

# Shariah Compliance as a Moderator between Determinants and Customer Satisfaction toward Behavioral Intention in Islamic Banking<sup>1</sup>

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## Abstract

Behavioural intention can predict consumers' possibility to repurchase, use, or adopt Islamic banking, and it is a relatively accurate predictor of customer retention. Literature has shown compelling arguments that customer satisfaction and Shariah compliance are important drivers for consumers' behavioural intentions toward Islamic banking. However, only a few studies have examined such drivers in the context of customers' behavioural intentions toward Islamic banking products. Customer satisfaction has been considered a mediator that enhances the relationship between technology acceptance factors and customers' behavioural intentions toward Islamic banking; however, current literature leaves the mediating role of customer satisfaction without empirical validation. Moreover, the literature

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lacks empirical validation of the moderating role of Shariah compliance with behavioural intentions toward Islamic banks. A survey collected data from 310 Libyan Islamic banks' clients to validate the hypothesised relationships. The SmartPLS was employed in this study to test the proposed hypotheses. This study found that technology acceptance factors (i.e., financial risk, cost-benefits, and trust) directly influence behavioural intentions toward Islamic banking and indirectly through the mediating role of customer satisfaction. Further, the study found that the relationship between financial risk, cost benefits, trust, and customer satisfaction is moderated (reinforced) by Shariah compliance.

### **Keywords**

Sharia Compliance, Islamic Banks, Behavioural Intention, Trust, Customer Satisfaction.

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## **Introduction**

Islamic banking is perceived as less experienced than traditional banking (Suhartanto et al., 2019b). Thus, developing favorable customer intentions and positive attitudes is imperative for Islamic banking as they could positively impact banks' outcomes, such as cost of operation and revenues (Suhartanto et al., 2018). Behavioural intention toward Islamic banks is defined as "a consumer's tendency to act in a particular way towards Islamic products or services" (Suhartanto, 2019, p. 1092). Current literature shows that the concept of behavioural intention is a commonly applied concept to measure consumers' possibility to repurchase, use or adopt Islamic banking; this concept is a relatively accurate predictor of customer retention and defection (Suhartanto et al., 2019a; Suhartanto, 2019b). Reza et al. (2019a) mentioned that Islamic banks should keep their current customers and need to attract more new consumers. In such endeavors, customers' behavioural intention toward Islamic banks represents an important indicator of Islamic banking performance (Anouze, Alamro & Awwad, 2019; Jamshidi & Kazemi, 2019; Mbawuni & Nimako, 2018). Hence, customers' behavioural intentions toward Islamic banks must be better understood to ensure customer expectations and fulfillment. It is also often less understood empirically how Islamic banks, through marketing activities, can attract customers and shape their behavioural intention toward Islamic banks (c.f., Albaity and Rahman, 2019; Kaakeh, Hassan & Almazor, 2019; Raza et al., 2019b; Thaker et al., 2020a, 2020b; Thaker et al., 2019a). In short, Islamic banks must understand how their marketing activities, products and services influence consumers' behavioural intentions toward Islamic banks' products and services (Hoque et al., 2019). Understanding the customer behavioural intention could assist Islamic Bank in developing unique marketing strategies to attract customers.

According to the original technology acceptance model (TAM), individual intention toward technology adoption is driven by perceived usefulness and perceived ease of use. Some scholars have extended TAM by including other variables that are relevant to Islamic banking settings, such as perceived risk (Natarajan et al., 2018; Thaker et al., 2019b); satisfaction (Natarajan et al., 2018; Suhartanto et al.,

2019a); and trust (Suhartanto, 2019; Suh & Han, 2002). Although TAM has been the most widely applied theoretical Model (Natarajan et al., 2018), some scholars have noted the need to integrate different theoretical perspectives due to the poor theoretical relationship between the different constructs that constitute TAM. This integration can contribute to the existing body of research and enhance the explanatory power in explaining the issue of behavioural intention toward Islamic banks (Mbawuni & Nimako, 2017; Natarajan et al., 2018).

Two theories, "The Extended Technology Acceptance Model (ETAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), have argued that customer attitude is a mediator to behavioural intention toward Islamic banking, and this mediator has been validated in many empirical studies (e.g., Albaity and Rahman, 2019; Hoque et al., 2019; Hoque, Nik Hashim & Azmi, 2018). Latest researches consider customer satisfaction as a mediator that enhances the relationship between technology acceptance factors and behavioural intention toward Islamic banking (e.g., Anouze, Alamro & Awwad, 2019; Suhartanto et al., 2019a; Thaker et al., 2019a). However, current literature lack studies on consumers' satisfaction as a mediator that enhances the relationship between technology acceptance factors and intention toward Islamic banking, and literature leaves this mediating without empirical validation (e.g., Albaity and Rahman, 2019; Charag, Fazili & Bashir, 2019; Kaakeh, Hassan & Almazor, 2019).

Shariah compliance is another notable issue in past studies of behavioural intention toward Islamic banking. Recent studies have recognized Shariah compliance as an important driver of customer satisfaction and their behaviour intention toward Islamic banks (e.g., Anouze, Alamro & Awwad, 2019; Suhartanto et al., 2019b; Suhartanto, 2019). It's argued that since the Islamic bank industry seeks to fulfill their customer's needs, as well as their religious obligations (Muslim et al., 2013), Shariah compliance has been considered a powerful force in regulating human behavior (Ezeh & Nkamnebe, 2019) and influencing consumer behaviors (Suhartanto et al., 2018), as well as an important consideration in bank selection (Butt et al., 2018). Only a few studies have examined the influence of Shariah compliance on customer satisfaction and their behavioural intention toward Islamic banking (Suhartanto, 2019). Many studies have called to consider whether Shariah compliance is an important moderator of Muslim consumers' satisfaction and their intention to use Islamic banking (Ayyub et al., 2019; Kaabachi & Obeid, 2016; Mahdzan, Zainudin & Au, 2017; Suhartanto et al., 2019b; Suhartanto et al. 2018; Thaker et al., 2020b).

In an attempt to fill the gap, there is a need to empirically examine the mediating role of customer satisfaction between technology acceptance factors and behavioural intentions toward Islamic banks; and to empirically examine the moderating role of Shariah compliance in the relationship between technology acceptance factors and customer satisfaction. The integration of satisfaction in the behavioral intention toward Islamic banks paradigm helps to provide a comprehensive model of intention model towards Islamic bank services (Suhartanto et al. 2018) and assists in explaining the mechanism through which the technology acceptance factors affect the customer behavioural intention toward Islamic banking. Moreover, investigating how Shariah compliance and religious obligation affect behavioural intentions toward Islamic banking contributes to producing a better understanding of

customers' behavioural intentions toward Islamic banking (Hoque, Nik Hashim & Azmi, 2018; Mahadin & Akroush, 2019) and explaining the conditions under which the firm can maximize the effect of technology acceptance factors on customer satisfaction, customers' behavioural intention and the subsequent adoption of Islamic banking provides empirical evidence for the theoretical arguments that these theories can better explain the relationship between technology acceptance factors and behavioural intention toward Islamic banking.

### Literature Review

In 1985, Davis developed Technology Acceptance Model (TAM) to explain individual technology adoption decisions in the organizational context. The original TAM model consists of PU, PEOU, behavioral intention to use and actual use. Meanwhile, many scholars suggested that the TAM model could be extended with new attributes that are relevant to the banking context, e.g., perceived risk (Kaabachi & Obeid, 2016; Natarajan et al., 2018; Thaker et al., 2019b); cost-benefits (Albaity and Rahman, 2019; Maryam, Mehmood & Khaliq, 2019); satisfaction (Suhartanto et al., 2019a; Natarajan et al., 2018); and trust (Suhartanto, 2019; Suh & Han, 2002).

In this context, literature has recognized and provided compelling arguments that customer satisfaction is an important driver for consumers' behavioural intention toward Islamic banking. For example, some studies consider customer satisfaction as a mediator that enhances the relationship between some determinants of technology acceptance and behavioural intention toward Islamic banking (e.g., Anouze, Alamro & Awwad, 2019; Suhartanto et al., 2019a; Thaker et al., 2019a). However, current literature has mainly focused on studying consumers' attitudes toward Islamic banking as a mediator that enhances the relationship between technology acceptance factors and behavioural intention toward Islamic banking (e.g., Albaity and Rahman, 2019; Charag, Fazili & Bashir, 2019; Kaakeh, Hassan & Almazor, 2019), leaving the mediating role of customer satisfaction without empirical validation. Current literature lacks an empirical examination of consumers' satisfaction as a mediator that enhances the relationship between technology acceptance factors and behavioural intention toward Islamic banking, and the empirical validation of this mediating role is limited (e.g., Albaity and Rahman, 2019; Charag, Fazili & Bashir, 2019; Kaakeh, Hassan & Almazor, 2019).

The religiosity-intention model proposes that religiosity is an important determinant of strengthening customers' behavioural intention toward a product or service (Ali et al., 2018; Hidayat et al., 2015; Suhartanto et al., 2019a, 2019b; Suhartanto et al., 2018; Tang and Li, 2015). This proposition is consistent with the Theory of Reasoned Action (TRA) of Fishbein and Ajzen (2010). According to the Religiosity- intention model, Shariah compliance impacts personal attitudes, awareness, interactions, and buying/using behavior. Shariah compliance is vital in strengthening a person's consumption of Islamic products or services (Suhartanto et al., 2019a, 2019b). Scholars argue that Shariah compliance is highly correlated with an individual's religion, either directly through a holy text or indirectly through individual culture (Nizar and Marzouki, 2015), and a person's belief represents the information a person has about a thing (Abd Rahman, Asrarhaghghi, & Ab Rahman, 2015). Thus, according to this model,

the Muslim religion greatly influences daily life and helps shape Islamic society (Raza, Shah & Ali, 2019b). This idea has been supported in some empirical studies that have associated Shariah compliance with customer intention. For example, Zinser (2019) found that banks' Shariah compliance statistically significantly strengthened customer intention. Charag, Fazili & Bashir (2019) found that Shariah compliance is important in strengthening consumer intention to use Islamic banking. Similarly, Suhartanto et al. (2018) found that banks' Shariah compliance is an important determinant of the loyalty intention of Islamic bank customers.

### **Customer satisfaction**

Satisfaction is "a feeling of pleasure when the product or service's performance meets customers' expectations" (Suhartanto et al., 2019b, p. 70). Customer satisfaction is "the consumer's fulfillment response, the degree to which the level of fulfillment is pleasant or unpleasant" (Thaker et al., 2019a). In the Islamic banks' context, customer satisfaction can be considered an emotional or sentimental state of customers that originated from their assessment or evaluation of Islamic banks' services (Thaker et al., 2019a). Jamshidi & Kazemi (2019) indicated that customer satisfaction is evolving in their general experience with Islamic banking. Thus customer satisfaction is enhanced if they feel that they made the correct decision to use Islamic online banking, their experience was satisfactory, they were satisfied with the way that Islamic online banking has carried out transactions, and they were also satisfied with the service they have received from Islamic online banking. It's also argued that satisfied customers with Islamic banks' services are more loyal to Islamic banks (Suhartanto et al., 2019b). Thus, satisfaction with an Islamic banking service reinforces a user's intention to continue using Islamic banking (Nascimento et al., 2018).

### **Shariah compliance**

Shariah compliance is defined as 'the path Muslims should follow (Anouze, Alamro & Awwad, 2019, p. 574). Shariah compliance is "a degree of adherence to the religious practices in day-to-day living" (Suhartanto et al., 2019b, p.70). These definitions imply that religiosity indicates adherence to specific rules, which affect daily life, communication and relationships with others and consumption habits. In this context, It's argued that Muslim customers deal with Islamic banks in response to their religious belief in the Holy Qur'an and the Sunnah and also their sense of social responsibility, which influence their choice of bank and their satisfaction with its performance (Anouze, Alamro & Awwad, 2019; Kaakeh, Hassan & Almazor, 2019). It is because Muslim customers feel satisfied when they know the available range of Islamic banks products is different from conventional products and important requirements are met in implementing Sharia compliance guidelines (Charag, Fazili & Bashir, 2019; Maryam, Mehmood & Khaliq, 2019; Mbawuni, & Nimak, 2017).

Recent studies have recognized banks' Shariah compliance as an important driver of customer satisfaction and their behaviour intention toward Islamic banks (e.g., Anouze, Alamro & Awwad, 2019; Butt et al., 2018; Mbawuni & Nimako, 2017; Suhartanto et al., 2019b; Suhartanto, 2019). Although Shariah compliance has considered a powerful force in regulating human behavior (Ezeh & Nkamnebe, 2019), influencing consumer behaviors (Suhartanto et al., 2018), and an important consideration in

bank selection (Butt et al., 2018), however, just a few studies have examined the influence of banks' Shariah compliance on customer satisfaction and their behavioural intention toward Islamic banking (Suhartanto, 2019). Many studies have called to consider whether a bank's Shariah compliance is an important moderator of Muslim consumers' satisfaction and their intention to adopt Islamic banking (Ayyub et al., 2019; Kaabachi & Obeid, 2016; Mahdzan, Zainudin & Au, 2017; Suhartanto et al., 2019b; Suhartanto et al. 2018; Thaker et al., 2020b).

### **Hypotheses Development**

#### **The direct relationship between technology acceptance factors and behavioural intention toward Islamic banking**

Echchabi, Azouzi, & Abd. Aziz (2016) mentioned that the chances of losing money with Islamic online banking or exposure of consumer accounts to potential fraud would negatively affect customer satisfaction and reduce their behavioural intention toward Islamic banking. Thaker et al. (2020b) also confirmed the importance of the safety of funds as the most important factor influencing bank selection decisions in Malaysia. Thaker et al. (2019b) found that perceived riskiness has a significant influence on the intention to adopt Islamic mobile banking services among existing users in Malaysia. Similarly, Hoque et al. (2019) found that perceived financial risk is an important determinant of customers' behavioural intention in Islamic banking. Meanwhile, Charag, Fazili & Bashir (2019) found that perceived financial risk are important determinants of consumer intention to use Islamic banking in India. Natarajan et al. (2018) found that financial risk negatively influences customers' behavioural intention to use financial transactions. Kaabachi & Obeid (2016) also approve of this argument and found that financial risk impact negatively the consumer intention to adopt Islamic banking services (IBS). Based on these arguments, this study hypothesizes that:

**H1:** A significant negative relationship exists between perceived financial risk and behavioural intention toward Islamic banking.

Albaity and Rahman (2019) mentioned that if Islamic banking is more profitable, offer credit at favorable terms and conditions, offer lower service charge and lower monthly repayment, and the costs of borrowing funds from an Islamic bank are lower than conventional financing, the customer satisfaction toward Islamic banks will be enhanced. Zinser (2019), in his survey in the USA, found that perceived cost and benefits statistically impacted customer behavioural intention toward Islamic financial services. Similar findings have been found by Maryam, Mehmood & Khaliq (2019), who found that cost-benefit is a highly significant and positive influence on Islamic bank adoption. Similarly, Haider, Changchun & Akram (2018) found that perceived financial cost influences behavioural intention toward Islamic banking. Based on these arguments, this study hypothesizes that:

**H2:** There is a significant relationship between cost benefits and behavioural intention toward Islamic banking.

Jamshidi and Hussin (2016) stated that customers evaluate their trust in Islamic banking based on their online banking experience; thus, if they perceive that Islamic banks are honest, not opportunistic, they keep their promises to customers and are trustworthy, they will be more satisfied on Islamic banking. Thaker et al. (2019a) found that customers' trust towards mobile banking services in Malaysia affects Islamic mobile banking services. Suhartanto (2019) found that trust directly affects the behavioural intention of both customers and non-customers of Islamic banks. Similarly, Suhartanto et al. (2018) found that trust directly affects the loyalty intention of Islamic bank customers in Indonesia. Butt et al. (2018) conducted a mixed-method approach, qualitative research, and a survey of conventional and Islamic banking users in Pakistan. In their qualitative research, most of the members in the focus group identified trust in banks as an important factor that can potentially influence the behavior of the users. Based on these arguments, this study hypothesizes that:

**H3:** There is a significant relationship between trust and behavioural intention toward Islamic banking.

#### **Customer satisfaction as a mediator**

Anouze, Alamro and Awwad (2019) argued that if the customers feel that they made the correct decision to use Islamic online banking, their experience was satisfactory, they were satisfied with the way that Islamic online banking has carried out transactions, and they were satisfied with the service they have received from Islamic online banking, they will be eventually satisfied, and their behavioural intention toward Islamic banking will be enhanced positively. There is no agreement about the role of customer satisfaction as a mediator between technology acceptance factors and behavioural intention toward Islamic banking. Literature provides contradictory results about the mediating role of customer satisfaction. For example, some studies consider customer satisfaction as a direct driver of behavioural intention toward Islamic banking (e.g., Nascimento et al., 2018; Natarajan et al., 2018). Natarajan et al. (2018) found a significant relationship between satisfaction and intention to use.

Similarly, Nascimento et al. (2018) found that satisfaction directly enhances the continuance intention. Meanwhile, some scholars considered customer satisfaction a mediator that enhances the relationship between some determinants and behavioural intention toward Islamic banking. For example, Thaker et al. (2019a) found that customer satisfaction mediates the relationship between perceived risk and loyalty to Islamic mobile banking services. Similarly, Anouze, Alamro & Awwad (2019) found that customer satisfaction mediates the relationship between Sharia compliance and bank performance.

These contradictory results about the mediating role of customer satisfaction leave the literature without a clear picture of this mediating role. Thus, there is a gap in explaining the role of the mediator in the context of Islamic banking intention. Accordingly, scholars suggest future research should investigate if customer satisfaction is a mediator in the relationship between factors affecting acceptance of Islamic banking and behavioural intention towards Islamic Banking (Mahadin & Akroush, 2019; Suhartanto et al., 2019a).

In Islamic banking, customer satisfaction is a key driver for behavioral intention toward Islamic banks. For example, Suhartanto et al. (2019b) found that perceived service quality in Islamic banking does not directly affect customer loyalty, but that service quality strengthens customer satisfaction and indirectly affects customer loyalty toward Islamic banks. Further, they found that satisfied customers with Islamic banks' products or services tend to share their experience with other potential customers and build positive behaviour intentions toward Islamic banks (Suhartanto, 2019). Based on these arguments, it can be deduced that the relationship between perceived financial risk, cost-benefits, trust and behavioural Intention toward Islamic banking is mediated by customer satisfaction. Therefore, this study hypothesizes that:

**H4:** customer satisfaction mediates the negative relationship between financial risk and behavioural intention toward Islamic banking.

**H5:** customer satisfaction mediates the relationship between cost-benefits and behavioural intention toward Islamic banking.

**H6:** customer satisfaction mediates the relationship between trust and behavioural intention toward Islamic banking.

#### **Shariah compliance as a moderator**

The Religiosity- Intention Model proposes that religiosity is individual, and commitment to religion's rules influences how individuals live and coexist with others and their day-to-day behavior, such as their choice and consumption of products and services (Suhartanto et al., 2019a). Thus, Shariah compliance has been suggested as an important determinant of strengthening customer satisfaction (Ali et al., 2018; Hidayat et al., 2015; Suhartanto et al., 2019a, 2019b; Suhartanto et al., 2018; Tang and Li, 2015). Shariah compliance is a powerful force in regulating strengthening human satisfaction behaviour (Ezeh & Nkamnebe, 2019), and influencing consumer behaviors (Suhartanto et al., 2018), and an important consideration in bank selection (Butt et al., 2018). Further, Ezeh and Nkamnebe (2019) stated that Shariah compliance could strengthen the behavioural intention toward Islamic banks because many customers prefer that Islamic banks operate in line with Islamic law/religion.

Maryam, Mehmood & Khaliq (2019), in their survey of 400 users and non-users of Islamic banks in Pakistan, found that religious obligation has a highly significant and positive influence on the satisfaction of Islamic bank clients. Suhartanto et al. (2018) show that religiosity directly strengthens customer satisfaction and indirectly through the mediating role of trust and image towards Islamic banks. They concluded that religiosity is an important determinant in strengthening the satisfaction of Islamic bank customers. Mbawuni & Nimako (2017) found that readiness to comply with Sharia law was critical to strengthening customer satisfaction in Islamic banking. This idea has been supported by some empirical studies that have associated religiosity with customer satisfaction (e.g., Zinser, 2019; Charag, Fazili & Bashir, 2019).

There is agreement about the importance of Sharia compliance for customer satisfaction in Islamic banking. Past studies have mainly focused on the direct relationship between Sharia compliance and



customer satisfaction (e.g., Charag, Fazili & Bashir, 2019; Mbawuni & Nimako, 2017; Zinser, 2019). However, little is known about the moderating role of Sharia compliance or religious obligation between technology acceptance factors and customer satisfaction (Hoque, Nik Hashim & Azmi, 2018; Suhartanto, 2019). Many studies have called to consider whether Shariah compliance is an important moderator of technology acceptance factors and Muslim consumers' satisfaction (Ayyub et al., 2019; Kaabachi & Obeid, 2016; Mahdzan, Zainudin & Au, 2017; Suhartanto et al., 2019b; Suhartanto et al. 2018; Thaker et al., 2020b). It's argued that a test of Sharia compliance as a potential moderator should be carried out to enhance further Islamic banking service continuance intention drivers (Hoque et al., 2019, Mahadin & Akroush, 2019; Tabrani, Amin, & Nizam, 2018; Thaker et al., 2019b). In other words, the literature lacks empirical research examining the moderating role of Sharia compliance on customer satisfaction toward Islamic banking. Thus, there is a need to investigate the potential contingency (moderating) role of religiosity in changing customer satisfaction toward Islamic banking (Haider, Changchun & Akram, 2018; Hoque, Nik Hashim & Azmi, 2018; Suhartanto et al., 2019a). Such investigation could help to explain how Sharia compliance affects customer satisfaction toward Islamic banking and produce an enhanced behavioural intention toward Islamic banking (Hoque, Nik Hashim & Azmi, 2018; Mahadin & Akroush, 2019). Based on these arguments, it can be deduced that the relationship between perceived financial risk, cost-benefits, trust and customer satisfaction is positively moderated (reinforced) by Shariah compliance. Therefore, this study hypothesizes that:

- H7:** Shariah compliance moderates the relationship between financial risk and customer satisfaction.
- H8:** Shariah compliance moderates the relationship between cost benefits and customer satisfaction.
- H9:** Shariah compliance moderates the relationship between trust and customer satisfaction.

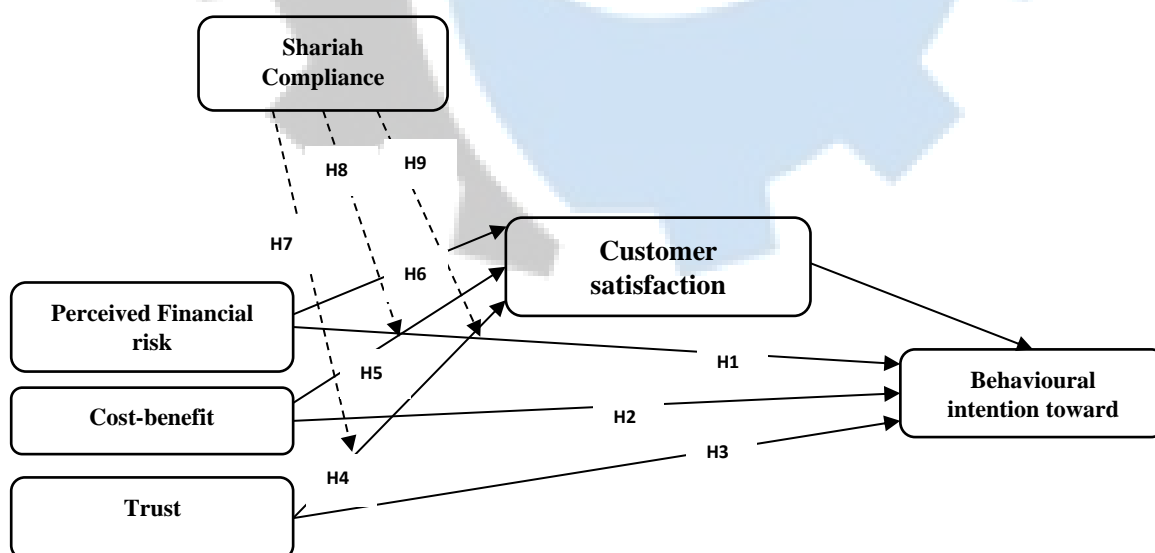


Figure 1. The conceptual Framework

## Methodology

### Data analysis procedures

Statistical Package for the Social Sciences was used to enter the data into the input template (SPSS 25.0). SPSS software was used to generate a profile of the entire sample and establish the respondents' distributions using descriptive statistics such as frequencies, means, and standard deviations. The measurement model, structural model, and recommended hypotheses were also analysed and appraised using the structural equation model (SEM), especially the Partial Least Squares method, using the SmartPLS 3.3.3 software (PLS-SEM).

### Research instrument

The measurement items of this study are adopted from existing literature to be more appropriate to the context of this study. The questionnaire items are designed using a closed response approach, where respondents were asked to give a specific option to examine how strongly they agree or disagree with statements, anchored on a 5-point Likert scale, where 1 = strongly disagree and 5 = strongly agree (Sekaran & Bougie, 2016). To encourage respondents to complete the questionnaire items, brief sentences and simple words are used to design the questionnaire. A cover letter also was provided with the questionnaire to explain the study objectives and to provide guarantees for the respondents that the information provided was used only for academic and research purposes. All measures used in this study reflect the Islamic bank customer in Libya as the unit of analysis.

## Data Collection, Analysis, and Results

### Survey administration

In general, most theories that address behavioural intention toward IT have been developed and tested in the context of developed countries, and there is a need to be tested in developing countries (Narwane et al., 2020). Furthermore, most of the current research related to Islamic banking has been conducted in Indonesia, Pakistan and Malaysia, and there is a need for more research in other Islamic countries (Anouze, Alamro & Awwad, 2019; Jamshidi & Kazemi, 2019; Mbawuni & Nimako, 2018). It's argued that considering the factors that predict behavioural intention toward IT in developing countries contributes to the generalizability of related theories and the current theoretical models (Soomro et al., 2019).

The targeted population and key informants were drawn from individuals aged 20-64 in Libya. According to the World Meter organization, the current population of Libya was 6,898,737 in October 2020, based on the latest United Nations data elaboration. The percentage of people between 20-64 years old encompasses about 4,189,929, estimated to be 61% of the Libyan population. This study focuses on the 20-64-year-old, as they are possible consumers of Islamic banking products and services, and their behavioural intention can be measured through them (Suhartanto et al., 2019a). There is no formal published number of individuals between 20-64 in Libya. Identifying the target population that would have allowed for a stronger probabilistic sampling is not feasible. Thus, as this study is cross-sectional based; and due to time constraints, and because there was difficulty in developing the sample frame required to use sample random sampling method with no formal figures

of individuals between 20-64 in Libya, then non-probability sampling through using convenience sampling technique was used in this study. According to this type of sampling, data were collected from population members conveniently available to participate in the study (Noman & Basiruddin, 2021; Noman, Basiruddin, Najla, & Baroto, 2022). The Google Docs service was utilized to develop the questionnaire, and participants were instructed to visit the Google Docs online survey questionnaire using the URL address supplied in the email. The convenience sampling approach was used to do non-probability sampling. A total of 310 replies were received and used in the subsequent analysis.

## Assessment of the measurement model

### Reliability analysis

Cronbach's Alpha was used to determine the scale's internal consistency by comparing items/observed variables to one another. Item variance, which reflects item reliability, is explained by the underlying latent variable (Gotz et al., 2010). Cronbach's Alpha is generally agreed to be 0.70. (Henseler et al., 2015). Table 1 shows that Cronbach's values were between 0.755 and 0.926, higher than the suggested threshold of 0.7 (Cronbach, 1951; Hair et al., 2010).

Composite reliability assesses how effectively all assigned items reflected its construct (Gotz et al., 2010) and offers a better approximation of variation shared by the respective indicators (Hair et al., 2010). Table 1 shows that the composite reliability values were between 843 and 940, higher than the cut-off value of 0.70 (Cronbach, 1951; Hair et al., 2010).

### Convergent validity

Convergent validity is observing items accurately representing the underlying theoretical concept. The concept of convergent validity states that the correlation between responses gathered on different scales represents the same variable (Hair et al., 2010). The "Average Variance Extracted" (AVE) approach, as advocated by Hair et al. (2006) and Henseler et al. (2009), was used to assess convergent validity in this work. Table 1 revealed that the average variance explained by each variable was more than the suggested value of 0.5 (50 percent), implying that each variable could explain more than half of the variation to its measuring items on average (Fornell & Larcker, 1981).

Table 1: Internal consistency and convergence validity results

Constructs/Items	Factor Loadings	CA	CR	AVE
<b>Behavioural intention toward Islamic banking</b>		<b>0.926</b>	<b>0.940</b>	<b>0.662</b>

BIS1	0.711			
BIS2	0.811			
BIS3	0.774			
BIS4	0.856			
BIS5	0.861			
BIS6	0.828			
BIS7	0.841			
BIS8	0.815			
<b>Cost-benefits</b>		<b>0.755</b>	<b>0.843</b>	<b>0.579</b>
CB1	0.739			
CB2	0.818			
CB3	0.829			
CB4	0.817			
<b>Customer satisfaction</b>		<b>0.844</b>	<b>0.895</b>	<b>0.681</b>
CSAT1	0.835			
CSAT2	0.864			
CSAT3	0.778			
CSAT4	0.922			
<b>Perceived financial risk</b>		<b>0.823</b>	<b>0.882</b>	<b>0.652</b>
PFR1	0.767			
PFR2	0.800			
PFR3	0.819			
PFR4	0.843			
<b>Shariah compliance</b>		<b>0.872</b>	<b>0.899</b>	<b>0.603</b>
SCOM1	0.726			
SCOM2	0.722			
SCOM3	0.729			
SCOM4	0.785			
SCOM6	0.794			
SCOM7	0.781			
SCOM8	0.756			
SCOM9	0.701			
<b>Trust</b>		<b>0.880</b>	<b>0.917</b>	<b>0.735</b>
TR1	0.850			
TR2	0.856			

TR3	0.861
TR4	0.862

### Discriminant validity

Discriminant validity refers to the ability of one variable/construct to distinguish itself from other variables/constructs (Hair et al., 2013). To put it another way, strong discriminant validity suggests that a variable is unique in that it measures phenomena like no other variable can (Hair, 2010). Hetero-Trait-Mono Trait (HTMT) was used to test the discriminant validity in this study (Hair et al., 2006; Henseler et al., 2015). HTMT values are used to calculate inter-construct correlations (Hair et al., 2017). It compares the geometric-mean correlation between indicators across constructs to the geometric-mean correlation between indicators within the same construct. The top threshold of HTMT values was less than 0.90, as shown in Table 2. The discriminant validity study confirms that the measurement model meets the HTMT requirement.

Table 4.12 Heterotrait-Monotrait Ratio (HTMT)

	BIIS	CB	CSAT	EOUIS	PFR	SCOM	TR	UOIB
BIIS								
CB	0.555							
CSAT	0.575	0.594						
EOUIS	0.534	0.462	0.609					
PFR	0.247	0.498	0.476	0.384				
SCOM	0.627	0.515	0.575	0.39	0.388			
TR	0.588	0.594	0.741	0.582	0.455	0.584		
UOIB	0.736	0.511	0.652	0.746	0.364	0.487	0.574	

### Assessment of the Structural Model

#### Coefficient of determination (R<sup>2</sup>)

R square reflects the variance in the endogenous variable/construct(s) that is explained by the exogenous variable/construct(s) (Henseler et al., 2009). Put differently, the amount of variance in the construct in question (behavioural intention toward Islamic banking) is explained by the Model (Hair, 2010). According to Cohen (1988), each endogenous variable's R<sup>2</sup> value is evaluated using three criteria: substantial level (0.26 and above), moderate level (0.13 to 0.25), and weak level (from 0.02 to 0.12). The R<sup>2</sup> values for endogenous variables are shown in Table 3. Customer satisfaction is 0.539, and behavioural intention toward Islamic banking is 0.528, according to the R<sup>2</sup> values. The R<sup>2</sup> values

for the two endogenous variables were over 25%, which is a substantial level, indicating a strong prediction level, as advised by Cohen (1988) and Hair et al. (2017).

Table 3: R-square result

Endogenous Variables	R Square	R Square Adjusted
Customer satisfaction	0.539	0.534
Behavioural intention toward Islamic banking	0.528	0.525

Substantial > 0.25; Moderate > 0.12, Weak > 0.02 (Cohen & Manion 1989)

### Collinearity (Inner VIF)

Hair et al. (2010) highly advised that multicollinearity be evaluated before moving further with model testing. Collinearity occurs when two independent variables are highly correlated, and multicollinearity occurs when more than two independent variables are highly linked (Henseler et al., 2015). VIF was used to examine multicollinearity in this study to see if there was a strong correlation between independent variables. Table 4 reveals that the maximum VIF value was 2.042 and the lowest VIF value was 1.629, indicating that the independent constructs in the model were not multicollinear.

Table 4 Result of multicollinearity – Inner VIF values

Exogenous Variables	Customer Satisfaction	Behavioral intention
Cost-benefits	1.960	1.830
Perceived financial risk	1.689	1.629
Customer satisfaction		2.042
Shariah compliance	1.948	1.926
Trust	1.979	1.770

Table 5 shows the path coefficient assessment results for the proposed direct relationships in the structural model. Table 5 shows that all three direct relationships were significant. Two direct relationship hypotheses were supported with significant at level  $p < 0.01$  (exceeding the standardised value of 2.58) in positive sign directions, and one direct relationship hypothesis was supported with significant at level  $p < 0.05$  (exceeding the standardised value of 1.96) in negative sign directions. The highest significant path ( $p=0.001$ ) was found between cost-benefits and behavioural intention toward Islamic banking ( $\beta=0.201$  or 20% and  $t= 3.652$ ), the second significant path ( $p=0.002$ ) was between trust and behavioural intention toward Islamic banking ( $\beta=0.193$  or 19% and  $t= 2.945$ ), the third significant path ( $p=0.020$ ) was between perceived financial risk and behavioural intention toward Islamic banking ( $\beta=-0.105$  or 11% and  $t= 2.447$ ) in negative sign.

Table 5 Path coefficient result (Direct effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
<b>Cost-benefits -&gt; Behavioural intention toward Islamic banking</b>	0.201	0.348	0.022	3.652**	0.001
<b>Perceived financial risk -&gt; Behavioural intention toward Islamic banking</b>	-0.105	0.198	0.049	2.447*	0.020
<b>Trust -&gt; Behavioural intention toward Islamic banking</b>	0.193	-0.044	0.040	2.945**	0.002

Significant: \*\*p < 0.01, \*p < 0.05

The results of the indirect analysis are presented in Table 6. Table 6 shows that all three hypotheses were significant. The mediating path for trust, customer satisfaction, and behavioural intention toward Islamic banking was found statistically significant as the  $p=0.000$  ( $<0.01$ ) and their corresponding  $\beta=0.007$  and  $t= 4.806$ . The mediating paths perceived financial risk, customer satisfaction, and behavioural intention toward Islamic banking showed a statistically significant relationship as the  $p=0.033$  ( $< 0.05$ ) and their corresponding  $\beta=0.051$  and  $t= 2.140$ . Finally, the mediating paths for cost-benefits, customer satisfaction, and behavioural intention toward Islamic banking showed statistically significant relationships as the  $p=0.037$  ( $< 0.05$ ) and their corresponding  $\beta=0.057$  and  $t= 2.625$ .

In the meanwhile, the supported mediation relationships were partially mediating. It is because the direct relationships between them (see Table 5) were also shown to be statistically significant. As a result, these mediating relationships were partially mediating since the direct relationships were significant, and their corresponding indirect associations were also significant. As a result, hypotheses H4, H5, and H6 were supported by the partially mediating relationship.

Table 6 Mediation Analysis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
<b>Perceived financial risk -&gt; Customer Satisfaction -&gt;</b>	0.051	0.000	0.016	2.140*	0.033

**Behavioural intention toward Islamic banking**

**Trust -> Customer Satisfaction ->**

<b>Behavioural intention toward Islamic banking</b>	0.007	0.074	0.023	4.806**	0.000
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**Cost-benefits -> Customer**

<b>Satisfaction -&gt; Behavioural intention toward Islamic banking</b>	0.057	-0.015	0.013	2.625*	0.037
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Significant: \*\*p < 0.01, \*p < 0.05

The results of the moderation analysis are presented in Table 7. The first significant moderating hypothesis is that Shariah compliance, perceived financial risk, and customer satisfaction were statistically significant as the  $p=0.005$ , which is less than 0.05, and the t-value was 2.536, which is higher than the standardised value of 1.96 and the corresponding regression weight was  $\beta=0.112$ . The second significant moderating hypothesis is Shariah compliance, cost-benefits, and customer satisfaction, was significant as the  $p=0.016$ , which is less than 0.05, and the t-value was 2.411, which is higher than the standardised value of 1.96 and the corresponding regression weight was  $\beta=-0.192$ . The third significant moderating hypothesis, Shariah compliance, trust, and customer satisfaction, was statistically significant as the  $p=0.038$ , which is less than 0.05; the t-value was 2.081, higher than the standardised value of 1.96, and the corresponding regression weight was  $\beta=0.158$ . Accordingly, hypotheses H7, H8, and H9 were supported.

Table 7 Path coefficient result (Moderating effect)

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
<b>Shariah compliance -&gt; Cost-benefits -&gt; Customer Satisfaction</b>	-0.192	0.130	0.070	2.411*	0.016
<b>Shariah compliance -&gt; Perceived financial risk -&gt; Customer Satisfaction</b>	0.112	0.112	0.073	2.536*	0.005
<b>Shariah compliance -&gt; Trust -&gt; Customer Satisfaction</b>	0.158	0.171	0.076	2.081*	0.038

Significant: \*\*p < 0.01, \*p < 0.05

**Discussion**

The empirical data analysis shows a significant negative association between perceived financial risk and behavioural intention toward Islamic banking. This result is consistent with literature that argued that the chances to lose money with the use of Islamic online banking or exposure of consumer accounts



to potential fraud would negatively affect customer satisfaction and reduce their behavioural intention toward Islamic banking (Thaker et al., 2019a). Furthermore, this result supports the arguments of Hoque, Nik Hashim & Azmi (2018), who argued that intention in the context of Islamic banking is fundamentally related to financial risk and the uncertainty of financial outcomes. Thus, the results confirmed the importance of the safety of funds as the most important factor influencing bank selection decisions. Further, the empirical data analysis shows a significant positive association between cost-benefits and behavioural intention toward Islamic banking. The results are consistent with expectations of TAM theory, which mentioned that less costs and higher benefits offered by the Islamic institution would enhance customers' behavioural intention toward Islamic banking.

Moreover, the empirical data analysis shows a significant and positive association between trust and behavioural intention toward Islamic banking. The results are consistent with expectations of TAM theory, which mentioned that when Islamic bank-to-customer relationships are based on honesty, confidence, integrity and trustworthiness, customers' behavioural intention toward Islamic banking will be enhanced. The results are consistent with the arguments of Suhartanto et al. (2018) stated that customers evaluate their trust in Islamic banking based on their online banking experience, thus if they perceive that Islamic banks are honest, not opportunistic, they keep their promises to customers and are trustworthy, they will develop positive intention toward Islamic banking.

This study concluded that customer satisfaction mediates financial risk, cost-benefit, trust and behavioural intention toward Islamic banking. The empirical results support the arguments of Anouze, Alamro and Awwad (2019) argued that if the customers feel that they made the correct decision to use Islamic online banking, their experience was satisfactory; they were satisfied with the way that Islamic online banking has carried out transactions, and they were satisfied with the service they have received from Islamic online banking, they will be eventually satisfied, and their behavioural intention toward Islamic banking will be enhanced positively. Thus, perceived financial risk, cost-benefits and trust do not directly affect behavioural intention toward Islamic banks, but that they strengthen customer satisfaction and indirectly affect customer behavioural intention toward Islamic banks.

This study also concluded that customer satisfaction mediates financial risk, cost-benefit, trust and behavioural intention toward Islamic banking. The empirical results support the arguments of Jamshidi and Kazemi (2019) argued that if the customers feel that they made the correct decision to use Islamic online banking, their experience was satisfactory, they were satisfied with the way that Islamic online banking has carried out transactions, and they were satisfied with the service they have received from Islamic online banking, they will be eventually satisfied, and their behavioural intention toward Islamic banking will be enhanced positively. Thus, perceived financial risk, cost-benefits and trust do not directly affect behavioural intention toward Islamic banks, but they strengthen customer satisfaction and indirectly affect customer behavioural intention toward Islamic banks. The study also confirms that Shariah compliance is a critical determinant of strengthening bank customer satisfaction in Islamic banking. Muslim customers feel satisfied when they know the available range of Islamic banks products differs from conventional products and important requirements are met in implementing Sharia compliance guidelines (Charag, Fazili & Bashir, 2019; Maryam, Mehmood & Khaliq, 2019). Thus, Sharia

compliance affects customer satisfaction toward Islamic banking, producing an enhanced behavioural intention (Hoque, Nik Hashim & Azmi, 2018; Mahadin & Akroush, 2019).

### **Implications for Theory and Practice**

This study adds to the TAM theory and the current literature by providing early empirical evidence on the mediation role of customer satisfaction between technology acceptance factors and behavioural intention toward Islamic banking, which has not been reported in the literature. This role is important to explain how technology acceptance factors affect positive or negative behavioural intention toward Islamic banking. The study also adds new insights into the Islamic banking service continuance intention determinants by presenting the first empirical evidence on the moderating role of Shariah compliance in the relationship between technology acceptance factors and customer satisfaction. This result contributes to the technology adoption literature by empirically approving the conditions (i.e., Shariah compliance) under which Islamic banks can enhance the relationship between technology acceptance factors and customer satisfaction. These results assert that when Islamic banks seek to fulfill their customers' needs and religious obligations, Shariah compliance will be a powerful force in regulating, strengthening human satisfaction behaviour, and influencing consumer behaviors, which is an important consideration in bank selection.

These results raise the awareness of the Islamic bank managers in Libya on the importance of Shariah compliance in enhancing the relationship between perceived financial risks, cost-benefits, trust and customer satisfaction in Libya. Thus, Islamic bank managers should ensure that bank processes adhere to specific Islamic rules and invest in providing a safer Islamic financial environment than traditional banks to reduce the negative link between perceived financial risks and customer satisfaction. In this context, customers who adhere to Shariah can accept fewer benefits from the Islamic bank and feel satisfied when they know the available range of Islamic banks products are different from conventional products and important requirements are met in implementing Shariah compliance guidelines. Islamic bank managers should also know that Shariah compliance can motivate Muslim customers to trust Islamic banks if they believe the bank products are free of interest and do not contradict Islamic forbidden issues. Thus, bank managers should ensure that the bank products are compatible with Islamic rules to increase customer trust in their products and services and strengthen the satisfaction of Islamic bank customers.

### **Limitations and Suggestions for Future Research**

This study is based on a cross-sectional design in which all variables are measured simultaneously. This type of design does not enable long-term observation of the influences between technology acceptance factors, customer satisfaction, Shariah compliance and behavioural intention toward Islamic banks. A longitudinal study also would enable the long-term observation of the influences between such variables.

There is no formal published number of individuals between 20-64 in Libya. Identifying the target population that would have allowed for a stronger probabilistic sampling is not feasible. Thus, as this

study is cross-sectional based; and due to time constraints, and because there was difficulty in developing the sample frame required to use sample random sampling method with no formal figures of individuals between 20-64 in Libya, then non-probability sampling through using convenience sampling technique was used in this study. Future studies may consider applying more generalisable sample methods such as random sampling.

This study provides key insights into the relationships between technology acceptance factors, customer satisfaction, Shariah compliance and behavioural intention toward Islamic banking. Although this study has revealed robust results suggesting that the technology acceptance factors and customer satisfaction have significant power to explain behavioural intention toward Islamic banking, especially in the presence of Shariah compliance, it would be interesting to identify how these relationships would be in a different context in terms of country. Future research could extend this study and test the relationships beyond the Libyan context, such as the Middle East and North Africa (MENA) countries.

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