

The use of SEM-PLS in this research is to analyse the factors of attitude, profit sharing, reputation, product, promotion, behavioral control, and subjective norms on the interest of Muslim communities in West Jakarta to save funds in Islamic current accounts. In this study, SEM analysis was carried out using two tests, namely the outer model analysis test whose purpose is to measure the correlation of indicators and latent variables and also using inner model analysis (structural model evaluation) to show the correlation of latent variables being evaluated, where these two types of analysis tests are in accordance with the opinion conveyed by Rolesya *et al.* (2023).

Path Coefficient

Serves to see the effect between latent variables and answer what has been hypothesized through the t-statistic significance value also the parameter coefficient value from the bootstrapping results. The t-statistic value should greater than the t-

table value. The hypothesis can be accepted if the t-table value is 1.96 with a significance level of 5%.

RESULTS AND DISCUSSION

Respondents Characteristics

Table 2 Characteristics of Respondents

Characteristic	Category	Number of People	Percentage (%)
Gender	Male	81	46,28
	Female	94	53,71
Age	27-36 years old	85	48,57
	37- 46 years old	43	24,57
	47-56 years old	35	20
	57-66 years old	12	6,85
Latest Education	Primary School	8	4,57
	Secondary School	23	13,14
	High School	112	64
	Diplomas	6	3,42
	Undergraduate	24	13,71
	Postgraduate	2	1,14
	Doctorate	0	0
Job	Civil Servant	7	4
	Private employee	58	33,14
	Self employed	102	58,28
	Others	9	5,14
Do You Have a Business?	Yes	175	100
	No	0	0
What Type Business Do You Have?	Culinary business	88	50,28
	Furniture and modeling business	4	2,28
	Transportation/vehicle rental business	5	2,85
	Workshop business	31	17,71
	Processing business	22	12,57
	Laundry service business	16	9,14
	Professional services business	9	5,14
How Many Employees Do You Have?	< 10 persons	136	77,71
	11-20 persons	38	21,71
	21-30 persons	0	0
	31-40 persons	1	0,57
	41-50 persons	0	0
	>51 persons	0	0
What is Your Monthly Turnover?	< 100 million	120	68,57
	101-200 million	46	26,28
	201-300 million	9	5,14
	301-400 million	0	0
	401-500 million	0	0
	>501 million	0	0

Analysis of Factors Affecting the Interest of West Jakarta Muslim Community to Save Funds in Sharia Current Accounts

Evaluation of the Measurement Model

1.1 Convergent Validity

If the *loading factor* value owned by an indicator is > 0.7 , it can be said that the *convergent validity* is valid. Another acceptable value is if the resulting *loading factor* is > 0.5 (Trenngonowati and Kulsum 2018). This study uses a *loading factor* value > 0.7 . Based on the *loading factor* test output at the beginning, it can be seen in Figure 3 that there are 4 indicators that have a *loading factor* value < 0.7 , which means that these 4 indicators must be eliminated in this study. Two indicators that must be eliminated in this study come from the sikap variable (S), one indicator from the bagi hasil variable (B), and one indicator of the kontrol perilaku variable (KP).

Two indicators that must be eliminated from the sikap variable (S), namely indicators S4 and S5 which have a *loading factor* value of 0.535 and 0.670. One indicator on the bagi hasil variable (B) must be eliminated, namely indicator B1 with a *loading factor* value of 0.504. While one indicator on the kontrol perilaku variable (KP) must be eliminated, namely the KP1 indicator with a *loading factor* value of 0.695. The figure below presents the *loading factor* of each indicator after recalculation by eliminating indicators that have a *loading factor* < 0.7 .

Figure 4 shows that all indicators on each variable already have a *loading factor* value of more than 0.7. With that, all indicators can be tested second, namely looking at the *Average Varian Extracted* (AVE) value. To be said to be valid and meet the requirements of *convergent validity*, each indicator must have an AVE value of more than 0.5.

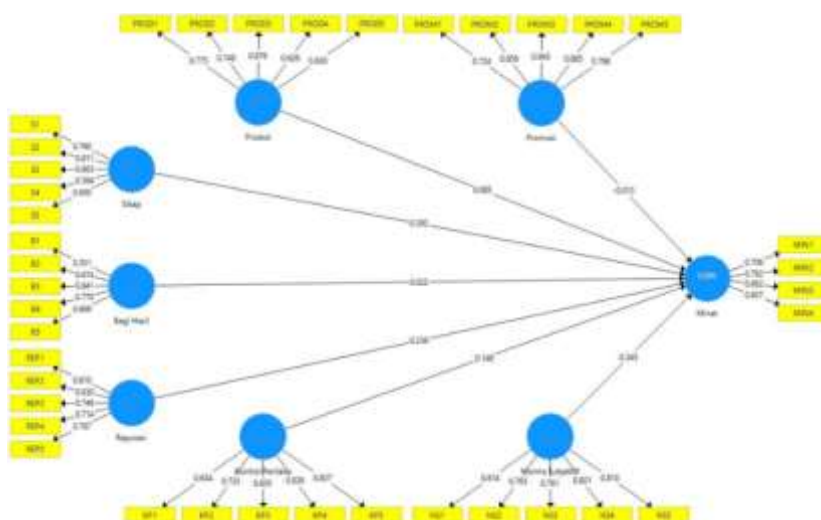


Figure 3 Loading Factor Test Output

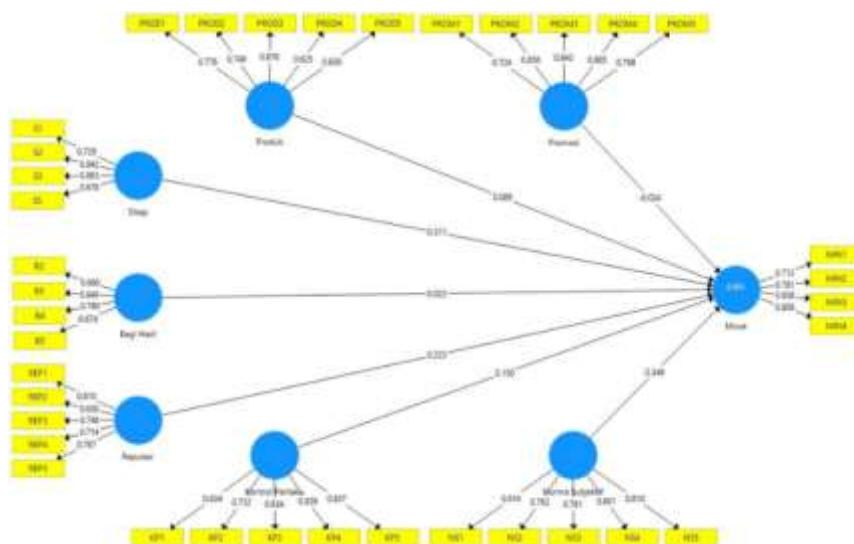


Figure 4 Retest Loading Factor

Table 3 AVE Value

Laten Variable	AVE
Attitude	0.700
Profit sharing	0.619
Reputation	0.601
Product	0.610
Promotion	0.652
Attitude Control	0.685
Subjective Norms	0.636
Intention	0.611

1.2 Discriminant & Composite Validity

Discriminant validity assessment can be proved from the *fornell-larcker* criteria. The results from *fornell-larcker* test are shown in table number 4. A variable can be said to be reliable if the *composite reliability* value it has is > 0.7 . (Table 5)

1.3 Cronbach's Alpha

The table below shows that the variable *Cronbach's alpha* value is > 0.6 , and from these results it can be said that the variables used in this research are reliable. (Table 6)

Table 4 Testing Results Fornell-Larcker

	B	KP	MIN	NS	PROD	PROM	REP	S
B	0.787							
KP	0.507	0.828						
MIN	0.659	0.714	0.800					
NS	0.569	0.747	0.782	0.798				
PROD	0.558	0.569	0.635	0.623	0.781			
PROM	0.499	0.472	0.590	0.557	0.564	0.807		
REP	0.621	0.495	0.663	0.607	0.687	0.539	0.775	
S	0.544	0.436	0.627	0.433	0.541	0.432	0.599	0.837

Table 5 Composite Reliability Value

Laten Variable	Composite reliability
Attitude	0.798
Profit sharing	0.798
Reputation	0.858
Product	0.845
Promotion	0.884
Attitude Control	0.853
Subjective Norms	0.863
Attitude	0.790

Tabel 6 Cronbach's Alpha Value

Laten Variable	Cronbach's alpha
Attitude	0.787
Profit sharing	0.793
Reputation	0.835
Product	0.839
Promotion	0.867
Attitude Control	0.846
Subjective Norms	0.858
Attitude	0.786

Structural Model Evaluation (Inner Model)

R-Square (R2)

Azzahrona *et al.* (2022) state that the R2 value is divided into 3, namely 0.75 (good), 0.50 (moderate), and 0.25 (weak). Table 7 presents the r-square value of the interest variable. The table below states that the interest variable has an r-square value of 0.773, which means that exogenous variables such as sikap variables, bagi hasil, reputasi, produk, promosi, kontrol perilaku, and norma subjektif can explain how much they affect the interest variable by about 70%, while the other 30% is influenced by variables outside the study. In accordance with what is stated by Azzahrona *et al.* (2022), the r-square value of the interest variable in this

study can be said to be good because $0.773 > 0.75$. (Table 7)

Path Coefficient

The *path coefficient* test is carried out to determine the suitability of the hypothesis used in the study. This *path coefficient* test can be done using *bootstrapping* analysis. To be able to accept a hypothesis, there are several conditions that must be met. Among other things, it has a *t-statistic* value greater than the *t-table* and a significance level at 5% alpha of 1.96. In addition, the *p-value* must also be smaller than 0.05. (Table 8)

Table 7 R-Square (r2) Value

Endogenous Variable	R-Square
Intention	0.773

Table 8 Path Coefficient Value

	Originals sample	t-statistic	p-value	Hypothesis
Attitude -> Intention	0.229	3.265	0.001	Accepted
Profit Sharing -> Intention	0.135	2.293	0.022	Accepted
Reputation ->Intention	0.070	0.980	0.327	Rejected
Product ->Intention	0.016	0.232	0.816	Rejected
Promotion ->Intention	0.081	1.571	0.116	Rejected
Attitude Control ->Intention	0.167	2.498	0.013	Accepted
Subjective Norms ->Intention	0.421	5.127	0.000	Accepted

Discussion

According to the results of the *path coefficient* test also values that have been obtained for each variable, the conclusions that can be drawn from the variables of sikap, bagi hasil, reputasi, produk, promosi, kontrol perilaku, and norma subjektif on the minat of which makes the people of West Jakarta want to make deposits in sharia current accounts as follows:

a. The Effect of Attitude Variables on Interest

In this study, the attitude variable has a significant and positive influence because its *originals sample* value is 0.229. The *t-statistic* value of the attitude variable is $3.265 > t\text{-table}$ which is 1.96. A significant effect can be seen from the *p-value* of the attitude variable which is < 0.05 , which is 0.001. This is in accordance with research from Rahman T (2014) and Misaeni *et al.* (2020) which both say that the attitude variable has a significant and positive effect on the interest in saving money in Islamic banks.

The Effect of Profit Sharing Variables on Intention

The profit sharing variable has a positive and significant influence just like the attitude variable, because the profit sharing variable has an *originals sample* value of 0.135 without a (-) sign and a *t-statistic* value of $2.293 < t\text{-table}$ 1.96 and a *p-value* of $0.022 < 0.05$. This study has the result that people's interest in saving money in Islamic banks is also influenced by the profit sharing variable which turns out to have a positive influence.

Effect of Reputation Variables on Intention

Reputation has a positive influence and is also insignificant because it has an *originals sample* value of 0.070. Meanwhile, when viewed from the *t-statistic* value of $0.980 < t\text{-table}$ 1.96 and *p-value* $0.327 > 0.05$, the reputation variable has an insignificant effect. Based on the research results of research from Abhimantra *et al.* (2013) which states that the reputation variable has a positive and insignificant effect. Based on the

conditions in the field in this study, which states that it turns out that many respondents are not familiar with Islamic banks, especially Islamic current account products. If the sharia principles in Islamic banks are further strengthened, more people or customers will recognize Islamic banks.

Effect of Product Variables on Intention

The product variable has a negative relationship direction because it has an *original sample* value of -0.016 and has an insignificant effect because it has a *t-statistic* of $0.232 < t\text{-table } 1.96$ and a *p-value* of $0.816 > 0.05$. This research is supported by the results of research conducted by Sari and Husaen (2024) which states that product variables have a negative and insignificant effect on generation Z's interest in saving at BSI bank. Sari and Husaen's research (2024) states that if an Islamic banking product can provide a sense of satisfaction and can meet customer needs, then customer interest in saving funds in Islamic banks using available products will increase. In addition, if Islamic banks can provide a more detailed understanding of the banking products available from the account opening process to the stage of operating Islamic bank products in everyday life, customers will be more interested in starting to use banking products from Islamic banks.

Effect of Promotion Variables on Intention

Promotion variables have a positive but insignificant influence. This positive influence can be seen in the *original sample* value of 0.081. While a significant influence can be seen from the *t-statistic* value of $1.571 < t\text{-table } 1.96$ and also a *p-value* of $0.116 > 0.05$. The results of this study are supported by research conducted by Musthofa and Musfiroh (2022) with a positive and also insignificant effect of promotional variables on public interest in saving money in Islamic banks. This is because the promotion or introduction of Islamic banks is still lacking when compared to conventional banks. The less extensive branding of Islamic banks is the reason that there are still few customers who recognize Islamic banks.

Behavioral Control Variables on Intention

The behavior control variable has a positive and significant effect because it has an *original sample* value of 0.150 and a *t-statistic* of $1.964 > t\text{-table } 1.96$ as well as a *p-value* of $0.013 < 0.05$. These results are in line with research conducted by Aziz et al. (2023) and Rawi et al. (2023) which states that behavioral control

variables have a positive and significant effect on public interest in becoming Islamic bank customers.

Subjective Norm Variables on Intention

The subjective norm variable also has a positive and significant influence, because it has an *original sample* value of 0.421 and *t-statistic* $5.127 > t\text{-table } 1.96$ and *p-value* $0.000 < 0.05$. This research is supported by research belonging to Sucianto and Burhan (2023) and research belonging to Istiaji M et al. (2022) which says that the subjective norm variable has a positive and significant effect on interest and decisions to choose Islamic savings and student interest in saving at Islamic banks.

CONCLUSION

The characteristics of West Jakarta people who have not saved funds in Islamic current accounts are women with an age range of 27-36 years. In terms of education, the majority of respondents in this study have a high school education. The majority of respondents' occupations are self-employed and some of these respondents have second jobs, either as civil servants, private employees, or housewives. All respondents in this study have a business and the most developed type of business is a culinary business. The most number of employees the respondents have is in the range of < 10 people and the most monthly turnover the respondents get from the business they manage is in the range of < 100 million. Variables that have a positive and significant effect are attitude, profit sharing, behavioral control, and subjective norms. Variables that have a positive but insignificant effect are reputation and promotion. The product variable is the only variable that has a negative and insignificant effect.

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