

# DETERMINANTS OF THE INTENTION TO PURCHASE ADVERTISED BANKING PRODUCTS

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ARTICLE INFO	ABSTRACT
<p><b>Keywords:</b> Purchase intention Subjective norms Attitude Perceived behavioral control Advertising value Electronic word of mouth</p>	<p>Advertisement is a common way for banks to sell their products. So, it's important to find out why people want to buy the things that are advertised. The purpose of this study is to investigate how subjective norms, attitude, perceived behavioral control, advertising value, and electronic word of mouth (eWOM) affect the intention to purchase advertised banking products. Then, a survey was conducted to test these factors, and as many as 227 individuals took part in the survey. The results showed that advertising value and eWOM had a significant effect on how likely customers were to buy bank products that were advertised. This study did not find that subjective norms, attitude, and perceived behavioral control had any effect on the intention to buy. If marketers of banking products want people to buy the advertised product, they need to make ads that help people understand the advertised product and spread the word about it among customers.</p>
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## 1. INTRODUCTION

The banking industry is growing rapidly now. People's habits change because of information technology, and banks have to move toward digital services. In an unexpected way, this makes a new trend in the banking industry. This trend includes how banks tell people about their services to make them more likely to buy [1]. It's important to do research on what makes people want to buy advertised products. Consumers have their own ideas about how to judge products that are advertised. This is because everyone has their own way of thinking. Attitude is a statement about how someone feels about something [2]. A person will make decisions based on how they feel. For example, previous research [3] found that when people had a positive view of eco-friendly services, they were more likely to buy them. When it comes to banking, attitudes need to be looked into more.

In banking, it's important to understand how people think they can control themselves to do what they want. Consumers' feelings of being in charge of their own actions are what make them use e-money [4], but more research is needed to find out how likely they are to buy advertised products. This is because people can put their money in other places besides banks. As an alternative, consumers can use any of a number of digital wallet services. Since people talk to each other, it's important to analyze how subjective norms and electronic word of mouth work among banking customers. Subjective norms are what people think other people around them think about how they should behave [3]. There are a lot of things that can go incorrectly with the products being advertised. This makes it easier for people to share their experiences, so it's important to advance the understanding of how people communicate electronically [5].

Because banks spend a lot of money on advertising to promote their services, it's important to investigate what advertising is worth. A lot of advertising has helped customers learn a lot more about banking products [6]. Advertising value is an important way to measure how well consumers know and like the products that banks offer [7]. However, more research needs to be done on the value of advertising and how it relates to other factors in banking [6,7].

The goal of this study is to investigate what makes people want to buy products that are advertised. Subjective norms, attitude, perceived behavioral control, advertising value, and eWOM are the factors that are tested. The Theory of Planned Behavior (TPB) looks at the first three things that cause how people plan to act [8-10], This makes this research important both in theory and in real life. Theoretically, this study adds advertising value and eWOM to TPB as factors that affect people's plans to act. In a practical sense, the goal of this study is to find out how consumers effectively decide whether or not to buy an advertised product.

## Literature Review And Hypotheses

### Theory of planned behavior

TPB is an important theory that can be used to understand how people act. According to this theory [8-10], consumers are more likely to do something when, among other things, they think it will be pleasurable. This is shown by how they feel about doing the thing. Two, the consumer's social environment pushes him or her to do something. Lastly, the consumer's perception of control over the action shows how much they think they can control the action they want. Behavioral intentions are a key part of understanding how people act and are at the core of the TPB.

TPB has been used by the previous studies. TPB has been used to study how people buy things in general [11], as well as how they buy advertised products that help protect the environment [12]. The results of previous research studies show that TPB can predict what consumers will do [13]. In his 2011 reflection on the TPB, Azjen [10] said that the theory needs to be tweaked. The need for these kinds of changes comes from how hard it is to figure out what consumers want. In this way, Azjen [10] said that other variables than those in the TPB should be added to the theory as part of its expansion. Referring to Azjen's [10] idea, the current study tested the TPB and included other variables outside of the theory, such as advertising value and eWOM. Table 1 shows research that has already been done with TPB, as well as the context and country where the research was done. Table 1 shows that recent research that has used TPB has not been focused on the banking situation in Indonesia.

### Subjective norms

Subjective norms are an important part of figuring out whether or not a consumer is likely to buy something. Subjective norms are the opinions of people who are important to a person and have an effect on the choices they make [14]. This definition suggests that subjective norms are what people think about a behavior based on what other people think about it. Each person has different ideas about how to act. Someone else's beliefs can be changed by these different ones. People's opinions, points of view, and pressures can be one of the most powerful ways to change a person's beliefs, especially if they come from people the person cares about and trusts. When other people's beliefs about bank products can make consumers believe the same things, or vice versa, it means that the subjective norms that consumers accept have changed how they act.

Subjective norms have been examined in the previous study. Subjective norms are one of the variables that affect how strong consumers' purchase intentions are towards a product or service. For example, the social sphere of a consumer has chosen to buy Bank Mandiri products [15]. The social sphere of these consumers will provide opinions that will identify their experience with a bank. The more positive the opinion expressed by the consumer's social sphere, the stronger the chance that consumers will carry out similar behaviors. In addition to opinions from the social sphere of consumers, things that have been experienced by individuals can also affect customers' buying intentions towards bank products. This shows that the stronger the subjective norms experienced by consumers, the stronger the consumer's confidence to make purchase intentions for a bank product or service.

**Table1.** Previous Research with the Theory of Planned Behavior

Context	Research Variables	Country	Reference
Eco-Friendly Products	<i>Product knowledge, perceived consumer effectiveness, perceived social media marketing, attitude, subjective norms, price consciousness, perceived behavioral control, intention</i>	China	[15]
	<i>Collectivism, long-term orientation, man-nature orientation,</i>	India	[21]

	<i>attitude towards green products, subjective norms, perceived behavioral control, gender, green purchase intention</i>		
	<i>Intrinsic religious orientation, green trust, environmental concern, attitude towards green product, subjective norms, perceived behavioral control, eco-conscious behavior</i>	Pakistan	[29]
	<i>Attitude, subjective norms, knowledge, perceived behavioral control, intention, behavior</i>	Pakistan	[30]
Food	<i>Attitude, perceived behavioral control, subjective norms, confidence, purchase intention, personal characteristics</i>	China	[27]
	<i>perceived health benefits, perceived sustainability benefits, attitude, subjective norms, perceived behavioral control, intention, behavior, perceived price</i>	Brazil	[32]
Drink	<i>Attitude, subjective norms, perceived behavioral control, past behavior, trust in government, trust in farmers, trust in manufacturers, trust in retailers, future behavior, self-identity as "green consumer", intention</i>	Italy	[28]
Hospitality	<i>Attitude, subjective norms, perceived control, env. Friendly activities, overall image, visit intention, willingness to pay more, satisfaction, loyalty</i>	Turkey	[3]
Education	<i>Expected value, normsative belief, perceived self-efficacy, perceived risks, attitude toward entrepreneurship, subjective norms, perceived behavioral control, place of residence, family job, entrepreneurial intentions, gender, major</i>	Vietnam	[31]

### Attitude

A marketer will more or less pay attention to how customers behave when they have used the product or before using the product. Attitude itself is an evaluation carried out by consumers through learning and experience of an object, both positively and negatively, and this is usually embedded in the customer's mind so as to cause consistency in every action taken by the customer [16]. The experience of consumer perception will form a certain tendency to behave consistently. Just like when customers feel that the products they use are useful or can provide benefits for them, they will indirectly have a consistent attitude when conducting product transactions. This will indirectly cause a sense of comfort and an attitude of believing that the product is feasible and provides many benefits for him.

The attitude of each customer is generally different. Attitude is a reflection of objects, so it can be said that every customer who is steeped in a product must have a different attitude towards the product [16]. Investigating consumer attitudes help marketers analyze the way customers behave toward the products they produce [17]. Customers have a positive attitude about satisfaction when buying goods on online purchase sites, so the more positive the customer's attitude, the higher the customer's purchase intention towards the product.

### Perceived behavioral control

Marketers should think about how individuals can control their behavior. Perceived behavioral control is how easy or hard certain behaviors appear [15]. This means that people have beliefs about how they should act, and those beliefs are affected by the resources they have access to. Separated into internal and external resources, these factors can stop or help a behavior from happening. Individuals with a lot of internal resources, like self-confidence and competence, think they have a lot of control over them. High external resources show that people have a lot of control over their external limitations, like having enough equipment or facilities. The stronger a person's belief in his or her own resources, the stronger that person's sense of behavioral control. When consumers have a strong impression that their beliefs control their behavior, they are more likely to want to buy products.

Researchers have studied how people think they can control their behavior. People's ideas about how much control they have over their behavior affect their plans to buy [15]. For example, a consumer who has a lot of faith in his resources will have a strong belief that he can control his behavior and a high intention to buy the product. Strong beliefs can mean that consumers have enough clear information to

act in ways that are related to their beliefs. When consumers have enough information about bank products, they are likely to be more confident of their plans to buy. This suggests that how consumers feel about their ability to control their behavior can affect their decision to buy.

### **Purchase intention**

Marketers need to know what people plan to buy, and this becomes a separate concern for them. Purchase intention is an important part of marketing strategies because it shows how consumers are likely to behave. A consumer's purchase intention is a statement that shows how likely or interested they are to buy a product or service in a certain amount and at a certain time. Most of the time, a marketer can figure out potential customers by looking at who is willing to buy or who has been with them for a long time. Most of the time, purchase intention comes after a process of evaluation in which a person makes a series of choices about the product they want to buy based on brand or intention. When someone already wants to buy a certain product, they will feel the urge to buy it and keep looking for more information about that desire.

Purchase intention has been investigated in the past. Kusumawati [18] did research on how price perception and trust affect the decision to buy. Kusumawati [18] found that price doesn't affect millennial consumers' intentions to buy online, but trust does. This means that purchase intention can be used as a topic for banking marketers. As we've seen, purchase intention is affected by a number of factors, including price, interest in trying the product, trust, and curiosity about the product. Consumers' plans to buy will always be good for businesses and make it so that customers are happy when they do business with producers or service providers [19].

### **Advertising value**

If a product has good advertising value, it can get a lot of viewers. Advertising value is a measurement that can be used to figure out if customers get the message in the ad [7]. A good advertising value can help marketers tell customers about their products and give them an idea of what they look like. Most advertisements can be found in both online and offline media (such as newspapers, magazines, billboards, etc.). Investigating advertising helps customers understand what a product is all about [6]. Advertising can be used as a pleasure in and of itself. On the other hand, advertisements that aren't as appealing will make customers feel upset.

Advertising value has received attention from the previous study. Talib [6] looks at how advertising value and money can affect what people buy online through YouTube. The value of online advertising lets marketers find out how customers and YouTube users act so that they can make good ads that get a lot of attention [6]. The value of advertising is also more important than trust, quality of service, and price. Because this advertising is useful, people will be more likely to buy the product. This shows that the value of advertising is an important factor in figuring out what customers want to buy.

### **eWOM**

The pace of technological change in business is very rapid right now. One example is the use of eWOM sources to influence consumer purchases. We can easily find eWOM, and we can use it at any time. eWOM source is an online medium that consumers can use to learn about a product or brand from other people without having to talk to them in person [20]. When making a purchase decision online, people often look up how a product is rated and what other people think about it. With eWOM, customers can be involved in the development of a brand because companies can find out what each customer wants in terms of price and quality [5].

There have been studies about eWOM in the past. Chen et al. [20] did research on how eWOM affects how consumers feel and what they plan to buy. Researchers discuss about how online sources, such as eWOM, neutral/third-party sources, and producer/retailer sources, can affect how people make decisions. Chen et al. [20] found that only eWOM sources are significantly related to how people feel about a brand and whether or not they plan to buy it. This can be linked to eWOM sources that banks own, especially in Indonesian banking context.

### **Subjective norms and purchase intention**

The company needs to think about how wide the range of consumer goals is. There are many things that can affect a consumer's decision to buy, and subjective norms are one of them. Subjective

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norms affect how consumers plan to act and what actions they plan to take. The beliefs that are being talked about here are how people see social pressure to act in a certain way. Subjective norms are formed by a person's friends, family, coworkers, and community. Subjective norms can be thought of as opinions from people who are important to a person and have an effect on the decisions they make. They also put pressure on people to do or not do certain things and encourage them to obey [10].

Subjective norms that consumers learn about a product will have an impact on how they respond to that product in the future. Consumers' plans to buy are affected by subjective norms [21]. Most of what people believe is influenced in some way by their friends, family, and other important people in their lives. When a consumer has more reasons to buy a product or service, he or she is more likely to want to buy that product or service.

#### **Attitude and purchase intention**

A person's attitude has a lot to do with whether or not they decide to buy something. When people learn more about a product, their opinions tend to change. If customers have a good attitude, it will be good for the company. Aryadhe et al. [22] said that a person's attitude is how they talk and feel about something and shows how much they like or dislike it. This object can be understood by how interested a consumer is in the product, so it will be seen when a consumer wants to buy.

Consumers' plans to buy can be affected by their attitudes. Aryadhe et al. [22] stated that a positive attitude shows that the company cares about its customers. This is possible because consumers tend to be consistent in how they act based on what they like or don't like. This means that bank customers with a positive attitude are more likely to act in a way that matches their attitude, such as making plans to buy products from the bank.

#### **Perceived behavioral control and purchase intention**

Understanding how consumers see their ability to control their behavior can help marketers learn more about what makes consumers want to buy. Behavior also needs to be controlled, for example, by making sure people have the right resources, opportunities, and even skills. The way a person sees the resources he has to make a decision is closely linked to how he sees his ability to control his behavior. Previous research found that a consumer's control over the resources they own and the experiences they have affects their decision to buy [15,21]. People will do something if they think they can do it and have the chance to do it [21]. This shows that a consumer will think it's easy to do a behavior, in this case buying something, if there are a lot of factors that help them do it and a few things that stop them from doing it.

The opposite is also true: the less a person feels they have a few supporting factors and many stopping factors to be able to do a behavior, the more likely they are to think it is hard for them to do the behavior. The need for action to meet consumer needs related to resources and trust in a company's products or services. Consumer resources include things like time and money that come from the outside as well as things that come from the inside, like self-confidence and planning. In their research, Sreen et al. [21] explain that higher perceived prices, less availability, and a lack of knowledge about the product are some of the reasons why a product doesn't work well. This shows that the lack of internal and external resources leads people to take more action. The less likely a consumer is to want to buy a product or service, the less confidence they have in their ability to control their behavior.

#### **Advertising value and purchase intention**

Marketers can learn more about what makes people want to buy by finding out how people think they can control their actions. How a person sees the resources he has to make a decision is closely linked to how he sees his ability to control his behavior. Previous research found that a consumer's ability to control the resources they have and the experiences they have affects their decision to buy [15]. People will do something if they think they can do it and if they have the chance to do it [21]. This shows that a consumer will think it's easy to do something, in this case buy something, if there are a lot of things that help them do it and not many things that stop them from doing it. The opposite is also true: a person is more likely to think it is hard for them to do a behavior if they don't think they have a few things helping them do it and a lot of things stopping them from doing it.



The need for action to meet consumer needs related to resources and trust in a company's goods or services. Consumer resources include things like money and time that come from the outside, as well as things like self-confidence and planning that come from the inside. Sreen et al. [21] state that some of the reasons a product doesn't work well are higher perceived prices, less availability, and a lack of knowledge about the product. This shows that when people don't have enough internal or external resources, they do more. The less likely a consumer is to want to buy a product or service, the less confidence they have in their ability to control their behavior.

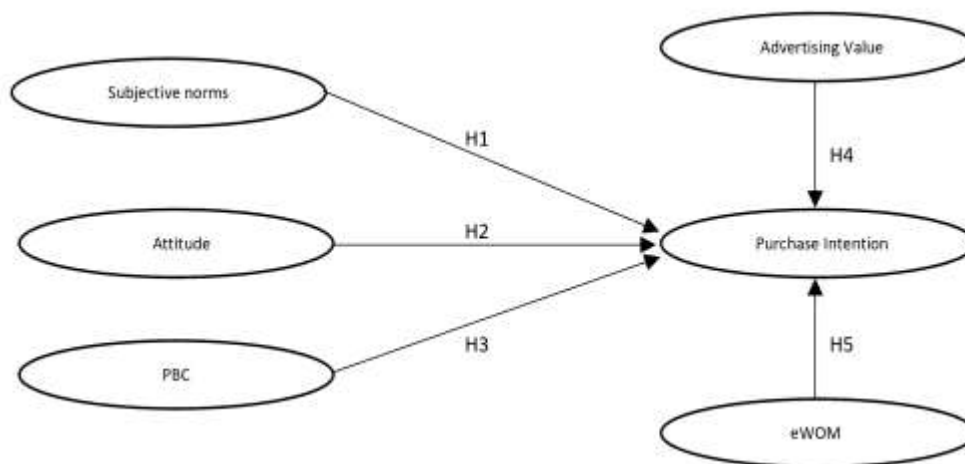
**eWOM and purchase intention**

Any information a consumer gets can affect the decisions they make. Because technology has improved, it's easy for people to find out about products in eWOM. Torres and Augusto [23] stated that in the digital environment, eWOM have power and can affect purchase intent. The digital age makes it easy for customers to get feedback from other customers who have already used a product or service from a brand.

eWOM can make consumers more likely to want to buy something. Most of the time, eWOM comes in the form of ads, reviews from other customers, or the company's own description of the product. eWOM can affect how consumers decide what to buy [23]. This shows that marketers can make it easier for good information to stick around in the digital world, so that existing information can make people want to buy. The more positive information a consumer has, the easier it is to get them to want to buy a product or service.

**Conceptual framework**

The above hypotheses are summarized in Figure 1.



Note: PBC, Perceived behavioral control; eWOM, Electronic word of mouth

**Figure 1.** Proposed Framework

**Research Hypothesis**

Based on the above arguments as illustrated in Figure 1, the current study proposes the following hypotheses:

1. Subjective norms has a significant influence on purchase intention
2. Attitude has a significant influence on purchase intention
2. Perceived behavioral control has a significant influence on purchase intention
3. Advertising value has a significant influence on purchase intention
4. eWOM has a significant influence on purchase intention

## 2. METHOD

### Research Design

In connection with the use of survey research strategy in the current study, the level of intervention by researchers is minimal. This means that the research context runs naturally (non-contrived). Furthermore, the unit of analysis in this research is individuals, namely bank customers. This means that data taken from individuals will be used to test hypotheses. Lastly, data retrieval is carried out at one point in time (one-shot or cross-sectional).

### Measures

Research instruments are measuring instruments or facilities used by researchers in collecting data. For measuring the investigated variables, there are five levels, from 1 (strongly disagree or strongly dislike) to 5 (strongly agree or strongly want). Subjective norms and attitudes were measured with three question items for each [15]. Perceived behavioral control was measured with four question items [15]. Purchase intention and advertising value were measured using three question items for each [24]. eWOM was measured with three question items [23].

### Population and sample

Bank customers were the respondents in this study. Respondents were chosen by convenience sampling technique. This study approached the potential respondents in a number of places such as residential areas. Then, interested potential respondents will get a questionnaire to fill out. There were 227 individuals took part in the study.

### Data Analysis Techniques

This study used structural equation modeling (SEM) to analyze the data. In particular, this study used partial least squares SEM using SmartPLS statistical software to evaluate both the measurement model and the structural model. Evaluation of the measurement model was intended to ensure that the research instruments appropriately measure the investigated variables. Evaluation of the structural model was intended to test the proposed hypotheses.

## 3. RESULTS AND DISCUSSION

The data from this study were analyzed in two steps. First, a validity test that seeks to see how well it measures the validity of a variable. Second, reliability tests that seek reliable indicators. This study then evaluates the measurement model in four different steps. The first step in assessing each indicator's measurement model is to ensure it has a value above 0.708 [25]. Table 2 shows that all loading factors have met the criteria, indicating acceptable reliability of the item [25].

**Tabel 2.** Factor Loading

Variable	Code	Loading	Variable	Code	Loading
Subjective Norms	SN1	0.930	Purchase	PCI1	0.879
	SN2	0.942	Intention	PCI2	0.924
	SN3	0.936		PCI3	0.913
Attitude	ATT1	0.907	eWOM	EWOM1	0.917
	ATT2	0.859		EWOM2	0.907
	ATT3	0.912		EWOM3	0.905
Perceived Behavioral Control	PCB1	0.829	Advertising	ADV1	0.928
	PCB2	0.899	Value	ADV2	0.920
	PCB3	0.806		ADV3	0.827
	PCB4	0.875			

In the second step, Average Variance Extracted (AVE) was used to indicate discriminant validity. If the AVE is at least 0.50, it means that the construct explains at least 50% of the item variants [25]. Based on Table 3 AVE values have met the requirements, indicating convergent validity [25].

**Table 3.** Convergent Validity

Code	AVE
Advertising Value	0.797
Attitude	0.798
Perceived Behavioral Control	0.728
Purchase Intention	0.820
Subjective Norms	0.876
eWOM	0.828

**Table 4.** Reliability

Variable	Cronbach's Alpha	Composite Reliability
Advertising Value	0.872	0.922
Attitude	0.873	0.922
Perceived Behavioral Control	0.875	0.914
Purchase Intention	0.890	0.932
Subjective Norms	0.929	0.955
eWOM	0.896	0.935

Cronbach's alpha and composite reliability (CR), the third step, is a way to measure how reliable a construct is. Cronbach's alpha and CR reliability levels must be at least 0.70 for internal consistency reliability [25]. Table 4 shows that Cronbach's alpha and CR values have met the criteria for internal consistency reliability [25]. Fourth, a variable's AVE square value must be higher than the correlation between that variable and other variables. Table 5 shows that it meets the criteria for discriminant validity, indicating that all the research variables are different from each other [26].

**Table 5.** Discriminant Validity

	1	2	3	4	5	6
1. Advertising Value	<b>0.893</b>					
2. Attitude	0.599	<b>0.893</b>				
3. Perceived Behavioral Control	0.616	0.778	<b>0.853</b>			
4. Purchase Intention	0.776	0.673	0.635	<b>0.905</b>		
5. Subjective Norms	0.550	0.759	0.648	0.674	<b>0.936</b>	
6. eWOM	0.629	0.652	0.560	0.772	0.727	<b>0.910</b>

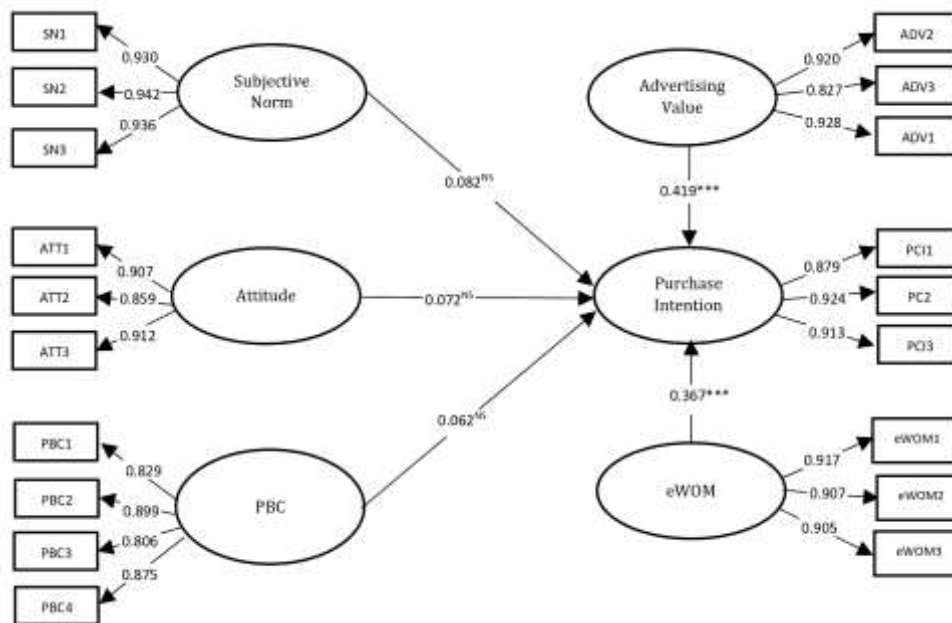
Note: The square root of the AVE is in bolded diagonals.

**Table 6.** Structural Path Results

Hypothesis	Path Coefficient	t-value	p-value	Conclusion
H1: Subjective Norms → Purchase Intention	0.082	0.772	0.433	Not Supported
H2: Attitude → Purchase Intention	0.072	1.004	0.310	Not Supported
H3: Perceived Behavioral Control → Purchase Intention	0.062	0.980	0.321	Not Supported
H4: Advertising value → Purchase Intention	0.419	7.376	0.000	Supported
H5: eWOM → Purchase Intention	0.367	3.913	0.000	Supported

The hypothesis test results presented in Table 6 and illustrated in Figure 2. Subjective norms have no significant effect on purchase intention (0.082,  $p > 0.05$ ); thus, H1 is not supported. Attitude has no significant effect on purchase intention (0.072,  $p > 0.05$ ); thus, H2 is not supported. Perceived behavioral control had no significant effect on purchase intention (0.062,  $p > 0.05$ ); thus, H3 is not supported. Advertising value has a significant effect on purchase intention (0.419,  $p \leq 0.001$ ); thus, H4 is supported. eWOM has a significant effect on purchase intention (0.367,  $p \leq 0.001$ ); thus, H5 is supported.





Note: \*\*\* Significant at  $p \leq 0.001$  <sup>ns</sup> Not significant at  $p > 0.05$

**Figure 2.** Structural Model Results

When individuals look at how people act, they paid a lot of attention to the Theory of Planned Behavior (TPB). This is because the theory is remarkably good at telling how people will act. This theory states that a person's plan to act can only be changed by three things: subjective norms, attitude, and perception of behavioral control. The theory has also been used in areas like tourism and education [10]. Still, more work needs to be done on the theory to make it better at prediction [10,13]. This study adds advertising value and eWOM to the list of things that can make or break a person's decision to buy a product they've seen advertised. The study found that what makes people want to buy the product being advertised is its advertising value. Martins et al. [24] stated that the value of advertising makes people not hesitate to choose a product. Customers think advertising is important because it tells them about products that can meet their needs. This is because there are more and more digital media, which lets ads reach people directly through instant messages, ads that show up when you browse the internet, and ads that show up when you use social media.

eWOM is another thing that can make or break a person's decision to buy a product that is advertised. Torres and Augusto [23] stated that eWOM helps people decide whether or not to buy a product. The results of this study support that finding. Consumers are more likely to believe what other consumers say than what companies say. People think that companies care more about their own interests than about their own when they share information. This study didn't find that subjective norms, attitudes, or how much control people thought they had over their actions affected their plans to buy banking products and services. These results agree with what Yuzhanin and Fisher [13] who stated about the different kinds of research that have been done with TPB. Determinants of intent to behave on the TPB make it possible for them not to have a big impact on how consumers make decisions. This can happen in banking because people are very careful about their money. Crimes that take advantage of the fact that people don't keep their personal information, like their personal identification number (PIN), secret.

#### 4. CONCLUSIONS

Advertising value and eWOM are two important factors that affect whether or not someone wants to buy a product that is advertised. Advertising is important because it gives people the information, they need to make good decisions. This kind of information helps customers learn more about different products. When eWOM becomes a reliable source of information, it becomes another factor that affects how consumers plan to act. Marketers can't ignore information that consumers share, because it is what people use to decide what to buy. This research has some limitations, which opens the opportunities for more research in the future. The focus of the current research is on bank customers in Indonesia, who may be different from customers in other countries, especially in other developing countries. Another problem is that the current research is based on non-probability sampling, which limits the generalization of the findings.

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