



Factors Influencing the Behavioural Intention to Adopt Islamic Banking in Pakistan with the Mediating Role of Attitude

Waseem Subhani^{1*}, Laiba Malik², Muhammad Azeem Naz³, Nasir Sultan⁴

Abstract

In Pakistan, the understanding percentage of products offered by Islamic banks is less than 8%, and it is the biggest challenge for the Islamic financial system to increase the compassion level of people about their laws offered products and services. This study investigates the relationship between attitude, perceived behavioural control, perceived ease of use, perceived usefulness, subjective norms, and intention to investigate the low adoption of Islamic banking in Pakistan. The study also analyses the mediating role of attitude and willingness to adopt Islamic banking. Partial least square structural equation modeling was used to examine the hypotheses. The findings revealed that attitude, subjective norms, perceived ease of use, and perceived usefulness significantly impact the intention to use Islamic Banking. Similarly, subjective norms, perceived usefulness, and perceived ease of use significantly impact attitude. However, perceived behavioural control does not substantially affect attitude and intention to use Islamic banking. Moreover, the study also revealed a significant mediating role of attitude between subjective norms, perceived usefulness, perceived ease of use, and intention to adopt Islamic Banking. These findings indicate that Banks should target the public and start a campaign through electronic and print media. Banks should provide information about their rules and regulations, which are genuinely according to Shariah, ultimately leading to people's positive attitude toward adopting Islamic banking.

Keywords: Intention to adopt Islamic Banking, Technology Adoption, Attitude, Perceived Behavioural Control, Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Pakistan

1. Introduction

The bank plays a vital role in shaping the economy in every country. The banking system has experienced substantial transformation due to the global economic downturn and other causes, and it now plays a crucial role in developing the economy and the country (Baxi & Swadia, 2023). Islamic banking is growing in importance worldwide by entering new markets and the Islamic economies of different countries. A system that supports Islamic law and the Shariah, as well as one that puts that law into practice, is known as Islamic banking. Islamic banks are different from traditional banks in that they constantly endeavour to eliminate interest from all types of transactions; rather, the foundation of Islamic banks is profit-sharing and gift-giving (Shah et al., 2023).

The primary objective of Islamic banking is to assist its clients in carrying out financial transactions following Islamic teachings, Shariah, and clients' preference for Islamic banking (Aslam et al., 2022). Feroz & Siddiqui (2019) revealed that Islamic banking is becoming important worldwide by extending into global and Islamic states' economies. Islamic banks comprehend marketing campaigns, products, and services influence consumers' behavioural intentions toward Islamic banks' products, assisting banks in developing unique marketing strategies to attract customers (Ramadan et al., 2023).

Maryam et al. (2019) revealed that Islamic banking (IB) is a moral banking activity whose success contributes significantly to economic growth. Another study discovered that the alternative to traditional banking is Islamic banking, which means intermediation as per Islamic values (Aziz et al., 2018). Digital financial services provided by the most well-known Shariah-based financial organisations are examples of Islamic Fintech applications (Baber & Baki Billah, 2022). The rapid growth of the Islamic Finance Industry since 2010 is a reflection of the massive worldwide fintech industry's expansion to produce goods and services based on the Islamic Shariah (Baber & Baki Billah, 2022).

Husseini et al. (2019) commented that Islamic banking is defined as banking concepts backed by Shariah, and Shariah laws are backed up by the acceptance of different scholars on one point. Islamic financing refers to providing Muslims with financial services following Shariah, the Islamic legal code, and forbidding ambiguity or interest to satisfy their particular requirements (Shah et al., 2023). Islamic banks do not support any illegal businesses because doing so would be unethical; additionally, Islamic banks spread the risks and advantages of each business transaction more equitably and sensibly (Kibria & Siddiqui, 2022). Another benefit stated by (Maryam et al., 2019) is that everyone can also become a stakeholder in Islamic banking by utilising Islamic financial instruments free from interest, such as Qarz-e-Hasana and Mudarabah.

^{1*} Institute of Business Administration, University of the Punjab, Lahore, Pakistan. Email: waseemsubhani@yahoo.com

² Institute of Business Administration, University of the Punjab, Lahore, Pakistan

³ School of Commerce and Accountancy, University of Management and Technology, Lahore, Pakistan

⁴ Department of Management Sciences, University of Gujrat, Pakistan

In Pakistan, enterprise owners see Islamic banks as the hub of business handled according to Islamic principles. The Shariah board oversees all matters about money, followed by the Shariah-mandated Islamic dress code (Shah et al., 2023). Islamic banking has developed tremendously, gaining market share in Pakistan and growing at 114% yearly, despite having 13 conventional banks, an Islamic bank window, and six distinct Islamic banks (Kibria & Siddiqui, 2022). Bilal et al. (2020) stated that the people's understanding percentage of products offered by Islamic banks and laws of Islamic financing is less than 8%; hence, it's the biggest challenge for the Islamic financial system to increase the understanding level of people about their laws offered products and services. Islamic banking has rapidly grown in Pakistan due to the sizeable population of people who rigorously follow Islamic teachings and think that traditional banking breaches Shariah because it uses fixed interest rates rather than flexible profit & loss sharing (Rehman et al., 2023). The customer has a high positive attitude towards Islamic banking, and there is a more significant likelihood that Islamic banking in Pakistan will be adopted and accepted at a high rate (Aslam et al., 2022).

Current studies exploring various aspects of Islamic banking in Pakistan literature showed that fewer types of research conducted with a suitable theoretical context focused on consumer actions towards the intention behaviour (IB) in Pakistan (Ayyub et al., 2020). However, Maryam et al. (2019) recommended that in-depth research on non-users is still needed. Future non-users of IB can select it (Albaity & Rahman, 2019). Similarly, the non-user's behaviour is essential; therefore, this discussion may disclose the salient drivers for investigating the explanations for less Islamic banking.

This study takes the step to address the problem by analysing the individual's behavioural dimensions of the implementation or adoption of Islamic banking. To promote Islamic financial services, including investments, savings, financing, zakat, and the usher system, Islamic banks must take this crucial step in educating the general public and their consumers (Kibria & Siddiqui, 2022). Aziz & Afaq (2018a) investigated subjective norms and attitude as a mediator towards Islamic banking adoption using DTPB (decomposed theory of planned behaviour). Furthermore, Charag et al. (2019) studied factors influencing Kashmir's people to opt for IB using TRA. The Uganda study was conducted properly to find determinants of the IBA using TRA and diffusion of innovation theory (Bananuka et al., 2019).

Islamic banking confronts additional difficulties because it competes with traditional banking in the financial sector but is still advancing the industry by outpacing it (Kibria & Siddiqui, 2022). In light of the observations, this study observes non-users' behaviour by applying the theory of planned behaviour (TPB) to compare the effect of the factors on people's behaviour to opt for IB. According to TPB, an individual's attitude towards subjective norms determines whether they will conduct a particular conduct in response to specific stimuli and circumstances (Mindra et al., 2022). Ajzen (1985) declared that TRA extension was TPB incorporating non-voluntary external variables. TPB comprised of attitude, behavioural intention, PBC, and SN Ajzen (1991), out of the three constructs (attitude, PBC, and subjective norms) govern the intent of people to opt for IB in Pakistan. TPB is crucial for understanding how consumers select products and services from competing opportunities (Mindra et al., 2022). Future empirical studies should determine how Pakistani individuals feel about and plan to use Islamic banking (Shah et al., 2023).

Charag et al. (2019) stated that according to a literature review, researchers often employ the TRA and TPB to investigate consumer attitudes and behaviour toward Islamic banking acceptance. Zinser (2019) reported that Muslims in the USA intend to use IB products and services by adopting TPB. The study was conducted in Tunisia to know how TPB factors affect the adoption IB services (Echchabi, 2016). Albaity & Rahman (2019) studied individuals' intention to opt for IB using mediator ATT through TRA and TPB. Ayyub et al. (2020) used the theory of planned behaviour to determine the determinants of Islamic banking adoption by using attitude as a mediator in the case of Pakistan. Hassan et al. (2020) study stated that in the adoption of Islamic banking in Pakistan, perceived ease of usefulness is the most influential variable that predicts the behavioural intention of the consumer to adopt Islamic banking.

Allah Pitchay et al. (2020) recommended that researchers test the influence of PU and PEOU on the mediator. Kaakeh et al. (2019) also suggested that future studies should use factors other than individualism, shariah compliance, individualism/collectivism, and image that affect the attitude intent of a person. This study also stated that PBC and PEOU influenced Islamic banking adoption (IBA). Furthermore, considering theories like TPB may support the theoretical frameworks (Shah et al., 2023). Therefore, this research used four independent variables: SN, PBC adopted from TPB, PU, PEOU constructs adopted from the TAM model, and attitude is used as a mediator towards intention to opt IB.

To conclude, past research showed that PEOU and PU constructs are less tested with attitude in the framework of IBA. In this research, SN, PBC, and attitude with two other variables, PU and PEOU, were added to the model to enhance the understanding of researchers with attitude as a mediator. The research results will ease the problem and help Islamic banks design successful strategies and raise Islamic banking's market share in Pakistan.

2. Evolution of Islamic Banking Adoption in Pakistan

Islamic banking adoption in Pakistan is classified into three phases that are following:

2.1. First Phase of IB (1947-1957)

The political movement before Pakistan's formation considered Pakistan's Islamic economic structure. The ideology is that people could spend their lives according to the Shariah teachings. State Bank of Pakistan was established in 1948 by Quaid-e-Azam (president and Governor-general of Pakistan). In 1957, the Islamic Commission was inaugurated. Now, it is named "Council of Islamic Ideology" under the umbrella of the 1956 constitution. Islamic commission's purpose was to help the state expertly in matters of Islamic Shariah.

2.2. Second Phase of Islamic Banking (1960-2000)

In 1963, a meeting was held regarding the opinion of interest in the country. In 1969, a decision was announced by a council that in Shariah, all kinds of interest-based transactions were prohibited. In the 1980s, the president of Pakistan, General Zia ul Haq, firmly wanted to change the traditional financial system into an Islamic economic system within three years. In 1981, the conventional banks started the ways of financing, which was according to profit & loss sharing. In 1985, investment banks were instructed to operate in traditional forms of banking without interest other than foreign currency deposits. Rafay & Sadiq (2015) concluded that the processes to free the economy from pull were choosy and not so fast. Many questions arose regarding the proposed system, summed up that the central idea of the council was an interest-free economy under Shariah and permission to deal with interest-based modes of financing (multiple counter-loans) (Zafar & Aziz, 2013; Iqbal & Molyneux, 2005; Khan & Bhatti, 2008). M. B. Zafar & Sulaiman (2020) revealed that the Supreme Court supported the Federal Shariah Court ruling regarding the interest-free economy and ordered the court to make significant changes to various interest-related legislations. Furthermore, the committee demanded that interest-based economy legislation be eliminated in June 2001 and then changed the deadline to June 2002. In reviewing the appeal on 24 June 2002, the Supreme Court of Pakistan put aside its prior interest decision, and the lawsuit was filed back to the FSC for a new trial, which is still unresolved.

2.3. Third Phase of Islamic Banking (Post 2002)

In 2002, the government of Pakistan introduced both conventional and Islamic banking systems (Dual system). Shariah said the previous plan was to change the economic system by considering major destructions (Saba, 2017). In the same year, Islamic banking was officially started in Pakistan when SBP issued the license to Al-Meezan Bank. Meanwhile, the three-point strategy was adopted by the State Bank of Pakistan (SBP) for the expansion of Islamic banking. The three-point system comprises private institutes allowed to open Islamic banks, traditional banks can open holdings of Islamic banking, and existing traditional banks can set up Islamic banking windows.

3. Theoretical Framework and Hypothesis Development

3.1. Subjective Norms (SN)

In Theory Reasoned Action (TRA), Ajzen & Fishbein (1977) measured subjective norms as a social influence (SI). Therefore, in the theory of planned behaviour (TPB) and the decomposed theory of planned behaviour (DTPB), subjective norms (SN) were measured through normative beliefs. A person's perception that a particular referent group compels them to behave is a normative belief, and the weight assigned to them combines to form subjective norms (Kibria & Siddiqui, 2022).

Han et al. (2018) stated that the influence of peer family (SN) on individual adoption of Islamic banking (IB), which means a relation exists between SN and adoption of IB. Subjective norms are also used in some research fields as a significant factor affecting people's willingness to perform activities (Charag et al., 2019). Subjective norms are reinforced by normative belief, which refers to what the person believes others should do for them in a particular situation and the person's desire to live up to expectations from others (Mindra et al., 2022).

Aziz & Afaq (2018a) stated that the perceived societal obligation to perform in a particular way and the inspiration added to it through influential individuals around the respondents is known as subjective norms. There is mixed literature about the relation between SN (subjective norms) and Islamic banking adoption; many studies have failed to directly impact subjective norms on behavioural intention (BI) to opt for IB. Baber & Baki Billah (2022) found a positive & significant effect of Subjective norms on the intention to adopt Islamic banking. The study concludes a positive and significant relationship between the use of Islamic banking and subjective norms (Kibria & Siddiqui, 2022). In contrast, Husin & Rahman (2016); Kumar (2012) found that subjective norms have not significant relation towards intention. Therefore, there is a need to study more about subjective norms due to their conflicting roles. The following hypotheses were developed from the above discussion:

H1: There is a significant relationship between subjective norms and attitude to adopt Islamic banking in Pakistan.

H2: There is a significant relationship between subjective norms and behavioural intention to adopt Islamic banking in Pakistan.

3.2. Perceived Behavioural Control (PBC)

This section shows the relationship between the perception of the person and the intent to opt for IB. Han et al. (2018) demonstrated that PBC affects a person's intention to adopt Islamic banking. In the decomposed theory of planned behaviour (DTPB), Taylor & Todd (1995) stated that through 'technology and self-efficacy behavioural

control was determined; however, technology facilitation and self-efficacy to do a particular action was defined by Triandis (1980); Bandura (1986) respectively.

Ajzen (1991) stated that it is not appropriate to ignore the role of perceived behavioural regulation in deciding a person's intent, which shows that PBC is the best predictor of intention. TPB stated that subjective norms, attitude, and PBC define intentions; however, with stronger PBC, the more positive attitude and subjective norms can result in a strong intention by performing a particular behaviour (Aziz & Afaq, 2018b). Schifter & Ajzen (1985) stated that a person's resources and ability identify a person's intention to do a specific task. Ajzen et al. (1992) revealed that despite showing subjective norms and an encouraging attitude, people lacking adequate resources or data to perform a particular action would show lower intentions to perform that task.

Previous literature showed that PBC has a positive and significant relation towards intention in different studies like the adoption of resource planning (Echchabi & Abd. Aziz, 2012), the adoption of Islamic insurance (A. Y. S. Ali & Jama, 2016); In opting IB (Echchabi, 2016); and in the adoption of online banking services (Al-Ajam & Md. Nor, 2013). According to TPB, people's intentions are significantly influenced when their perceived behavioural control (PBC) is high (Aslam et al., 2022). Perceived behavioural control (PBC) is the corresponding predictor of behavioural intention (Ayyub et al., 2020). Ali & Puaah (2017) found that perceived behavioural control has a significant relationship with adopting Islamic banking. Chauhan et al. (2019) demonstrated that selecting Internet banking PBC strongly affects the consumer's BI. Few studies, like Taylor & Todd (1995), have not identified any critical or significant relation between perceived behavioural control and technology adoption intentions.

To conclude, studies showed a mixed result of PBC towards Islamic banking adoption, so there is a need to study PBC more. The following Hypotheses were developed from the above:

H3: There is a significant relationship between perceived behavioural control and attitude to adopt Islamic banking in Pakistan.

H4: There is a significant relationship between perceived behavioural control and behavioural intention to adopt Islamic banking in Pakistan.

3.3. Perceived Usefulness (PU)

Malokani et al. (2023) examined the impact of individual adoption behaviour of fintech on perceived usefulness and found a significant & positive influence on the uptake of fintech services in Karachi, Pakistan's Islamic banking sector. Hassan et al. (2020) study commented that perceived usefulness is more practical in Islamic banking products and services than conventional banking services, which shows a good relation between perceived usefulness and intention to adopt Islamic banking (Khan et al., 2020). Apart from the TPB constructs, the element integrated with the conceptual context for the analysis is perceived usefulness. Therefore, this study intends to assess how much a customer believes embracing Islamic banking would boost individual performance. PU is a key component of Davis's (1989) TAM model, and in previous studies, this antecedent is one of the critical variables in the Islamic system (Husin & Rahman, 2016; Devi Juwaheer et al., 2013).

The evidence from (Hassan et al., 2020) verified a positive effect of perceived usefulness on Islamic banking adoption in Islamic banking settings. Customers' expectations of using Islamic banking (IB) products are primarily related to the profitability and welfare of using Islamic banking services (Suhartanto et al., 2020). Shariah-compliant Islamic banking goods and services concentrate on protecting the social and financial success of a contractual team (Mahmood et al., 2023). Customers evaluate and compare the products' perceived profitability of Islamic banking before using them (Khan et al., 2019). Finally, as a result, the perceived advantages and profitability of the product play a positive role in the acceptance of Islamic banking (Hassan et al., 2020). Literature on new technology adoption revealed a positive relationship between perceived usefulness and intention to adopt new technology, while by using attitude as a mediator, there is a positive indirect influence towards intention to adopt new technology (Davis, 1989; Chandio et al., 2013). Baber & Baki Billah (2022) found a positive & significant effect of Perceived usefulness on attitude. From the above discussion developed the following hypotheses:

H5: There is a significant relationship between perceived usefulness and attitude to adopt Islamic banking in Pakistan.

H6: There is a significant relationship between perceived usefulness and behavioural intention to adopt Islamic banking in Pakistan.

3.4. Perceived Ease of Use (PEOU)

The relationship exists between PEOU and acceptance of new technology (Adams et al., 1992). Setiawan et al. (2018) found PEOU vital for technology adoption. Similarly, Lederer et al. (2000) also concluded that the relation exists between PEOU and PU towards technology adoption. (Chauhan et al., 2019) declared that perceived ease of use is a key factor of IU's productive technological innovation. Products are produced utilising digital technology used by numerous electronic channels at a similar period in this modern period of development and banking laws (Zinser, 2019). Jamshidi et al. (2015) stated that more Islamic banking will be adopted when customers are more aware of ease of use. Hassan et al. (2020) found a positive and significant relationship between PEOU and the adoption of IB.

The study revealed that PEOU indirectly impacts acceptance of technology usage via attitude (Lederer et al., 2000). However, Venkatesh (2000) also supported that there is an indirect significant influence of PEOU towards intention to opt via attitude technology.

Some past research concluded no relationship between PEOU and intention to opt for IB (Daud et al., 2011; Chandra et al., 2010; Wang et al., 2008). To conclude, due to mixed literature, there is a need to research more on this variable. The following hypotheses were developed from the above discussion:

H7: There is a significant relationship between perceived ease of use and attitude to adopt Islamic banking in Pakistan.

H8: There is a significant relationship between perceived ease of use and behavioural intention to adopt Islamic banking in Pakistan.

3.5. Attitude towards Islamic Banking (ATT)

In theories like TRA, TPB, TAM, and DOI, the construct attitude was used with the name of attitude. While in TRA and TPB, attitude construct was measured through behavioural beliefs (Ajzen & Fishbein, 1975; Ajzen, 1991). In the decomposed theory of planned behaviour, attitude is decayed into compatibility, relative advantage, and complexity (Taylor & Todd, 1995). According to Chau & Lai (2003), attitude plays a vital role in usage and directly impacts the system's use. Amin et al. (2011) stated that attitude is an essential factor of TRA and key to explaining consumer intention.

In previous literature, there are different domains like green products of skincare, e-marketing, and mobile banking where positive attitude leads to strong behavioural intention (Ajzen & Fishbein, 1977; Alavion et al., 2017; Hsu et al., 2017; Al Khasawneh & Irshaidat, 2017). However, Attitude is being used not only in Islamic financial services in literature but also in consumer behaviour and technology context. Taib et al. (2008) study revealed that the customers' intention and expectations to adopt products and services of Islamic home financing construct attitude has a positive and significant impact. Amin et al. (2014) showed that consumer attitude plays a vital role in adopting Islamic home financing. Many previous studies (Cheng et al., 2006; Chiou & Shen, 2012; Bashir & Madhavaiah, 2015) discovered the impact of consumers' attitudes on banking behaviour and that attitude substantially impacts intention. In Malaysia, researchers looked into home financing and found a significant connection between attitude and adoption of Islamic banking products, musarkah & mutanaqisah (Taib et al., 2008).

Alam & Sayuti's (2011) study stated that attitude and consumers of Malaysia's intention to buy halal products through Islamic banks significantly and positively associated with each other, while another study noted that a positive relation exists between attitude and Islamic financing (Amin et al., 2011). Positive and significant correlations exist between attitude and intention to adopt Islamic banking (Mindra et al., 2022). An individual's attitude is recognised to substantially affect their behavioural intentions to use Islamic banking (Aslam et al., 2022). The following hypotheses were developed from the above discussion:

H9: There is a significant relationship between attitude and behavioural intention to adopt Islamic banking in Pakistan.

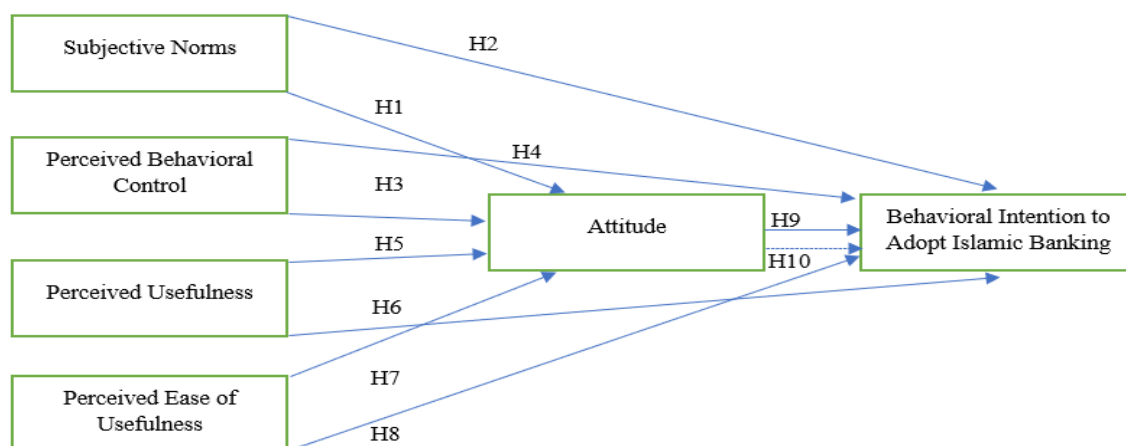


Figure 1: Hypothesised Framework

Note: H10 denotes the mediation hypothesis in sequence as H10a, H10b, H10c, and H10d between subjective norms and behavioural intention, perceived behavioural control and behavioural intention, perceived usefulness and behavioural intention, and perceived ease of use and behavioural intention.

3.6. Hypothesis of Mediating Relationships

H10a: Attitude mediates the relationship between subjective norms and behavioural intention to adopt Islamic banking in Pakistan.

H10b: Attitude mediates the relationship between perceived behavioural control and behavioural intention to adopt Islamic banking in Pakistan.

H10c: Attitude mediates the relationship between perceived usefulness and behavioural intention to adopt Islamic banking in Pakistan.

H10d: Attitude mediates the relationship between perceived ease of use and behavioural intention to adopt Islamic banking in Pakistan.

4. Research Methodology

This study used deductive approaches, quantitative techniques, and a cross-sectional data collection procedure. The hypotheses were construed based on theory.

4.1. Research Instrument

The study used well-established survey scales developed by previous studies. All the items were measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). This study adopted the four-item scale of Amin et al. (2011), which was similarly used by Ramayah & Suki (2006). A sample item includes "People who are important to me would think that I should use Islamic banking." Ajzen (2015) and Francis et al. (2008) adopted a four-item scale of variable PBC. A sample item includes "I am confident that I could use Islamic Banking if I wanted to." The perceived usefulness construct of the four-item scale was adopted by Cheng et al. (2006). Its sample item includes, "I think that using Islamic banking would enable me to accomplish my task more quickly."

This study adopted a four-item perceived ease of use scale through previous studies (Cheng et al., 2006). A sample item includes "I think using Islamic banking is easy for me." This study adopted a four-item scale of Amin et al. (2011). to assess the attitude of people; similarly, Taib et al. (2008) also used these items in the theory of reasoned action-based model on intention to adopt shariah-compliance products (Rehman et al., 2023). A sample item includes "I think that using IB is a good idea." This study adopted a five-item scale of Lai et al. (2016) to measure people's intentions. A sample item includes "I am interested in using Islamic Banking."

4.2. Data Collection Procedure

In this study, the unit of analysis is individuals who are users of traditional banking because people who use it can somewhat help find out the factors that predict their behavioural intention towards adopting Islamic banking. The convenience sampling method was used to collect data. The target population of this research is banking customers of Pakistan. A total of 615 questionnaires were distributed to the individuals, out of which 300 were responded to by customers, which shows a 48.7% response rate. Table 1 shows the demographics of the respondents.

Table 1: Demographical Characteristics of Respondents

Demographics		N	%
Gender	Male	115	40%
	Female	169	60%
Age	18-24	154	54%
	25-33	105	37%
	34-44	16	6%
	45-52	6	2%
	53 and above	3	1%
Education	Under Matric	0	0
	Matric	3	1%
	Intermediate	5	2%
	Bachelor	158	55%
	Master	108	38%
Occupation	Other	10	4%
	Businessman	19	7%
	Government Employee	30	11%
	Private Employee	106	37%
	Autonomous Body	34	12%
	Other	95	33%

4.3. Data Analysis & Measurement Model

4.3.1. Measurement Model

This study used internal consistency, reliability, and discriminant and convergent validity to assess the measurement model.

Table 2: Validity and Reliability of Constructs

Constructs	Items	Loadings	AVE	CR
Subjective Norms	SN1	0.785	0.642	0.843
	SN2	0.789		
	SN4	0.829		
Perceived Behavioural Control	PBC1	0.734	0.596	0.815
	PBC2	0.761		
	PBC4	0.818		
Perceived Usefulness	PU1	0.771	0.612	0.863
	PU2	0.759		
	PU3	0.791		
	PU4	0.807		
Perceived Ease of Usefulness	PEOU1	0.761	0.635	0.874
	PEOU2	0.791		
	PEOU3	0.819		
	PEOU4	0.817		
Attitude	ATT1	0.780	0.652	0.882
	ATT2	0.819		
	ATT3	0.811		
	ATT4	0.820		
Intention to Use Islamic Banking	IBA1	0.857	0.716	0.883
	IBA2	0.851		
	IBA3	0.830		

Composite reliability was used to assess the internal consistency reliability. Table 2 shows that the values of all constructs are ≥ 0.8 , which is considered satisfactory (Hair et al., 2018). Indicator reliability and convergent validity were measured using the values of factor loadings and Average Variance Extracted (AVE). Table 2 shows that all the loading values are higher than the threshold value of 0.708 (Hair et al., 2018). Similarly, AVE values of all the constructs are higher than the threshold value of 0.5. Due to low factor loadings, SN3 and PBC3 were deleted, causing AVE value < 0.5 . so removing these indicators caused AVE to be above the threshold value.

Discriminant validity was analysed to ensure that all the constructs were unrelated and not reflected by each other. This study used the Fornell-Larker and Heterotrait-Monotrait (HTMT) ratio to analyse discriminant validity. Table 3 shows that AVE's square root on the diagonal values are greater than the corresponding correlations' values. So, the discriminant validity through the Fornell-Larker criterion met the criteria.

Table 3: Fornell-Larker Criterion

	ATT	IBA	PBC	PEOU	PU	SN
ATT	0.808					
IBA	0.717	0.846				
PBC	0.557	0.536	0.772			
PEOU	0.685	0.682	0.615	0.797		
PU	0.656	0.668	0.628	0.68	0.782	
SN	0.585	0.644	0.504	0.577	0.624	0.801

Henseler et al. (2016) recommended that HTMT is the better approach to measure the discriminant validity. Table 4 shows that all the values are lower than the threshold value of 0.90. so, the constructs are discriminant valid.

Table 4: Heterotrait-Monotrait (HTMT) Ratio

	ATT	IBA	PBC	PEOU	PU	SN
ATT						
IBA	0.881					
PBC	0.743	0.726				
PEOU	0.838	0.842	0.83			
PU	0.808	0.836	0.856	0.853		
SN	0.752	0.839	0.725	0.749	0.824	

4.3.2. Structural Model

After assessing the measurement model, the study analysed the structural model. Considering multicollinearity is necessary before going for a structural model. Multicollinearity was evaluated through VIF value. Table 5 shows no multicollinearity issue as all the values were < 5 , or more suitable < 3.3 (Hair Jr. et al., 2017).

Table 5: Collinearity statistics VIF

	ATT	IBA
ATT		2.282
IBA		
PBC	1.873	1.893
PEOU	2.197	2.494
PU	2.41	2.541
SN	1.783	1.857

This study first examined the direct relationships to analyse the cause-and-effect relationship between independent and dependent variables. Table 6 shows that the t-value of all the relationships was > 1.645 , at the significance level < 0.05 , except for the relationship of PBC with attitude and intention.

Table 6. Structural estimates (Direct Relation Hypothesis Testing)

Hypotheses	Beta value	Std. Error	t-value	P-value	Decision
ATT -> IBA	0.331	0.06	5.547	0.000	Supported
PBC -> ATT	0.094	0.066	1.414	0.157	Not Supported
PBC -> IBA	0.005	0.048	0.11	0.912	Not Supported
PEOU -> ATT	0.361	0.072	5.043	0.000	Supported
PEOU -> IBA	0.21	0.067	3.155	0.002	Supported
PU -> ATT	0.239	0.079	3.01	0.003	Supported
PU -> IBA	0.166	0.069	2.404	0.016	Supported
SN -> ATT	0.18	0.059	3.035	0.002	Supported
SN -> IBA	0.223	0.054	4.129	0.000	Supported

The values in Table 6 show that the relationship between attitude and intention was significant with the (β -value = 0.331; $p < 0.005$, t-value > 1.645). The results showed a significant relationship between perceived ease of use and attitude with the (β -value = 0.361; $p < 0.005$, t-value > 1.645). Similarly, perceived ease of use and intention were also significant (β -value = 0.210; $p < 0.005$, t-value > 1.645). The relationship between perceived usefulness and attitude was significant (β -value = 0.239; $p < 0.005$, t-value > 1.645). Similarly, Perceived usefulness and intention were also significantly related to each other with the (β -value = 0.166; $p < 0.005$, t-value > 1.645). The relationship between subjective norms and attitude was significant (β -value = 0.180; $p < 0.005$, t-value > 1.645). The relationship between subjective norms and intention is also significant (β -value = 0.223; $p < 0.005$, t-value > 1.645). So, with these results, it was identified that H1, H2, H5, H6, H7, H8, and H9 were approved. However, the relationship of perceived behaviour control with attitude and intention was insignificant, with a t-value < 1.645 and p-value > 0.05 . So, the hypotheses H3, and H4 were rejected.

Furthermore, the study analysed the mediating role of attitude between independent variables and intention to adopt Islamic banking. Table 7 shows the value of all the mediating relationships.

Table 7. Structural estimates (Mediation Hypothesis Testing)

Hypotheses	Beta value	Std. Error	t-value	P-value	Confidence Interval	Decision
PEOU -> ATT -> IBA	0.119	0.033	3.591	0	2.50% 0.059 97.50% 0.188	Supported
SN -> ATT -> IBA	0.06	0.023	2.569	0.01	0.017 0.109	Supported
PU -> ATT -> IBA	0.079	0.029	2.681	0.007	0.025 0.142	Supported
PBC -> ATT -> IBA	0.031	0.022	1.409	0.159	-0.01 0.078	Not Supported

Table 7 shows that the mediating role of attitude in the relationship between perceived ease of use and intention was significant with (β -value = 0.119; $p < 0.005$, t-value > 1.645). Similarly, the mediating role of attitude among the relationship of subjective norms and intention was also significant with (β -value = 0.06; $p < 0.005$, t-value > 1.645). The results showed that perceived usefulness relationship with intention to adopt Islamic banking was significantly mediated by attitude with the (β -value = 0.079; $p < 0.005$, t-value > 1.645). These values show that H10a, H10c, and H10d were significant. However, the mediating role of attitude in the relationship between perceived behavioural control and intention was insignificant, with the t-value < 1.645 and p-value > 0.005 .

5. Discussion and Conclusion

To study the effect of SN, PBC, PU, and PEOU on an individual's behavioural intention towards adopting IB. These predictors are being tested to know the impact on intention towards IBA. However, to fulfil the study's objectives, hypotheses were developed, and analysis results show that all the study variables have a positive and significant influence on IBA, except PBC. Baber & Baki Billah (2022) concluded that 69% of the variance in attitude towards FinTech services is explained by the TAM constructs and Shairah compliance construct in the case of Islamic banks, and the two models explain the 74% variance in the intention- TAM and TPB integrated into this study. (Baber & Baki Billah, 2022).

Subjective norms have a positive and significant impact on attitude, which supports the results of previous studies of Taib et al. (2008); Ramayah & Suki (2006), which confirmed that SN positively influences attitude. It was noticed that the surroundings of the consumer also have an impact on their attitude. A study by Lada et al. (2009) stated that in adopting halal products, SN positively affects attitude. PBC has a positive and insignificant impact on attitude, which matches the results of Ajzen (1991), who concluded that if an individual has more control perception, they have a positive decision towards adoption (Ahmed et al., 2022; Khan et al., 2022).

This study result shows that PU and PEOU both have a significant impact on attitude, which matches with the study of Wangxia et al. (2003); Arif et al. (2016); Suh & Han (2002). Perceived usefulness and perceived ease of use both have positive and significant effects on the attitude of consumer behaviour, Wangxia et al. (2003); Arif et al. (2016); Suh & Han (2002).

The result shows an impact of SN on Islamic banking adoption, and this finding of the study is related to previous literature of Noversyah et al. (2022); Amin et al. (2011). Mamman et al. (2016) concluded that in Malaysia, the ability of a person to adopt IB is significantly affected by subjective norms. It shows that community influence and the opinions of parents and friends play a vital role in shaping a positive attitude in customers for IBA. PBC has a positive and insignificant effect on the intention to adopt Islamic banking. These results match the findings of (Lin, 2007). This significant result shows that potential consumers of traditional banking have the authority to opt for Islamic banking but are facing some obstacles in adopting Islamic banking.

This study shows positive and significant results of PU on Islamic banking adoption, which match the findings of Alalwan et al. (2017) and Lee (2009). This significant result means that Islamic banking features allow people to adopt Islamic banking. Secondly, conventional banking users found IB useful but still use traditional banking because they are loyal to their organisation or because their partners are adopting that banking system. PEOU also has a positive and significant effect on Islamic banking adoption. These results match with the Echchabi & Abd. Aziz (2012) and M. Ali et al. (2017) found PBC significantly influences IB. This positive effect shows that if individuals are aware of the easiness of Islamic banking, Islamic banks should add value to their products and services to attract traditional banking customers. Attitude has a positive influence on Islamic banking adoption and is the most important determinant of this study than other variables, which are matched with the previous study results (Mbawuni & Nimako, 2017; Han et al., 2018; Echchabi & Olaniyi, 2012).

The result of the study revealed that attitude has a positive and significant influence on IB. This result is related to the previous literature of Mamman et al. (2016), which stated a positive relation between attitude and adoption of IB. It is the primary factor in the behavioural intention of the individual to adopt IB. These results are consistent with the study of Bodibe et al. (2016), which showed that attitude is the central construct and has a significant relation with adopting IB. If customers have a more positive attitude, the chances to opt for Islamic banking will also increase (Aziz et al., 2018).

In the mediation analysis, it is observed that the relationship of attitude as a mediator has an influence on SN and IBA which are according to the results of Taib et al. (2008); Amin & Ramayah (2010) which confirmed that Attitude mediates between subjective norms and adoption of Islamic banking. This study describes that attitude strongly mediates between PBC and Islamic banking adoption, which matches the results of Ajzen (1991), who concluded that attitude strongly influences PBC and Islamic banking adoption. According to some past studies, the attitude has a mediation effect on both PU and PEOU towards IBA (King & He, 2006; Lai et al., 2016; Barhouni, 2016) matches our results of mediation of attitude exists between PU towards IB and PEOU towards IB.

5.1. Limitations and Future Research

This study's results are generalised to the Islamic banking domain. Five individual variables, SN, PU, ATT, PEOU, and PBC, were used in this study to predict people's behavioural intentions. These studied variables were used due to limited time; future studies can add more antecedents to increase the level of understanding with a moderator. Secondly, data were collected from conventional banking customers in Pakistan. Generalizability can be increased by collecting data from other areas and users and non-users of Islamic banking. Future researchers can use theories other than TPB. Researchers should adopt a method other than time series to collect data, like using a mixed approach to confirm its strength. Another suggestion is that researchers should use other qualitative methods that might increase the understanding of Islamic banking adoption. There is a chance for future researchers to use different sampling techniques and collect larger data that might show changed results.

References

- Ahmed, N., Sheikh, A. A., Hassan, B., Khan, S. N., Borda, R. C., Huamán, J. M. C., & Senkus, P. (2022). The Role of Educating the Labor Force in Sustaining a Green Economy in MINT Countries: Panel Symmetric and Asymmetric Approach. *Sustainability*, 14(19), 12067.
- Khan, S. N., Anjum, K., Baig, F. J., Afzal, C. M., & Asghar, R. N. (2022). Role of Microfinance on Women Entrepreneurship Leads to Decrease in Poverty: Evidence from the Rural Area of South Punjab. *Competitive Social Science Research Journal*, 3(1), 147-160.
- Khan, S. N., Asad, M., Fatima, A., Anjum, K., & Akhtar, K. (2020). Outsourcing internal audit services: a review. *International Journal of Management (IJM)*, 11(8), 503-517.
- Khan, S. N., Hussain, R. I., Maqbool, M. Q., Ali, E. I. E., & Numan, M. (2019). The mediating role of innovation between corporate governance and organizational performance: Moderating role of innovative culture in Pakistan textile sector. *Cogent Business & Management*.
- Mahmood, S., Rehman, S. U., & Ashraf, M. U. (2023). Organizational Culture, AI Training, and Technological Tools: Influencing Women's Leadership Success in the Unique Context of the UAE. *Journal of Excellence in Management Sciences*, 2(2), 18-28.
- Rehman, S. U., Khan, S. N., Subhani, W., Mehboob, I., Yaseen, M. N., & Qayoom, A. (2023). Impact of Distributed Ledger Technology (DLT) and Fintech Investment on Central Bank Policy and Monetary Policy Effectiveness. *Bulletin of Business and Economics (BBE)*, 12(3), 202-210.
- Adams, D. A., Nelson, R. R., Todd, P. A., Adams, B. D. A., & Nelson, R. R. (1992). Perceived Usefulness, Ease of Use, and Usage of Information Technology: A Replication. *MIS Quarterly*, 16(2), 227-247.
- Ajzen, I. (1985). Attitudes, traits, and actions: Dispositional prediction of behavior in personality and social psychology. *Advanced in Experimental Social Psychology*, 20(1), 1-63. [https://doi.org/10.1016/S0065-2601\(08\)60411-6](https://doi.org/10.1016/S0065-2601(08)60411-6)
- Ajzen, I. (1991). The theory of planned behavior. *Organisational Behavior and Human Decision Processes*, 50(2), 179-211. <https://doi.org/10.15288/jsad.2011.72.322>
- Ajzen, I. (2015). The theory of planned behaviour is alive and well, and not ready to retire: a commentary on Sniehotta, Pesseau, and Araújo-Soares. *Health Psychology Review*, 9(2), 131-137. <https://doi.org/10.1080/17437199.2014.883474>
- Ajzen, I., & Fishbein, M. (1975). A Bayesian analysis of attribution processes. *Psychological Bulletin*, 82(2), 261-277. <https://doi.org/10.1037/h0076477>
- Ajzen, I., & Fishbein, M. (1977). Attitude-Behavior Relation: A Theoretical Analysis and Review of Empirical Research. *Psychological Bulletin*, 84(5), 888-918. <https://doi.org/10.1007/s11614-012-0060-4>
- Ajzen, I., Madden, T. J., & Ellen, S. P. (1992). A Comparison of the Theory of Planned Behavior and the Theory of Reasoned Action. In *Personality and Social Psychology Bulletin* (Vol. 18, Issue 1, pp. 3-9). <https://doi.org/10.1177/0146167292181001>
- Al-Ajam, A., & Md. Nor, K. (2013). Customers adoption of internet banking service: an empirical examination of the theory of planned behavior in Yemen. *International Journal of Business and Commerce*, 2(5), 44-58.
- Al Khasawneh, M. H., & Irshaidat, R. (2017). Empirical validation of the decomposed theory of planned behaviour model within the mobile banking adoption context. *International Journal of Electronic Marketing and Retailing*, 8(1), 58. <https://doi.org/10.1504/ijemr.2017.10004300>
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*, 37(3), 99-110. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Alam, S. S., & Sayuti, N. M. (2011). Applying the Theory of Planned Behavior (TPB) in halal food purchasing. *International Journal of Commerce and Management*, 21(1), 8-20. <https://doi.org/10.1108/10569211111111676>
- Alavion, S. J., Allahyari, M. S., Al-Rimawi, A. S., & Surujlal, J. (2017). Adoption of Agricultural E-Marketing: Application of the Theory of Planned Behavior. *Journal of International Food and Agribusiness Marketing*, 29(1), 1-15. <https://doi.org/10.1080/08974438.2016.1229242>
- Albaity, M., & Rahman, M. (2019). The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy. <https://doi.org/10.1108/IJOEM-05-2018-0218>
- Ali, A. Y. S., & Jama, A. K. A. (2016). Determinants of Islamic Insurance Acceptance: Empirical Evidence from Somalia. *European Journal of Business and Management*, 8(15), 102-108.
- Ali, M., & Puah, C. H. (2017). Acceptance of Islamic banking as innovation: a case of Pakistan. *Humanomics*, 33(4), 499-516. <https://doi.org/10.1108/H-11-2016-0085>
- Ali, M., Raza, S. A., & Puah, C. H. (2017). Factors affecting to select Islamic credit cards in Pakistan: the TRA model. *Journal of Islamic Marketing*, 8(3), 330-344. <https://doi.org/10.1108/JIMA-06-2015-0043>
- Allah Pitchay, A. Bin, Mohd Thas Thaker, M. A. Bin, Azhar, Z., Mydin, A. A., & Mohd Thas Thaker, H. Bin. (2020). Factors persuade individuals' behavioral intention to opt for Islamic bank services: Malaysian

- depositors' perspective. *Journal of Islamic Marketing*, 11(1), 234–250. <https://doi.org/10.1108/JIMA-02-2018-0029>
- Amin, H., Rahim, A. R. A., & Abdul Razak, D. (2014). Consumer acceptance of Islamic home financing. *International Journal of Housing Markets and Analysis*, 7(3), 307–332. <https://doi.org/10.1108/IJHMA-12-2012-0063>
- Amin, H., Rahim Abdul Rahman, A., Laison Sondoh, S., & Magdalene Chooi Hwa, A. (2011). Determinants of customers' intention to use Islamic personal financing: The case of Malaysian Islamic banks. *Journal of Islamic Accounting and Business Research*, 2(1), 22–42. <https://doi.org/10.1108/1759081111129490>
- Amin, H., & Ramayah, T. (2010). SMS Banking: Explaining the Effects of Attitude, Social Norms and Perceived Security and Privacy. *The Electronic Journal of Information Systems in Developing Countries*, 41(1), 1–15. <https://doi.org/10.1002/j.1681-4835.2010.tb00291.x>
- Arif, I., Afshan, S., & Sharif, A. (2016). Resistance to Adopt Mobile Banking in a Developing Country: Evidence from Modified TAM. *Journal of Finance & Economic Research*, 1(1), 25–42. <https://doi.org/10.20547/jfer1601104>
- Aslam, S., Shah, S. S., & Channa, P. N. (2022). Factors Influencing Customer Intention and Actual Behavior towards Islamic Banking Adoption . Empirical Evidence from Major. *Alhmd Multidisciplinary Research Journal*, 2(01), 62–74.
- Ayyub, S., Xuhui, W., Asif, M., & Ayyub, R. M. (2020). 1.Determinants of intention to use Islamic banking. A comparative analysis of users and non-users of Islamic banking : evidence from Pakistan. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(1), 147–163. <https://doi.org/10.1108/IMEFM-05-2017-0135>
- Aziz, S., & Afaq, Z. (2018a). 23. Adoption of Islamic banking in Pakistan an empirical investigation. *Cogent Business & Management*, 5(1), 1–18. <https://doi.org/10.1080/23311975.2018.1548050>
- Aziz, S., & Afaq, Z. (2018b). Adoption of Islamic banking a behavioral perspective. *Cogent Business Management*. <https://doi.org/10.1080/23311975.2018.1548050>
- Aziz, S., Afaq, Z., & Bashir, U. (2018). Behavioral Intention to Adopt Islamic Banking in Pakistan : A Study Based on Theory of Planned Behavior. *Journal of Islamic Business and Management*, 8(2), 407–422. <https://doi.org/https://doi.org/10.26501/jibm/2018.0802-005>
- Baber, H., & Baki Billah, N. M. (2022). Fintech and Islamic Banks-an integrative model approach to predict the intentions. *Review of Applied Socio-Economic Research*, 24(2), 24–45. <https://doi.org/10.54609/reaser.v24i2.215>
- Bananuka, J., Muganga, G. N., Musimenta, D., & Ssekiziyivu, B. (2019). 9..Attitude : mediator of subjective norm , religiosity and intention to adopt Islamic banking. <https://doi.org/10.1108/JIMA-02-2018-0025>
- Bandura, A. (1986). *Social Foundations of Thought and Action*.
- Barhomi, C. (2016). User acceptance of the e-information service as information resource: A new extension of the technology acceptance model. *New Library World*, 117(9–10), 626–643. <https://doi.org/10.1108/NLW-06-2016-0045>
- Bashir, I., & Madhavaiah, C. (2015). Consumer attitude and behavioural intention towards Internet banking adoption in India. *Journal of Indian Business Research*, 7(1), 67–102. <https://doi.org/10.1108/JIBR-02-2014-0013>
- Baxi, M. K., & Swadia, B. U. (2023). An Insight in to Banking Sector ' s Challenges in Current Scenario. *International Journal of Science and Research*, 12(4), 10–12. <https://doi.org/10.21275/SR23331153113>
- Bilal, M., Fatima, S., Ishtiaq, M., & Azeem, H. M. (2020). Factors affecting the choice of Islamic banking by SMEs in Pakistan: Implications for Islamic banks' corporate governance. *Pakistan Journal of Commerce and Social Science*, 14(1), 255–272.
- Bodibe, S., Chiliya, N., & Chikandiwa, C. T. (2016). The factors affecting customers' decisions to adopt Islamic banking. *Banks and Bank Systems*, 11(4), 144–151. [https://doi.org/10.21511/bbs.11\(4-1\).2016.05](https://doi.org/10.21511/bbs.11(4-1).2016.05)
- Chandio, F. H., Irani, Z., Abbasi, M. S., & Nizamani, H. A. (2013). Acceptance of online banking information systems: An empirical case in a developing economy. *Behaviour and Information Technology*, 32(7), 668–680. <https://doi.org/10.1080/0144929X.2013.806593>
- Chandra, S., Srivastava, S. C., & Theng, Y.-L. (2010). Evaluating the Role of Trust in Consumer Adoption of Mobile Payment Systems: An Empirical Analysis. *Communications of the Association for Information Systems*, 27(1). <https://doi.org/10.17705/1cais.02729>
- Charag, A. H., Fazili, A. I., & Bashir, I. (2019). 2. Determinants of consumer ' s readiness to adopt Islamic banking in Kashmir. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-10-2018-0182>
- Chau, P. Y. K., & Lai, V. S. K. (2003). An empirical investigation of the determinants of user acceptance of Internet banking. *Journal of Organizational Computing and Electronic Commerce*, 13(2), 123–145. https://doi.org/10.1207/S15327744JOCE1302_3
- Chauhan, V., Yadav, R., & Choudhary, V. (2019). Analysing the impact of consumer innovativeness and perceived risk in internet banking adoption. *International Journal of Bank Marketing*, 37(1), 323–339.

- <https://doi.org/10.1108/IJBM-02-2018-0028>
- Cheng, T. C. E., Lam, D. Y. C., & Yeung, A. C. L. (2006). Adoption of internet banking: An empirical study in Hong Kong. *Decision Support Systems*, 42(3), 1558–1572. <https://doi.org/10.1016/j.dss.2006.01.002>
- Chiou, J. S., & Shen, C. C. (2012). The antecedents of online financial service adoption: The impact of physical banking services on Internet banking acceptance. *Behaviour and Information Technology*, 31(9), 859–871. <https://doi.org/10.1080/0144929X.2010.549509>
- Daud, N. M., Kassim, N. E. M., Said, W. S. R. W. M., & Noor, M. M. M. (2011). Determining critical success factors of mobile banking adoption in Malaysia. *Australian Journal of Basic and Applied Sciences*, 5(9), 252–265.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *IT Usefulness and Ease of Use Perceived*, 13(3), 319–340. <https://doi.org/10.5962/bhl.title.33621>
- Devi Juwaheer, T., Pudaruth, S., & Ramdin, P. (2013). Enhancing customer shopping experience in malls of emerging countries – the “Mauritius” experience. *World Journal of Entrepreneurship, Management and Sustainable Development*, 9(2/3), 178–190. <https://doi.org/10.1108/wjemsd-01-2013-0005>
- Echchabi, A. (2016). 17. The future prospects of Islamic banking in Tunisia : an empirical survey. 11(1), 119–131. <https://doi.org/10.1108/EMJB-03-2015-0018>
- Echchabi, A., & Abd. Aziz, H. (2012). The Relationship between Religiosity and Customers’ Adoption of Islamic Banking Services in Morocco. *Oman Chapter of Arabian Journal of Business and Management Review*, 1(10), 89–94. <https://doi.org/10.12816/0002190>
- Echchabi, A., & Olaniyi, O. N. (2012). Malaysian consumers’ preferences for Islamic banking attributes. *International Journal of Social Economics*, 39(11), 859–874. <https://doi.org/10.1108/03068291211263907>
- Feroz, B., & Siddiqui, D. A. (2019). 20. FACTORS INFLUENCING CUSTOMERS TO OPT FOR ISLAMIC BANKING. 6(2), 261–269.
- Francis, J. J., Eccles, M. P., Johnston, M., Walker, A., Grimshaw, J., Foy, R., Kaner, E. F. S., Smith, L., Bonetti, D., & Centre. (2008). *Constructing Questionnaires Based on The Theory of Planned Behavior: Manual for Researchers* (Vol. 34, Issue 2019). <http://openaccess.city.ac.uk/1189/>
- Hair, J. F., Ringle, C. M., Gudergan, S. P., Fischer, A., Nitzl, C., & Menictas, C. (2018). Partial least squares structural equation modeling-based discrete choice modeling: an illustration in modeling retailer choice. *Business Research*, 12(1), 115–142. <https://doi.org/10.1007/s40685-018-0072-4>
- Hair Jr., J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. *International Journal of Multivariate Data Analysis*, 1(2), 107. <https://doi.org/10.1504/ijmda.2017.10008574>
- Han, Z., Yeoh, E. K.-K., & Ahmad, W. M. B. W. (2018). Does Religious Obligation of Muslims in Western China Influence Their Intention to Adopt Islamic Banking? *Contemporary Chinese Political Economy and Strategic Relations*, 4(3), 1207–1244.
- Hassan, M. T., Nosheen, S., & Alam, T. (2020). ADOPTION OF ISLAMIC BANKING: A COMPARATIVE ANALYSIS IN THE BASE OF PYRAMID MARKETS OF PAKISTAN. *Academic Journal of Social Sciences*, 4(3), 612–631.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2016). Testing measurement invariance of composites using partial least squares. *International Marketing Review*, 33(3), 405–431. <https://doi.org/10.1108/IMR-09-2014-0304>
- Hsu, C. L., Chang, C. Y., & Yansritakul, C. (2017). Exploring purchase intention of green skincare products using the theory of planned behavior: Testing the moderating effects of country of origin and price sensitivity. *Journal of Retailing and Consumer Services*, 34(August 2016), 145–152. <https://doi.org/10.1016/j.jretconser.2016.10.006>
- Husin, M. M., & Rahman, A. A. (2016). Do Muslims intend to participate in Islamic insurance? *Journal of Islamic Accounting and Business Research*, 7(1), 42–58. <https://doi.org/http://dx.doi.org/10.1108/MRR-09-2013-022410.1108/JIABR-03-2014-0012> Introduction
- Husseini, S. A., Fam, S. F., Ahmat, N. N., Azmi, F. R., Prastyo, D. D., & Yanto, H. (2019). Islamic banking revolution in Malaysia: A review. *Humanities and Social Sciences Reviews*, 7(4), 267–275. <https://doi.org/10.18510/hssr.2019.7434>
- Iqbal, M., & Molyneux, P. (2005). Efficiency in Islamic Banking. In *Palgrave Macmillan Studies in Banking and Financial Institutions book series (SBFI)* (pp. 88–104). Palgrave Macmillan, London. https://doi.org/10.1007/978-0-230-50322-9_6
- Jamshidi, D., Hussin, N., & Wan, H. L. (2015). Islamic banking services adoption as a new banking restructure Examining its adoption from the perspective of DOI theory and trust in Malaysia. *Humanomics*, 31(2), 214–223. <https://doi.org/https://doi.org/10.1108/H-07-2013-0042>
- Kaakeh, A., Hassan, M. K., & Van Hemmen Almazor, S. F. (2019). 11. Factors affecting customers’ attitude

- towards Islamic banking in UAE. *International Journal of Emerging Markets*, 14(4), 668–688. <https://doi.org/10.1108/IJOEM-11-2017-0502>
- Khan, M. M., & Bhatti, M. I. (2008). Developments in Islamic Banking: The Case of Pakistan. In *Asian Politics & Policy* (Vol. 2, pp. 301–303). Palgrave Macmillan. <https://doi.org/doi:10.1111/j.1943-0787.2010.01194.x>
- Kibria, A., & Siddiqui, M. B. (2022). Interactive Intentions of Consumers to Adopt Islamic Banking in Pakistan. *III*(4), 13–23.
- King, W. R., & He, J. (2006). A meta-analysis of the technology acceptance model. *Information and Management*, 43(6), 740–755. <https://doi.org/10.1016/j.im.2006.05.003>
- Kumar, B. (2012). Theory of Planned Behaviour Approach to Understand the Purchasing Behaviour for Environmentally Sustainable Products. *INDIAN INSTITUTE OF MANAGEMENT*, 12(8), 1–43.
- Lai, V. S., Lai, F., & Lowry, P. B. (2016). Technology Evaluation and Imitation: Do They Have Differential or Dichotomous Effects on ERP Adoption and Assimilation in China? *Journal of Management Information Systems (JMIS)*, 33, 1–47. <https://doi.org/10.1080/07421222.2001.11045669>
- Lederer, A. L., Maupin, D. J., Sena, M. P., & Zhuang, Y. (2000). Technology acceptance model and the World Wide Web. *Decision Support Systems*, 29(3), 269–282. [https://doi.org/10.1016/S0167-9236\(00\)00076-2](https://doi.org/10.1016/S0167-9236(00)00076-2)
- Lee, M. C. (2009). Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications*, 8(3), 130–141. <https://doi.org/10.1016/j.elerap.2008.11.006>
- Malokani, D. K. A. K., Makhdoom, T. R., Siddiqui, N. A., Shah, A. J., & Zaidi, A. R. (2023). Mediating Role of Government Support for Fintech Adoption: Empirical Evidence From Islamic Banks of Karachi, Pakistan. *Russian Law Journal*, 11(3s), 434–444. <https://doi.org/10.52783/rlj.v11i3s.2188>
- Mamman, M., Ogunbado, A. F., & Abu-bakr, A. S. (2016). Factors Influencing Customer’s Behavioral Intention to Adopt Islamic Banking in Northern Nigeria: a Proposed Framework. *Journal of Economics and Finance*, 7(1), 51–55. <https://doi.org/10.9790/5933-07135155>
- Maryam, S. Z., Mehmood, M. S., & Khaliq, C. A. (2019). 8. Factors influencing the community behavioral intention for adoption of Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(4), 586–600. <https://doi.org/10.1108/IMEFM-07-2017-0179>
- Mbawuni, J., & Nimako, S. G. (2017). Determinants of Islamic banking adoption in Ghana. *International Journal of Islamic and Middle Eastern Finance and Management*, 10(2), 264–288. <https://doi.org/10.1108/IMEFM-04-2016-0056>
- Mindra, R., Bananuka, J., Kaawaase, T., Namaganda, R., & Teko, J. (2022). Attitude and Islamic banking adoption: moderating effects of pricing of conventional bank products and social influence. *Journal of Islamic Accounting and Business Research*, 13(3), 534–567. <https://doi.org/10.1108/JIABR-02-2021-0068>
- Noversyah, N., Margiati, E. S., & Siringoringo, H. (2022). Do Religion-based Banks Perform Better than Conventional Banks: A Case from Indonesia. *Turk Turizm Arastirmalari Dergisi*, 4(2), 105–117. <https://doi.org/10.26677/tr1010.2022.1016>
- Rafay, A., & Sadiq, R. (2015). Problems and issues in transformation from conventional banking to Islamic banking: Literature review for the need of a comprehensive framework for a smooth change. *City University Research Journal*, 5(02), 315–326.
- Ramadan, N., Hussin, N., Altawati, N. Q., Noman, D. A., & Munir, S. (2023). Shariah Compliance as a Moderator between Determinants and Customer Satisfaction toward Behavioral Intention in Islamic Banking 1. *Mechanisms and Machine Science*, 15(1), 1–24. <https://doi.org/10.5281/zenodo.7827321>
- Ramayah, T., & Suki, N. M. (2006). Intention To Use Mobile Pc Among Mba Students : Implications for Technology Integration in the Learning Curriculum. *Unitar E-Journal*, 2(2), 30–39.
- Saba, I. (2017). Islamic Finance—Local and Global Status. In *Developments in Islamic Finance* (pp. 1–20). <https://doi.org/10.1007/978-3-319-59342-5>
- Schifter, D. E., & Ajzen, I. (1985). Intention, Perceived Control, and Weight Loss. An Application of the Theory of Planned Behavior. *Journal of Personality and Social Psychology*, 49(3), 843–851. <https://doi.org/10.1037/0022-3514.49.3.843>
- Setiawan, R. A., Setyohadi, D. B. S., & Pranowo. (2018). Understanding customers’ intention to use social network sites as complaint channel: an analysis of young customers’ perspectives. *IOP Conference Series: Materials Science and Engineering*, 31(August 2017), 982–988. <https://doi.org/10.1088/1757-899x/222/1/011001>
- Shah, N., Bhatti, M. K., Anwar, S., & Soomro, B. A. (2023). Intention to adopt Islamic finance through the mediation of attitudes towards Islamic finance. *Journal of Islamic Accounting and Business Research*, 14(6), 931–951. <https://doi.org/10.1108/JIABR-08-2022-0205>
- Suh, B., & Han, I. (2002). Effect of trust on customer acceptance of Internet banking. *Electronic Commerce*

- Research and Applications, 1(3), 247–263. [https://doi.org/doi:10.1016/s1567-4223\(02\)00017-0](https://doi.org/doi:10.1016/s1567-4223(02)00017-0)
- Suhartanto, D., Dean, D., Ismail, T. A. T., & Sundari, R. (2020). Mobile banking adoption in Islamic banks: Integrating TAM model and religiosity-intention model. *Journal of Islamic Marketing*, 11(6), 1405–1418. <https://doi.org/10.1108/JIMA-05-2019-0096>
- Taib, F. M., Ramayah, T., & Abdul Razak, D. (2008). Factors influencing intention to use diminishing partnership home financing. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3), 235–248. <https://doi.org/10.1108/17538390810901168>
- Taylor, S., & Todd, P. (1995). Decomposition and crossover effects in the theory of planned behavior: A study of consumer adoption intentions. *International Journal of Research in Marketing*, 12(2), 137–155. [https://doi.org/10.1016/0167-8116\(94\)00019-K](https://doi.org/10.1016/0167-8116(94)00019-K)
- Triandis, H. C. (1980). Reflections on trends in cross-cultural research. *Journal of Cross-Cultural Psychology*, 11(1), 35–58.
- Venkatesh, V. (2000). Determinants of perceived ease of use : integrating control , intrinsic motivation , acceptance model. *Information Systems Research Publication*, 11(3), 319–340. <https://doi.org/https://doi.org/10.1287/isre.11.4.342.11872>
- Wang, D., Xu, L., & Chan, H. C. (2008). Understanding Users' Continuance of Facebook: The Role of General and Specific Computer Self-Efficacy. *International Conference on Information Systems*, 168, 2008. <http://aisel.aisnet.org/icis2008/168>
- Wangxia, W., Vinocur, B., & Altman, A. (2003). Plant responses to drought, salinity and extreme temperatures: Towards genetic engineering for stress tolerance. *Planta*, 218(1), 1–14. <https://doi.org/10.1007/s00425-003-1105-5>
- Zafar, M. B., & Sulaiman, A. A. (2020). Islamic banking in Pakistan: Emergence, growth, and prospects. In *Growth and Emerging Prospects of International Islamic Banking* (Issue January, pp. 61–77). <https://www.researchgate.net/publication/339243495> Islamic. <https://doi.org/10.4018/978-1-7998-1611-9.ch004>
- Zafar, S., & Aziz, F. (2013). The Banking Sector of Pakistan: The Case of Its Growth and Impact on Revenue Generation 2007 to 2012. *IOSR Journal of Economics and Finance*, 1(5), 46–50. <https://doi.org/10.9790/5933-0154650>
- Zinser, B. A. (2019). 7. Retail Islamic banking and financial services: Determinants of use by Muslims in the USA. *Journal of Islamic Marketing*, 10(1), 168–190. <https://doi.org/10.1108/JIMA-07-2017-0074>