

Intention – Behaviour Relations: A Conceptual and Literature Review

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Abstract

Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) are commonly-used theories in the studies related to intention and behaviour. TRA considers attitude and subjective norms as its components, while TPB, an extension version of TRA added a new component namely perceived behavioural control to the original theory. TRA and TPB have been widely used to predict behavioural intention. This paper aims to give an extensive review of literatures using TRA and TPB in predicting the behavioural intention particularly in the services offered by financial institutions and financial markets. Among of the services offered by the financial institutions are financing, credit cards, internet banking and insurance. While the services offered by the financial markets are investment and internet trading in shares and also investment in mutual funds. Overall, the result shows that attitude is one of the most influential factors in determining behavioural intention. The validity of TPB has yet to be proven in the area of Islamic investment, particularly the unit trust funds, thus another objective of this paper is to propose a simple theoretical framework that initiate investors' to invest in Islamic unit trust funds in Malaysia.

Keywords: Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB), attitude, subjective norm, perceived behavioural control, intention

1. Introduction

The Theory of Planned Behaviour is an extension of the Theory of Reasoned Action. These theories were introduced by Ajzen and Fishbein (1975;1980).The original Theory of Reasoned Action (TRA) composed of three components which are attitude (*A*), and subjective norm (*SN*) and behavioural intention (*BI*). The extension of Theory of Reasoned Action which is called as Theory of Planned Behaviour has added a new variable that is perceived behavioural control (PBC). Thus, Theory of Planned Behaviour consists of four components: attitude (*A*), and subjective norm (*SN*), perceived behavioural control (PBC) and behavioural intention (*BI*).

1.1 Attitude

An attitude refers to the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question. Attitude consists of beliefs about the consequences of performing the behaviour multiplied by his or her evaluation of these consequences.

1.2 Subjective norm

Subjective norm refers to perceived social pressure to perform or not to perform the behaviour. Subjective norm is seen as a combination of perceived expectations from relevant individuals or groups along with intentions to comply with these expectations.

1.3 Perceived behavioural control

It refers to the perceived ease or difficulty of performing the behaviour and it is assumed to reflect past experience as well as anticipated impediment and obstacle.

1.4 Behavioural intention

Behavioural intention is a function of both attitudes towards behaviour and subjective norms towards that behaviour, which have been found to predict actual behaviour.

TRA suggests that a person's behavioural intention depends on the person's attitude and subjective norms ($BI = A + SN$), while TPB explains why people perform certain actions. In TPB, one component is added called perceived behavioural control to determine the behavioural intention ($BI = A + SN + PBC$).

2. Literature review

The most commonly used theory to predict an individual's behavioural intention is the Theory of Reasoned Action (TRA) developed by Ajzen and Fishbein (1975). They proposed that attitudes towards behaviour and subjective norms are the important components in determining behavioural intention of a person.

Later in 1985, Ajzen and Fishbein have extended TRA by considering perceived behavioural control as another predictor of behavioural intention. The theory was referred to as Theory of Planned Behaviour (TPB). In addition to attitudes and subjective norms (which make the theory of reasoned action), the theory of planned behaviour adds the concept of perceived behavioural control, which originates from self-efficacy theory (SET). Self-efficacy was proposed by Bandura in 1977, which came from social cognitive theory. According to Bandura, expectations such as motivation, performance, and feelings of frustration associated with repeated failures determine effect and behavioural reactions.

There were many studies conducted on behavioural intention. The review of literatures discussed below focuses on the area of the following study. The first part of the literature review is concentrated on the behavioural intention to the services offered by financial institutions such as credit card services, Islamic banking transaction, Islamic pawnshop (ar-rahnu), internet banking, insurance and takaful. The second part is concentrated on the behavioural intention to the services offered by financial markets such as investment and internet trading in shares and investment in mutual fund.

2.1 Services offered by financial institutions

There were many researches done on customers' intention on the services offered by financial institutions particularly in banking services such as phone banking, credit card as well as Islamic banking services. Table 1 shows the summary of literature reviews on services offered by financial institutions.

Table 1: Services offered by financial institutions

i) Phone banking			
Author and year	Country	Sample	Methods
Hanudin Amin, T. Ramayah (2010)	Malaysia	115 samples from bank customers in Malaysia	Multiple Regression Analysis using SPSS
ii) Islamic credit card			
Hanudin Amin (2012)	Malaysia	354 customers of banks in Labuan and Kota Kinabalu	Ordered Probit Model using STATA V7
Hanudin, Amin (2012)	Malaysia	257 of Malaysians who were serving Islamic banking products	Regression analysis
Hanudin (2013)	Malaysia	257 of bank customers in Labuan, Eastern-Malaysia.	Partial Least Squares (PLS)
Maya Sari & Rofi Rofaida (2011)	Indonesia	100 respondents of UPI Bandung	Path Analysis
Rutherford and DeVaney (2009)	USA	3,476 households in the 2004 Survey of Consumer Finances	Logistic Regression
iii) Islamic banking services			
Author and year	Country	Sample	Methods

Salamah (2012)	Indonesia	195 - Muslim community in Surakarta, Indonesia	Hierarchical Regression
Echchabi and Abd. Aziz (2012)	Morocco	146 of Moroccan banking customers	Multiple Regression

iv) Islamic home financing

Author and year	Country	Sample	Methods
Dzuljastri and Muhammad Abduh (2012)	Malaysia	504 respondents comprised of officers, managers and academicians in Kuala Lumpur	Regression using SEM
Fauziah et al. (2008)	Malaysia	300 post graduate students from three public universities in Malaysia	Regression Analysis
Syed et al. (2012)	Malaysia	300 of Muslim respondents in Klang Valley	Regression Analysis
Hanudin et al. (2012)	Malaysia	168 customers of Islamic banks	Regression Analysis

v) Personal financing (Ar-rahnu, Qardhul Hassan)

Author and year	Country	Sample	Methods
Hanudin and Chong (2011)	Malaysia	250 existing customers of conventional pawnshops in Kota Kinabalu, Eastern Malaysia	Regression Analysis using SEM
Hanudin et al. (2011)	Malaysia	150 customers of Bank Islam Malaysia Berhad and Bank Muamalat Malaysia Berhad.	Correlation and Regression Analysis
Hanudin et al. (2010)	Malaysia	250 customers of Islamic banks in Labuan	Regression Analysis using SPSS

vi) Withdrawal

Author and year	Country	Sample	Methods
Muhamad Abduh, Jarita, and Mohd. Azmi (2011)	Malaysia	385 of Islamic bank depositors within Klang Valley area of Malaysia	Structural Equation Modeling (SEM)

vii) Internet/online banking

Author and year	Country	Sample	Methods
Juwaheer et al. (2012)	Mauritius	384 respondents of banking institutions across nine districts throughout Mauritius	Correlation Analysis
Chau and Ngai (2010)	United Kingdom	164 respondents collected from young and non-young age groups in East Anglia region of the UK	Multiple Regression Analysis
Alsughayir and Albarq (2013)	Arab Saudi	304 respondents among Saudi consumers in Riyadh	Structural Equation Modeling (SEM)

Al-Ajam and Md Nor (2013)	Yemen	1286 respondents at four banks providing internet banking in the Republic of Yemen	Structural Equation Modeling (SEM)
Nasri and Charfeddine (2012)	Tunisia	284 respondents	Structural Equation Modeling (SEM)
Al-Smadi (2012)	Jordan	387 respondents which were randomly selected from bank customers in 26 licensed banks in Jordan.	Multiple Regression Analysis
Tan and Teo (2000)	Singapore	1,686 personalized e-mails were effectively sent to internet users, 454 usable in Singapore	Multiple Linear Regression Analysis
Zanariah, Hawati, Rajendraan, Noorli, and Shamsuri (2012),	Malaysia	200 survey questionnaires were sent out to randomly selected academicians in Malaysian universities through e-mail.	Quantitative Analysis
Jaruwachirathanakul and Fink (2005)	Thailand	506 respondents from 15 people in each of 40 large companies in Bangkok	Regression Analysis

viii) Islamic insurance

Author and year	Country	Sample	Methods
Fithriah and Hanudin (2011)	Malaysia	176 customers of banks in Labuan	Multiple Regression Analysis
Hanudin (2012)	Malaysia	206 undergraduate students in Labuan	Multiple Regression Analysis
Innan and Moustaghfir (2012)	Morocco	140 employees of Forestry Department in Morocco	Multiple Regression Analysis

Hanudin and Ramayah (2010) had conducted a study on the factors influencing the use of short-messaging-service (SMS) banking among Malaysian bank customers. They found that attitude, and subjective norm were significantly associated with intention to use SMS banking. Hanudin (2012) had conducted two different studies on the factors determining the Islamic credit card usage intention. The first study was conducted by using Ordered Probit Model and the sample size was 370 respondents. The latter study was executed by using the multiple regression analysis and the sample size was 257 respondents. The result from both studies are contradict whereby the first study shows that attitude has no effect on the intention to use Islamic credit card among the respondents while the latter study reveals that attitude, subjective norm and perceived financial cost significantly influence the intention to use Islamic credit card. Hanudin (2013) had extended the same study but using different analysis which is Partial Least Square (PLS). He discovered that attitude is the major influential factor in explaining customers' intention to choose Islamic credit cards, followed by subjective norm and perceived financial cost. Maya Sari and Rofi Rofaida (2011) and Rutherford and DeVaney (2009) have also done a similar study that has taken place in Indonesia and United States. Interestingly, they found a similar result that is attitude, subjective norms and perceived behavioural control were significantly related to credit card usage.

Salamah (2012) and Echchabi and Abd. Aziz (2012) have done a research on customers' intention toward Islamic banking services by using TRA and TPB respectively. The former performed her study in Muslim community in Indonesia while the latter in Morocco. Their results indicated that attitude, social influence as well as perceived behavioural control are significant to the intention towards Islamic banking services. Apart from the studies of

behavioural intention in Islamic banking services in general, there were some other studies concentrated on financing services offered by Islamic banks. Among others were Dzuljastri and Muhammad Abduh (2012), Syed et al. (2012), Hanudin et al. (2012), Hanudin et al. (2011), Hanudin et al. (2010) and Fauziah, Ramayah, and Dzuljastri (2008).

Dzuljastri and Muhammad Abduh (2012) and Fauziah et al. (2008) discussed on the significant influence of attitude and subjective norms towards behavioural intention to diminishing partnership home financing by using TRA. Their results showed that attitude and subjective norms have significantly influenced customers' intention to engage in diminishing home financing. On the other hand, a similar study was also conducted by Syed et al. (2012) and Hanudin et al. (2012) by using TPB. Hanudin et al. (2012) found that attitude, subjective norm and perceived behavioural control have significant influence to the intention to apply Islamic home financing whereas Syed et al. (2012) discovered that subjective norm has no direct significant relationship to the intention in Islamic home financing.

In addition to home financing, studies also had been done on intention for Al-Rahnu services, personal financing and Qardhul Hassan. Among the studies were Hanudin and Chong (2012), Hanudin et al. (2011) and Hanudin et al. (2010). Hanudin and Chong (2012) studied on Al-Rahnu intention, Hanudin et al. (2011) studied on customers' intention to apply personal financing and Hanudin et al. (2010) examined the determinants of Qardhul Hassan financing acceptance among Malaysian bank customers. They concluded that attitude and subjective norms are significant in influencing the customers' intention.

Muhamad Abduh, Jarita, and Mohd. Azmi (2011) conducted a study on factors influencing depositors' withdrawal behaviour in Islamic banks. They discovered that subjective norm is a significant influence to depositors' decision to withdraw their money from Islamic bank as compared to attitude.

Besides the study on customer intention towards financing and deposit offered by the bank, there were other researches focusing on customers' intention towards internet and online banking. Juwaheer et al. (2012) investigated the significant influence of subjective norms and attitudes toward internet banking services in Mauritius while Chau and Ngai (2010) studied in United Kingdom. Both studies found that attitude has significantly influenced the internet banking services. Chau and Ngai (2010) found that subjective norms had significant influence towards internet banking but his result was contradicted with Juwaheer et al. (2012) which found to be insignificant. Alsughayir and Albarq (2013) examined the relationship between attitude and subjective norm in purchase behaviour towards online banking among Saudi consumers in Riyadh. They found that attitude and subjective norm are positively correlated with online banking.

On the other hand, TPB has also been applied in other related studies. Among them were Al-Ajam and Md Nor (2013), Nasri and Charfeddine (2012), Al-Smadi (2012), and Tan and Teo (2000). The studies have been done in various countries such as Yemen, Tunisia, Jordan, Iran and Singapore. They discovered that attitude, social norm and perceived behavioural control have a significant effect on intention to use internet banking and electronic banking. Tan and Teo (2000) conducted the study in Singapore and concluded that attitude and perceived behavioural control are significant while social influence was found to be insignificant.

Apart from using TPB, other studies were conducted by using Decomposed TPB. Among them were Zanariah, Hawati, Rajendraan, Noorli, and Shamsuri (2012), Jaruwachirathanakul and Fink (2005), and Shih and Fang (2004). They found that attitude is a significant influence to the intention to use internet banking, while the effect for subjective norm and perceived behavioural control are mixed. Zanariah et al. (2012) found that social influence is found to be significant while Jaruwachirathanakul and Fink (2005) and Shih and Fang (2004) found that social influence is not significant to the intention. On the other hand, Jaruwachirathanakul and Fink (2005) found that perceived behavioural control is significant while Zanariah et al. (2012) and Shih and Fang (2004) found that to be insignificant.

The researches on TRA and TPB were not limited to the services offered by the banks but also extended to insurance industry. Fithriah and Hanudin (2011) and Hanudin (2012) studied on the effect of attitude and subjective norm influencing the Islamic insurance participation. Their results showed that both variables are influential predictors of Islamic insurance acceptance. Similar studies were conducted by Innan and Moustaghfir (2012) by applying TPB. They discovered that perceived behavioural control and subjective norm were found to have much greater influence on employees' intention to purchase the healthcare insurance rather than attitude.

2.2 Services offered by financial markets

Apart from the researches done on customers' intention on the services offered by financial institutions, there were also studies on determining factors to the services offered by financial markets. However, there are limited

studies carried out concerning Theory of Planned Behaviour (TPB) on investment decision context. Table 2 shows the summary of literature reviews on services offered by financial markets.

Table 2: Services offered by financial markets

i) Investment intention

Author and year	Country	Sample	Methods
East (1993)	United Kingdom	238 respondents who intend to buy shares in privatised British Industries.	OLS Regression and Logistic Analysis.
Shanmugham and Ramya (2012)	India	455 active traders in stock market from Tamil Nadu state in India	Correlation and Regression Analysis
Alleyne and Broome (2011)	Barbados	104 of undergraduate university students at University of the West Indies, Barbados.	Hierarchical Regression and Multiple Moderated Regression Analyses - SPSS

ii) Internet stock trading

Author and year	Country	Sample	Methods
T. Ramayah , Kamel Rouibah , M. Gopi , Gary John Rangel (2009)	Malaysia	114 respondents in Penang – who conducted internet trading and who are aware of internet trading	Multiple Regression Analysis
Ming-Chi Lee (2009)	Taiwan	338 stock trading investors in Taiwan	Regression Analysis - SEM
M. Gopi and T. Ramayah 2007	Malaysia	144 respondent who are aware of internet stock trading	Multiple Regression Analysis
Abroud, Yap & Muthaiyah (2010)	Iran	34 persons were chosen by simple random selection from the investors of Tehran stock market	Regression Analysis
Joo Eng Lee-Partridge and Pei See Ho(2002)	Singapore	291 respondent in Singapore	Multivariate Analysis - SEM

iii) Investment in mutual fund

Author and year	Country	Sample	Methods
Nicolas Schmidt (2010)	German	1,673 participants from German population	Regression Analysis
Kuah (2008)	Malaysia	211 respondents in Penang state	Multiple Regression Analysis

East (1993), who applied TPB in predicting investors' decision in certain shares, specifically in newly, issued shares, discovered that application for shares was predicted by measured intention. Intention is explained by the attitude, subjective norm, perceived control and past behaviour. The findings showed strong influence of friends and relatives and the importance of easy access to funds as well as financial criteria of profit and security of investment within investment decision making.

A few other studies are the ones by Shanmugham and Ramya (2012) and Alleyne and Broome (2011) on

investors' intention to invest which also employed TRA and TPB. Shanmugham and Ramya (2012) found strong positive correlation between attitude, perceived behavioural control and intention towards trading while a subjective norm is found to be negatively related, while Alleyne and Broome (2011) reported that attitudes, subjective norms, perceived behavioural control were significant predictors of investment intentions.

Ramayah, Rouibah, Gopi and Rangel (2009) studied on the intention to use internet stock trading among Malaysian investors using decomposed theory of reasoned action. They found that attitude and subjective norm are significant in explaining the investors' intention to use internet stock trading. The related study was also conducted by Lee (2009) and Gopi and Ramayah (2007) and Abroud, Yap and Muthaiyah (2010) by applying TPB instead, as the theoretical basis to explain variation in intention to use. Gopi and Ramayah (2007) found that all the variables which are attitude, subjective norm and perceived behavioural control are significant to the intention to use internet stock trading among Malaysian investors. Lee (2009) and Abroud et al. (2010) have also done the same study but in different country that is in Taiwan stock exchange and Iran stock exchange. Their results revealed that the attitude is significant to the intention but appeared to be insignificant for the others two variables. Lee (2009) revealed that subjective norm has no significant effect and perceived behavioural control is significant to adopt online trading while Abroud et al. (2010) found the contrary result. His findings is supported by Lee and Ho (2002) who performed the related study using Decomposed Theory of Planned Behaviour (DTPB) to explain the investors intention in Singapore Stock exchange. Lau, Yen and Chau (2001) also performed DTPB to study the relationship between attitudes, social influence and perceived behavioural control towards adoption of on-line trading in the Hong Kong. The result shows that attitude is positively affecting the behaviour intention while subjective norms and perceived behavioural control are not affecting the intention to adopt online trading.

With regard to the investment in mutual fund, Schmidt (2010) and Kuah (2008) had initiated a research on individuals' willingness and intention to purchase mutual funds. The former initiated his study in Germany and employed TPB while the latter initiated his study in Malaysia and used Decomposed Theory of Planned Behaviour to determine the intention toward purchasing of mutual fund. The outcome was similar to the previous studies where the social pressure, attitudes and perceived behavioural control show significant and positive influence towards intention to purchase mutual funds.

From the above literatures, it shows that Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) were adopted in several studies and show a strong predictor of actual behaviour in different locations.

3.0 Gaps in literature

From the literatures addressed above, TRA and TPB have been widely used to predict behavioural intention. However, the validity of TPB has yet to be demonstrated in the area of Islamic investment, particularly the unit trust investment as to whether attitude, subjective norms and perceived behavioural control are possible determinants in predicting the behavioural intention to invest in Islamic unit trust in Malaysia. Therefore this paper aims to propose a simple theoretical framework to determine the validity of TPB that drives the investors' intention to invest in Islamic unit trust funds in Malaysia.

4.0 Proposed theoretical framework

To examine the predictors of intention to invest in Islamic unit trust, a research model using the Theory of Planned Behaviour (TPB) is applied to measure the investors' intentions to invest in Islamic unit trust. The proposed model of TPB is illustrated in Figure 1.

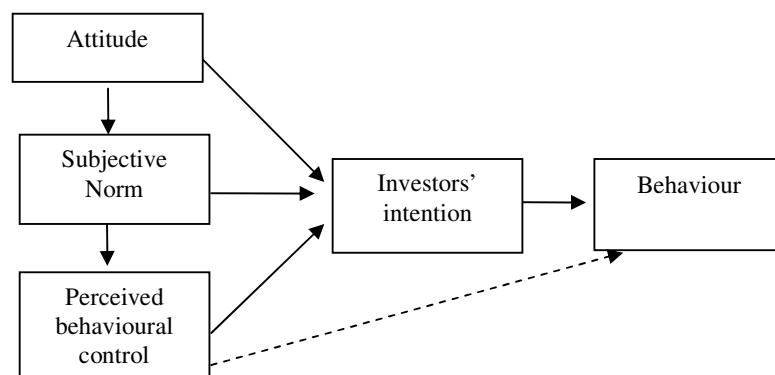


Figure1. Proposed theoretical framework for investors' intention to invest in Islamic unit trust funds.

5.0 Research hypotheses

Based on the proposed theoretical framework above, the followings are hypotheses developed in this research:

Hypothesis 1: Attitude will have a significant positive effect on intention to invest in Islamic unit trust funds.

Hypothesis 2: Social influence will have a significant positive effect on intention to invest in Islamic unit trust funds.

Hypothesis 3: Perceived behavioural control will have a significant positive effect on intention to invest in Islamic unit trust funds.

Hence, future study seeks to test the proposed theoretical framework for investors' intention to invest in Islamic unit trust funds.

6.0 Conclusion

This study is an attempt to provide a comprehensive review of the relationship between attitude, social influence and perceived behavioural control to the behavioural intention. Overall, many authors have proven that attitude is one of the most influential factors in determining behavioural intention. As the previous studies did not focus on behavioural intention in investing in Islamic unit trust funds, thus it is suggested that future research should apply TPB in determining the behavioural intention to invest in Islamic unit trust funds by using the proposed theoretical framework. It is expected that there are positive relationships between attitude, social influence and perceived behavioural control to the investors' intention to invest in Islamic unit trust funds.

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