

THE MEDIATION ROLE OF TRUST AND AWARENESS IN INFLUENCING SUBJECTIVE NORMS ON INTENTION IN USING SHARIA FINANCING

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Abstract. The availability of sharia financing can be an alternative solution for MSMEs actors in developing their business and is considered more equitable and in accordance with Islamic values. This study has 1) analyze the influence of subjective norms on the intention of MSMEs using sharia financing, 2) analyze the role of trust as a mediation in influencing subjective norms on MSMEs intention using sharia financing, and 3) analyze the role of awareness as a mediation in influencing subjective norms on MSMEs intention using sharia financing. The population and sample are food culinary entrepreneurs in the cities of Pekanbaru, Siak, Bangkinang, and Pangkalan Kerinci, consisted of 100 people. The sampling technique use by accidental sampling method and data analysis using SmartPLS (Partial Least Square) 3.0 software. The finding explains 1) subjective norms have a significant effect on MSMEs intention in using sharia financing, 2) trust acted as a mediation in influencing subjective norms on MSMEs intention in using sharia financing, and 3) awareness acted as a mediation in influencing subjective norms on MSMEs intention in using sharia financing share. In principle, the role of the family is very support of culinary entrepreneurs to use sharia financial needs, especially with goodness and the management system is sharing profits.

Keywords: Trust, Awareness, Subjective Norms, and Intention.

1. Introduction

Financing is one of the intermediary functions of a financial institution that can transfer funds from surplus to deficit units (Karim, 1995; Amin, et al., 2011). Financing for small businesses has a vital role. In fact, the increase in the number of business units was not properly facilitated by business financing. In Indonesia, SMEs absorb 97% of all employment, but many are classified as non-bankable (Meenu, 2015). In terms of quantity, MSMEs dominate businesses in Indonesia, but in terms of quality of access to financing, the MSME sector is still considered marginal (OJK, 2015). This condition is getting worse when it comes to sharia financing. Although the Islamic finance industry grows at an average of 62%/year (OJK, 2015), in terms of penetration of sharia financing it can be said to be very small, only about 4% of the financing market share and the market share of Islamic banking is still very small. only about 5%. The marginal use of sharia financing by MSME actors is certainly a worrying irony considering that Indonesia is a country with the largest Muslim population in the world (Nugroho, et al., 2017). A survey conducted by the Financial Services Authority (OJK) showed

that only 28.25% of the public knew about Islamic financing, while another 71.75% said they did not know (OJK, 2015). In fact, the results of the same survey show that public interest is actually high (75.8%), but has not yet reached the realization stage. At this stage there is a gap between facts and theory where poor knowledge does not always make interest low (Husin & Rahman, 2012).

The Islamic financial system has become a very interesting phenomenon and is the fastest growing financial institution segment in the world (Gait & Worthington, 2008) which is proven to be crisis-resistant when compared to the conventional financial system (Kontot, et al., 2016). Several previous studies have found that public awareness of Islamic financial products is very low (Cloud & Bukhari, 2011; Alsehbami & Khandare, 2014). If a person does not have sufficient knowledge to initiate a behavior, their behavioral interest will also be low, even though they have a large attitude and/or subjective pressure (Madden, et al., 1992).

However, the most important thing is how to build customer trust and awareness. The level of customer trust has a significant effect on increasing interest in using Islamic banks (Usman, 2015). Koe & Rahman (2015) found a positive and strong relationship between trust and interest in using Islamic financial products. Angko (2013) concluded that consumers with high awareness can be convinced that the product is likely to meet consumer needs. Kansra & Pathania (2012) have explained that the factors that influence the demand for financial products include the role of awareness.

Based on the statements described previously and seeing the potential for sharia financing that still has the opportunity to be optimized for use, the researchers conducted research by limiting the scope to micro, small and medium enterprises (MSMEs) for food and beverage culinary businesses, especially in Riau Province. In 2019, Indonesia had 3.9 million Micro and Small Enterprises (MSEs) in the food and beverage sector. The Central Statistics Agency (BPS) has determined that 10 provinces have the highest food and beverage MSEs and West Java Province is the province with the highest number of food and beverage MSEs in Indonesia. The ten provinces are summarized in Table 1 as follows.

Table 1. Number of Food and Beverage MSEs in Indonesia in 2019

No	Provinsi	Jumlah UMK
1	Jawa Barat	791.435
2	Jawa Timur	746.732
3	Jawa Tengah	569.896
4	Sumatera Utara	222.832
5	Banten	167.155
6	Sumatera Barat	104.544
7	Riau	92.973
8	Lampung	87.692
9	Sumatera Selatan	87.021
10	Kalimantan Selatan	79.603

Source: Central Statistics Agency (BPS) 2019.

Table 1 states that Riau Province based on the food and beverage MSEs is at the seventh level with a total of 92,973. Furthermore, in Table 2 it is explained that the number of there are 4,645 types of culinary SMEs in Pekanbaru City, which are broken down based on 3,910, small businesses 721, and 14 medium businesses (Pekanbaru City Cooperatives and UMKM Office, 2021).

Table 2. Number of Culinary Types of UMKM in Pekanbaru in 2020

No	Kecamatan	Usaha Mikro	Usaha Kecil	Usaha Menengah	Jumlah
1	Marpoyan Damai	297	29	0	326
2	Payung Sekaki	1419	350	0	1769
3	Tenayan Raya	216	97	6	319
4	Rumbai	102	28	0	130
5	Rumbai Pesisir	296	18	0	314
6	Sail	105	18	0	123
7	Tampan	345	56	0	401
8	Senapelan	250	31	0	281
9	Sukajadi	250	14	0	264
10	Bukit Raya	300	25	4	329
11	Lima Puluh	150	30	0	180
12	Pekanbaru Kota	180	25	4	209
Jumlah		3910	721	14	4645

Source. Pekanbaru City Cooperatives and UMKM Office, 2021

Furthermore, the development of culinary SMEs is also supported by the development of the number of restaurants which during 2016-2020 as stated in Table 3 experienced an average increase of 9.71% or ranging from 8.32% - 12.91%.

Table 3. Increase in the Number of Restaurants in Riau Province in 2016-2020

Tahun	Jumlah Rumah Makan/ Restoran	Kenaikan (%)
2016	2799	-
2017	3032	8,32
2018	3300	8,84
2019	3726	12,91
2020	4052	8,75
Rata-rata	3382	9,71

Source: Riau Province Tourism Office, 2020

Many previous studies used consumer consumptive financing to see the effect of several factors on interest in using sharia financing; In this case, most of the studies conducted are still in the business-to-customer concept. It is still rare for SMEs as a data source to provide an objective assessment of several predictor factors because of the intention in using sharia finance. Therefore, this study tries to bridge the relationship between business-to-business studies in the context of MSMEs utilizing sharia financing which is currently developing and able to survive in Indonesia, especially in the face of new normal conditions due to the COVID-19 pandemic which has not subsided/is still surviving.

In order to be more focused, the objectives to be achieved from this research are 1) to analyze the influence of subjective norms on the intention of MSMEs in using sharia financing, 2) analyze the role of trust as a mediation in influencing subjective norms on the intention of MSMEs in using sharia financing, and 3) analyze the role of awareness. as a mediation in influencing subjective norms on the intention of MSMEs using sharia financing. And finally, the title of this research was set "The Mediation Role of Trust and Awareness in Influencing Subjective Norms of Intention in Using Sharia Financing" (Case study on MSMEs in the culinary food sector in Pekanbaru City, Siak, Kampar, and Pelalawan Regencies).

2. Literature Review

Interest or intention

Fishbein and Ajzen (1975) define that intention indicates the possibility of someone behaving in a certain way. Intention can also be defined as the subjective possibility of an individual to perform a certain behavior. When activated, intention will serve as part of the instrument of self-fulfillment and motivate individuals to "must do" or "will do" (Bagozzi, 1992). Based on this concept, it can be concluded that the intention to use or be interested in using sharia financing is a sign, motivation and certain behavior that arises from and is shown by a customer to try to consume or experience consuming Islamic financing products.

Based on the literature search that the researcher did, there are several descriptions that are empirically proven to be able to explain the consumer intention variable. More clearly can be seen in Table 4 as follows.

Table 4. Intention Descriptor

No	Intention Indicator	Source	Statement
1	Looking for Information	Amin, <i>et al.</i> , (2011)	I frequently look for Sharia financing information
2	Performed Planning	Mamman, <i>et al.</i> , (2016)	I plan to use Sharia financing
3	A strong willingness to try	Mamman, <i>et al.</i> , (2016)	I have a strong willingness to use Sharia financing
4	Interest in using	Amin, <i>et al.</i> , (2011)	I have a strong interest in Sharia financing patterns
5	Choosing Sharia financing due to its usury free	Alam, <i>et al.</i> , (2012)	I am interested in Sharia financing due to its usury free
6	Sharia financing provide various benefits	Alam, <i>et al.</i> , (2012)	I am interested in Sharia financing due to its various benefit
7	Sharia financing is considered better for Moslems	Alam, <i>et al.</i> , (2012)	As Moslem, it is better to use Sharia financing
8	Sharia financing provides security and convenience	Alam, <i>et al.</i> , (2012)	Sharia financing provides more security and convenience
9	Willingness to recommend	Amin, <i>et al.</i> , (2011)	I frequently recommend other to use Sharia financing

From the description of this intention, the researcher can ensure that this intention indicator can be used as a statement in research and can be used as a tool to collect data on the intention of MSMEs entrepreneurs in culinary food and beverages in utilizing sharia financing, especially in Riau Province.

Subjective Norm

Humans live in a social context, so their lives are quite influenced by the social norms around them (Azizi, 2014). Subjective norms show the suitability of the influence of the reference group and the behavior of a person who follows that influence (Ajzen and Fishbein in Husin & Rahman, 2012). Another definition states that subjective norms or normative pressure are explained as a person's actions as a result of the influence of close friends who can influence certain behaviors (Mamman & Ogunbado, 2016). Thaib, et al., (2008) stated that subjective attitudes and norms determine a person's intentions and behavior. Subjective norms exist as a result of an individual's assessment of normative beliefs relating to others, or an individual's motivation to follow others (Schiffman & Kanuk, 2008). Based on these concepts, it can be concluded that the subjective norm in sharia financing is the level of customer confidence in the influence of various sources related to aspects of sharia financing.

Based on the literature search that the researchers did, the following descriptions related to the subjective norm variable are presented in Table 5 as follows.

Table 5. Subjective Norm Descriptor

No	Intention Indicator	Source	Statement
1	Religious Figure	Yandono (2014)	The existence of Religious Figure's role to recommend the Sharia financing
2	Family	Rahim & Amin (2011)	The existence of family's role to recommend the Sharia financing
3	Religious Organization	Rahim & Amin (2011)	The existence of Religious Organization's role to recommend the Sharia financing
4	Community Leader	Arizal & Suci (2016)	The existence of Community leader's role to recommend the Sharia financing
5	Leader opinion	Arizal & Suci (2016)	The existence of Leader opinion's role to recommend the Sharia financing
6	Friend/Colleague	Rahim & Amin (2011)	The existence of friends/colleagues engaged in SME to recommend the Sharia financing
7	Government	Arizal & Suci (2016)	The existence of government's role to campaign the Sharia financing

From the description of subjective norms stated in Table 5, researchers can ensure that this indicator can be used as a statement in research and can be used as a tool to collect subjective norm data on food and beverage culinary MSMEs entrepreneurs on the use of sharia financing, especially in Riau Province.

Trust

Definitively, according to Putnam (1993, 1995), trust is a person's willingness to take risks in social interactions based on his belief that the other party will act as expected and will not harm the other party. Trust most often refers to the belief between parties that the other party is reliable (Morgan & Hunt, 1994). In the context of Islamic finance, trust is the belief that refers to Islamic principles (Wahyoedi, 2017). Therefore, trust in Islamic financing is the willingness of customers to take risks in using Islamic financing based on their beliefs and perceptions of Islamic finance companies.

Based on the literature search that the researcher did, here are some descriptions that are empirically proven to be able to explain the confidence variable as described in Table 6 as follows.

Table 6. Trust Descriptor Validity

No	Intention Indicator	Source	Statement
1	Company skill/ability	Ajzen (2015)	Sharia Financing Institution Ability to perform the processes based on Islamic values
2	Company ability to meet the needs	Ajzen (2015)	Sharia Financing Institution Ability to meet the needs of MSME actors
3	Integrity	Usman (2015)	Sharia Financing Institution Integrity to perform the Islamic Economy principles
4	<i>Benevolence</i>	Usman (2015)	Kindness of Sharia Financing Institution to MSME actors
5	Employee awareness on product	Buchari, <i>et al</i> , (2015)	Awareness and Knowledge of Sharia Financing Institution Employees on financing products and processes based on Islamic Sharia
6	Honesty	Wahyoedi (2017)	Sharia Financing Company's honesty in performing businesses
7	Equity	Wahyoedi (2017)	Sharia Financing Company's equity treatment to its costumers
8	Equality	Wahyoedi (2017)	Sharia Financing Company's equality treatment to its costumers

From the description of trust stated in Table 6, researchers can ensure that this trust indicator can be used as a statement in research and can be used as a tool to collect data on the confidence of food and beverage culinary MSMEs entrepreneurs on the use of sharia financing, especially in Riau Province.

Awareness

Awareness refers to the ability to recognize a product and a brand (Shimp, 2010). This awareness is closely related to knowledge (Bodibe, et al., 2016) because knowledge is derived from memory and is tied to awareness of a product or understanding of a product (Lin & Chen, 2006). Awareness according to Ahmad and Bashir (2014) is a person's understanding and knowledge of something, such as personality, place, product, service, etc. This awareness can stimulate a person's actions because awareness allows him to make choices. Based on these concepts, it can be concluded that awareness in sharia financing is a form of customer knowledge about products, benefits or processes that exist in sharia financing transactions. Based on the literature search by the researcher, here are some descriptions that are empirically proven to be able to explain the awareness variable as stated in Table 7 as follows.

Table 7. Awareness Descriptor

No	Intention Indicator	Source	Statement
1	Understanding agreement based on mutual benefits	Buchari, <i>et al.</i> , (2015)	The agreement made in Sharia financing is based on mutual benefit principles
2	Locally and Internationally recognized	Buchari, <i>et al.</i> , (2015)	Sharia financing is not only locally but also internationally recognized
3	Understanding that the transactions are purely based on Islamic System	Buchari, <i>et al.</i> , (2015)	Sharia financing is purely based on Islamic System
4	Understanding that the main costumers are Moslems	Buchari, <i>et al.</i> , (2015)	The main costumers of Sharia financing are Moslems
5	Understanding the fair risk sharing concept	Buchari, <i>et al.</i> , (2015)	The existence of fair risk sharing in Sharia financing between the financing company and the costumers
6	Understanding the existence of Sharia Company around the business site	Buchari, <i>et al.</i> , (2015)	There is a Sharia financing company around the business site
7	Understanding that Sharia products are also valid for Non-Moslems	Buchari, <i>et al.</i> , (2015)	Non-Muslem Business actors may use Sharia financing
8	Understanding the presence of no interest/usury element	Buchari, <i>et al.</i> , (2015)	Sharia financing is made without interest
9	Understanding the profit sharing concept	Buchari, <i>et al.</i> , (2015)	Sharia financing company and its costumers share the profits made
10	Understanding the presence of no uncertainty principle in business	Buchari, <i>et al.</i> , (2015)	Sharia financing is not given to any business with high uncertainty level
11	Understanding that the Syaria Financial products are ony for <i>halal</i> businesses	Buchari, <i>et al.</i> , (2015)	Sharia financing is only for <i>halal</i> businesses

From the description of awareness stated in Table 7, researchers can ensure that this awareness indicator can be used as a statement in research and can be used as a tool to collect data on awareness of food and beverage culinary MSMEs entrepreneurs on the use of sharia financing, especially in Riau Province.

3. Method

Research Model

Based on the description above, a research model can be designed as shown in Figure 1 as follows.

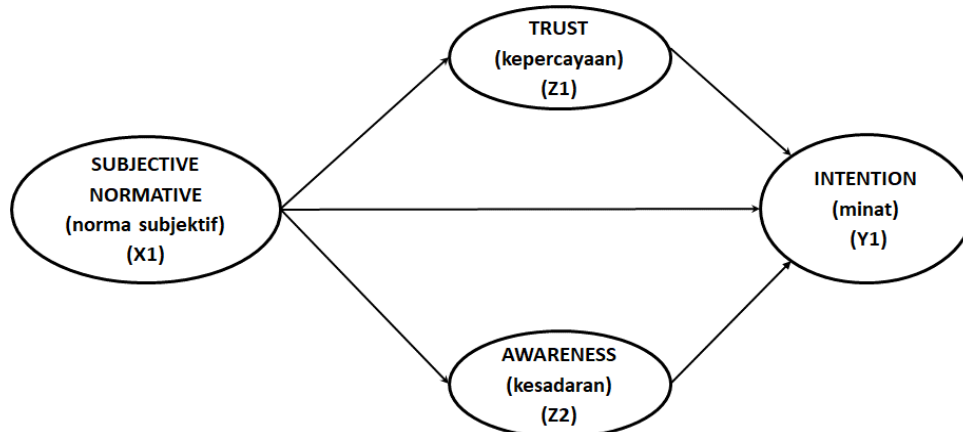


Figure 1 : Research Model

Hypothesis

Based on the background of the problems, the literature review and the research model above, the research hypothesis can be formulated as follows:

Hypothesis 1: Subjective norms affect the intention of MSMEs in using sharia financing

Hypothesis 2: Trust acts as a mediation in influencing subjective norms on the intention of MSMEs using sharia financing

Hypothesis 3: Awareness acts as a mediation in influencing subjective norms on the intention of MSMEs using sharia financing

Research Design

The object of this research is food and beverage culinary MSMEs entrepreneurs in Riau Province. Given the wide scope of the research, the researchers determined that the population and samples were only taken in four districts/cities, namely Pekanbaru City, Siak Regency, Kampar Regency, and Pelalawan Regency. Samples were taken using the accidental sampling method in the cities of Pekanbaru, Siak, Bangkinang, and Pangkalan Kerinci as many as 100 entrepreneurs of food and beverage culinary MSMEs. The details of the sample are 60 people in Pekanbaru City, 15 people in Siak, 15 people in Bangkinang, and 10 people in Pangkalan Kerinci. Data were collected using a questionnaire; The type of questionnaire used is a closed questionnaire. The data measurement technique used in this study is the Likert scale. Then, the data were analyzed using SEM (Structural Equation Modeling) analysis which was operated through the SmartPLS 3.0 software.

4. Results and Discussion.

Convergent Validity Test

Validity test is used to measure the validity of the questionnaire. In this study, the validity test was carried out by correlation between the score of the question items and the total score of the construct or variable; then compared with the number 0.6. In most references a factor weight of 0.50 or more is considered to have strong enough validation to explain latent constructs (Hair et al, 2010; Ghozali, 2015). Although some other references (Ferdinand, 2014) explain that the weakest loading that can be accepted is 0.40.

The results of the validity test of each variable using the PLS 3.0 software program are shown in Figure 2 below.

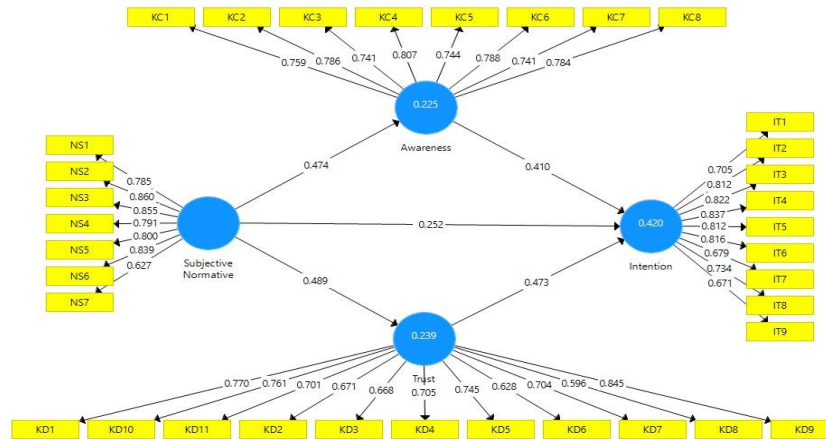


Figure 2 : Validity Test
Source: Processed Data SmartPLS 3.0

From Figure 2 above, it can be seen that the R_{count} value is greater than 0.6. It can be concluded that all 35 questions are valid. Furthermore, to further prove and convince again, it can be seen in the Output values of AVE and Composite Reliability. The following presents the results of the AVE value and composite reliability in Table 8 below.

Table 8: AVE value and composite reliability

Variabel	Composite Reliability	Average Variance Extracted (AVE)	Information
Awareness	0,920	0,592	Reliabel
Intention	0,928	0,590	Reliabel
Subjective_Normative	0,924	0,635	Reliabel
Trust	0,918	0,506	Reliabel

Source: Processed Data SmartPLS 3.0

Based on the table above, it can be seen that all the average variance extracted (AVE) values for each variable are above 0.50. Furthermore, the results of composite reliability in the table above show that all variables have met the requirements, which must be more than 0.70. It can be concluded that the convergent validity has been met.

Reliability Test

A questionnaire is said to be reliable if a person's answers to a question are consistent or stable over time. Reliability variable is determined based on the value of cronbach's alpha, if the value of cronbach's alpha is greater than 0.7, then the variable is reliable. The results of the reliability test of each variable using the PLS program are shown in Table 9 below:

Table 9: 4.2 Reliability Test

Variabel	Number of Question	Cronbach's Alpha	rho_A	Minimum Value	Information
Awareness	11	0,901	0,902	0,7	Reliabel
Intention	9	0,912	0,918	0,7	Reliabel
Subjective_Normative	7	0,903	0,918	0,7	Reliabel
Trust	8	0,902	0,912	0,7	Reliabel

Source: Processed Data SmartPLS 3.0

From the table above, it can be seen that all Cronbach's Alpha, rho_A and Composite Reliability values are greater than 0.7. It can be concluded that all variables are reliable.

Coefficient of Determination

The coefficient of determination uses R-squared which shows what percentage of the variation of endogenous/criteria constructs can be explained by the constructs that are hypothesized to influence them (exogenous/predictors). Based on the results of data processing in Figure 2, it can be seen that the R-squared value of the intention variable is 0.420. These results indicate that the intention variable can be explained by the subjective norm variable, awareness and confidence of 42% while the remaining 58% is explained by other variables not discussed in this study or other factors outside the model.

Hypothesis Test

The results of testing the research hypotheses can briefly be seen in Table 10 as follows.

Table 10. Results of Research Hypothesis Testing

Effect Variable	Original Sample (O)	P Values	Information
Subjective_Normative → Intention	0,252	0,009	Accepted
Subjective_Normative → awareness → Intention	0,194	0,000	Accepted
Subjective_Normative → Trust → Intention	0,231	0,001	Accepted

Source: Processed Data SmartPLS 3.0

The explanation of the hypothesis from table 10 using SmartPLS 3.0 is as follows:

H1. The influence of subjective norms on the intention of MSMEs using sharia financing

There is a direct influence of the subjective norm variable on the interest of MSMEs in using sharia financing with a p-value of $0.009 < 0.05$ and a coefficient value of 0.252. Or, in other words, an increase in the subjective norm variable will be able to increase the intention of MSMEs in using sharia financing by 0.252 because the coefficient value (original sample) is positive and significant. Thus the results of hypothesis testing H1 are accepted.

H2. Awareness plays a role as a mediation in influencing subjective norms towards MSMEs' intention in using sharia financing

The result of testing the second hypothesis is to measure the mediating role of awareness on the intention of MSMEs in using sharia financing. The results show that awareness plays a role as a mediation that is able to influence subjective norms on the intention of MSMEs using sharia financing with a p-value of $0.000 < 0.05$ with a coefficient value of 0.194. In other words, the mediating role of awareness is able to influence the increase in subjective norms on the intention of MSMEs using sharia financing by 0.194 because the coefficient value (original sample) is positive and significant. Thus the results of hypothesis testing H2 are accepted.

H3. Trust plays a role as a mediation in influencing subjective norms towards the intention of MSMEs in using sharia financing

The result of testing the third hypothesis is to measure the mediating role of trust in the intention of MSMEs in using sharia financing. The results show that trust acts as a mediation that is able to influence subjective norms on the intention of MSMEs using sharia financing with a p-value of $0.001 < 0.05$ with a coefficient value of 0.231. In other words, the role of trust mediation is able to influence the increase in subjective norms on the intention of MSMEs using sharia financing by 0.231 because the coefficient value (original sample) is positive and significant. Thus the results of hypothesis testing H3 are accepted.

5. Discussion

Subjective norms affect the intention of MSMEs in using sharia financing.

Humans live in a social context, so their lives are quite influenced by the social norms around them (Azizi, 2014). Generally, people will seek advice or recommendations from family, partners, friends and relatives regarding certain products (Mamman & Ogunbado, 2016). From the results of the research, it turns out that there is a direct influence of the subjective norm variable on the intention of MSMEs in using sharia financing and is able to increase the intention of MSMEs by 0.252. The largest outer loading value of 0.860 is represented by the role of the family. That is, the role of the family is very important in providing support for using sharia finance. Mamman & Ogunbado, (2016) stated, subjective norma or normative pressure arises from input/influence from the immediate environment and can influence certain behaviors. Subjective norms are antecedents for behavior of interest (Azizi, 2014).

This subjective norm can appear in the form of advice or recommendations from friends, family, relatives (Mamman & Ogunbado, 2016) or from certain community leaders (Bodibe, et.al, 2016) and colleagues (Md-Noor & Pearson, 2008). The results also explain that the role of the government to support MSMEs using Islamic financing is the weakest (outer loading value of 0.626). Amin & Rahman, (2011) stated that consumer interest in using Islamic financing is influenced by subjective norm pressure from relatives and friends.

Awareness a role as a mediation in influencing subjective norms on the intention of MSMEs using sharia financing

The results show that awareness a role as a mediation that is able to influence subjective norms on the intention of MSMEs using sharia financing with a coefficient value of 0.194. Thus, the mediating role of awareness is able to influence the increase in subjective norms towards the intention of MSMEs using sharia financing by 0.194.

Consumers with higher awareness can be convinced that a product will be able to meet their needs (Angko, 2013). In this case, Kansra & Pathania (2012) concluded that the demand for financial products involves the role of awareness. Consumer interest will be hampered if the level of awareness is low (Kuang Chi & Yeh, 2009). This means that interest in sharia financing will arise if the level of awareness of all aspects related to sharia financing products/services is good.

The largest outer loading value of 0.845 is represented by the role of companies/MSMEs with financial institutions sharing profits. This means that both parties will try their best to avoid losses because it will have an impact on the continuity of cooperation. However, the phenomenon in a country where the majority of the population is Muslim such as Indonesia, although most customers have a positive perception, the majority still have low awareness of sharia banking.

Awareness is related to subjective norms and attitudes (Bodibe, et al., 2016). This subjective norm can appear in the form of advice or recommendations from friends, family, relatives (Mamman & Ogunbado, 2016) or from certain community leaders (Bodibe, et.al, 2016) and colleagues (Md-Noor & Pearson, 2008). Consumer interest in using Islamic financing is influenced by subjective norm pressure from relatives and friends (Amin & Rahman, 2011). While awareness has a positive and significant effect on interest in becoming a customer of Islamic banks (Bizri, 2013). That is, buying interest will be prevented when consumers have low awareness of a product (Kuang Chi & Yeh, 2009).

Awareness according to Ahmad and Bashir (2014) is a person's understanding and knowledge of something, such as personality, place, product, service, and others. This awareness can stimulate one's actions because awareness allows people to make choices. Based on the concepts and statements that have been explained, it can be concluded that the role of awareness

as a mediation is able to influence subjective norms and will increase MSME interest in using Islamic financing through increasing customer knowledge about products, benefits or processes that exist in Islamic financing transactions.

Trust as a mediation in influencing subjective norms on the intention of MSMEs using sharia financing

The results of the study indicate that trust acted as a mediation that is able to influence subjective norms on the intention of MSMEs using sharia financing with a coefficient value of 0.231. Thus, the role of trust mediation is able to influence the increase in subjective norms towards the intention of MSMEs using sharia financing by 0.231.

In the context of Islamic finance, trust is the belief that the implementation of the financial system will refer to Islamic principles rather than the conventional system (Wahyoedi, 2017). This trust can be obtained from external sources in the form of other parties who become references. Arizal & Suci (2016) concluded that this reference group has an important role in building trust. In the context of the service industry, the role of recommendations is quite relevant. Therefore, many consumers trust others who know or have their own experience because they are considered more objective (Rockute, et.al, 2018). Meanwhile, trust is the most influential factor in growing interest in becoming a customer of Islamic banking products (Bizri, 2013).

The largest outer loading value of 0.807 is represented by the goodness offered by sharia financing institutions to MSME business actors. That is, the goodness that has been given so far by sharia financing institutions has increased the interest of MSMEs to use sharia financing to support the survival of their business.

Bertens, (2000) states, that trust is an important element in business. Likewise, the Islamic finance business requires a high level of trust between the parties, because trust contains an element of courage to take risks (Putnam, 1993). At the individual level, the source of belief comes from the religious values that a person believes in (Nahapit & Ghost, 1998). Islamic finance is able to gain the trust of all religious adherents because it does not emphasize its implementation and benefits only to Muslims, but also to adherents of all religions (Naser & Moutinho, 1997). Many think that Islamic banks will not be able to compete with conventional banks (Chaouch, 2017). This means that public distrust is caused by a relatively low level of awareness, while the level of consumer confidence will have a significant effect on increasing interest in using Islamic banking (Usman, 2015) because there is a stronger relationship between trust and interest in Islamic financial products (Koe & Rahman, 2015). Based on the concepts and expert statements that have been explained, it can be concluded that the role of trust as a mediation is able to influence subjective norms and is able to increase MSME interest in using Islamic financing after understanding the risks that will arise if using Islamic financing.

6. Conclusions

Based on the results of the test using PLS analysis to examine the effect of several variables on the intention of MSMEs using sharia financing, the conclusions that the researcher draws are 1) subjective norms have a positive and significant effect on MSME intention in using sharia financing, 2) the mediating role of awareness is able to influence the increase in subjective norms towards MSMEs intention in using sharia financing, and 3) the mediating role of trust is able to influence the increase in subjective norms towards MSMEs intention in using sharia financing, especially in Riau Province. That is, the mediating role of awareness and trust has succeeded in influencing subjective norms in increasing the intention of MSMEs in using sharia financing because the coefficient value (original sample) is positive and significant.

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