



# INFLUENCE OF TECHNOLOGY ACCEPTANCE FACTORS AND SHARIAH COMPLIANCE ON BEHAVIORAL INTENTION TOWARDS ISLAMIC BANKING INDUSTRY

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## ABSTRACT

Current literature shows that Islamic banks need to develop favourable customer's behavioural intentions, which is imperative as they could positively impact banks results. Thus, 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. In the same vein, literature has recognized and provided compelling arguments that sharia' compliance is an essential driver for consumer's behavioural intention toward Islamic banking. However, just a few studies have examined the drivers of customers' behavioural intention toward Islamic banking products. Moreover, the literature lacks addressing the role of sharia' compliance to behavioural intention toward Islamic banking, which has been ignored. This conceptual paper puts forth a research model using technology acceptance dimensions and sharia' compliance to examine their influence on behavioural intention toward Islamic banks.

## 1. Introduction

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, 2019). Islamic banks need to keep their current customers and attract more new consumers (Reza et al., 2019). In such endeavours, customers' behavioural intention toward Islamic banks represents an essential indicator of Islamic banking performance (Anouze, Alamro & Awwad, 2019; Jamshidi & Kazemi, 2019; Mbawuni & Nimako, 2018). Given that, customers' behavioural intention toward Islamic banks needs to be better understood and analysed to ensure customer's expectations are better. Meanwhile, it is often less understood how Islamic banks, through marketing activities, can attract customers and shaping their behavioural intention toward Islamic banks (c.f., Albaity and Rahman, 2019; Kaakeh, Hassan & Almazor, 2019; Raza et al., 2019; Thaker et al., 2020a, 2020b; Thaker et al., 2019b). Thus, 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 customers' behavioural intention could help Islamic banks develop unique marketing strategies to attract more potential customers.

With the remarkable potential of Islamic banking adoption into the banking industry, many studies in the literature analyse customers' behavioural intention factors, and the debate is what drives customers' behavioural intention toward Islamic banking, using qualitative and quantitative methods. Many studies have used various theories to explain the customers' behavioural intention toward Islamic banking services (e.g., Albaity and Rahman, 2019; Haider, Kaabachi & Obeid, 2016; Suhartanto et al., 2019b; Thaker et al., 2020a). Among these theories are the Extended technology acceptance model (ETAM), unified theory of acceptance and use of technology (UTAUT) and religiosity-behaviour model. Various factors (Albaity and Rahman, 2019; Kaakeh, Hassan & Almazor, 2019) are becoming key parameters in determining customers' behavioural intention toward Islamic banking services.

According to the original technology acceptance model (TAM), individual intention toward technology adoption is driven by perceived usefulness and perceived ease of use. Newly, scholars have extended TAM by including other variables that are relevant to the Islamic banking settings such as perceived risk (Natarajan et al., 2018; Thaker et al., 2019b); satisfaction (Suhartanto et al., 2019a); and trust (Suhartanto, 2019; Suh & Han, 2002). Although TAM has been the most widely applied theoretical model (Suhartanto, 2019b), scholars noted the need to integrate different theoretical perspectives due to the poor academic relationship between the various constructs that constitute TAM. This integration would be supplementing the existing body of research and enhance the explanatory power and explain the issue of behavioural intention toward Islamic banks better (Mbawuni, & Nimako, 2017).

Another issue that has a notable presence in past studies of behavioural intention toward Islamic banking is religiosity. Recent studies have recognised religiosity/shariah compliance as an essential driver of customers' satisfaction and their behaviour intention toward Islamic banks (e.g., Anouze, Alamro & Awwad, 2019; Suhartanto et al., 2019b; Suhartanto, 2019). It is argued that the Islamic banks' industry seeks to fulfil their customers' needs and their religious obligations (Muslim et al., 2013). Shariah compliance has been considered as a powerful force in regulating human behaviour (Ezeh & Nkamnebe, 2019), influencing consumer behaviours (Suhartanto et al., 2018), and an essential consideration in bank selection (Butt et al., 2018). While, just a few studies have examined the influence of shariah compliance on customers' behavioural intention toward Islamic banking (Suhartanto, 2019). Thus, it's imperative to consider whether shariah compliance is an essential driver of Muslim 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).

The remainder of this article is organised as follows. The first section provides relevant information related to previous studies. Then, the model is developed in two stages. First, the ETAM, which is the core model, and Religiosity-Behavioural Model are presented. In the second stage, sharia' compliance is introduced. A new conceptual model is presented that can be adopted to examine both the influence of technology acceptance factors and the impact of sharia' compliance on behavioural intention toward Islamic banks. Finally, the article presents a conclusion and suggestions for future research.

## **2. Literature Review**

Historically, studying the factors that affect consumer behaviour towards Islamic banking within literature seems new than the other studies in the technology/service adoption context (Saeed, Bekhet and Dhar 2017); (Saeed, and Bekhet 2018). In the early new century, Islamic banking has shown significant growth, a tremendous shift in consumers' attitudes towards the Islamic banking sector (Suhartanto, 2019). As part of this growth, there was a marked increase in the products that Islamic banks provided. Since then, scholars' contribution to the term behavioural intention toward Islamic banking has increased. Research on this aspect has been growing, and many scholars have contributed to Islamic banking literature. Scholars have focused on determinants of consumers' behavioural intention toward Islamic banking in varying degrees. For example, Thaker et al. (2020a), in their survey on 360 social media users in Malaysia, found that perceived relevance, informativeness and perceived expectancy have a significant relationship with the behavioural intention of Islamic banking products via a social media platform. In another survey in Malaysia, Hoque et al. (2019) used a sample of 273 respondents and found that customer-bank relationships are essential determinants of customers' behavioural intention in Islamic banking. They also found that advertising, perceived ease of online banking, financial risk, potential benefits, profit-loss sharing, and customer attitude to be essential determinants of customers' behavioural intention in Islamic banking.

Based on a survey on 251 US Muslims in the USA, Zinser (2019) found attitudes toward Islamic financial services, Islamic religiosity, and perceived cost positively and significantly impact customer intention toward Islamic banking. However, the relationship between attitude and customer intention showed the most robust path. Ayyub et al. (2019), in their study on 264 users and non-users of Islamic banking in Pakistan, found that perceived behaviour control and usefulness are the most significant predictors of intention to use Islamic banking among users and non-users. Haider, Changchun & Akram (2018) found that perceived usefulness positively affects adopting Islamic mobile banking. Its influence on the male was stronger than females, while the perceived financial cost is negatively related to the adoption of Islamic m-banking. Their survey was conducted on 243 participants in Pakistan.

In the same context, the role of religiosity, sharia' compliance and religious obligation have received considerable attention from scholars as a determinant of customers' behavioural intention in the context of Islamic banking (e.g., Ezeh & Nkamnebe, 2019; Mbawuni, & Nimako, 2017; Maryam, Mehmood & Khaliq; 2019; Suhartanto et al., 2018). For example, Maryam, Mehmood & Khaliq (2019), in their survey of 400 users and non-users of Islamic banks in Pakistan, found religious obligation, cost-benefit and social influence are highly significant and positive influences on Islamic bank adoption. Using a convenient sampling technique on 385 participants in Nigeria, Ezeh & Nkamnebe (2019) found a positive but weak relationship between knowledge of Islamic banking and Islamic principles. They also found prospects of Islamic banking, profit sharing, and forbidding some business activities drive the prospects of Islamic banking in Southeast Nigeria. Further, profit sharing influences the prospects of Islamic banking, while customers' religion impeded the prospects of Islamic banking. The results of Suhartanto et al. (2018) show that religiosity affects loyalty intention directly and indirectly through the mediating role of trust and image towards Islamic banks. They concluded that religiosity is an essential determinant of the loyalty intention of Islamic bank customers. This study was based on a survey of 200 Islamic bank customers in Indonesia. In another study based on 975 respondents of Muslim and non-Muslim groups in Ghana, Mbawuni & Nimako (2017) found that consumer attitude to be a critical determinant of customers' behavioural intention to adopt Islamic banking. Further, they found that readiness to comply with Sharia law, knowledge, and perceived benefits were critical determinants of bank customers' behavioural intention to adopt Islamic banking. At the same time, the perceived religion effect was the most negligible influential factor in bank customers' behavioural intention to adopt Islamic banking.

### **3. ETAM Model**

In 1985 Davis first developed Technology acceptance Model (TAM) to explain individual technology adoption decisions in the organizational context. According to Davis (1989), the users accept or reject the information technology based on the perceived usefulness (PU) and the perceived ease of use (PEOU). Thus, the TAM model consists of PU, PEOU, behavioral intention to use, and Actual us. Perceived usefulness is defined as “the degree to which a person believes that using a particular system would enhance his or her job performance.” While perceived ease of use is defined as “the degree to which a person believes that using a particular system would be free of effort” (Davis, 1989, p.324). TAM supposes that individual attitude toward technology adoption is driven by user’s perceptions of the utilitarian benefit (PU) and effort needed to use the system (PEOU). Put differently, PU and PEOU are the two main determinants of the initial adoption of technology. While the literature provides many models to study technology acceptance, TAM has been the most widely applied theoretical model (Suhartanto, 2019b). Simplicity and ease of implementation are some of the key reasons for the popularity of TAM over other frameworks (Haider, Changchun & Akram, 2018). However, TAM has many limitations: (i) many significant factors are not included in the model. Hence, researchers often extend TAM by including other variables relevant to the different settings, such as perceived Risk (Thaker et al., 2019b); Perceive enjoyment (Rodrigues et al., 2016).

Based on TAM, the behavioral intention of using innovation depends on the PU and PEOU. However, many scholars suggested that the TAM model could be extended by adding new attributes as determinants of acceptance of technological innovation (Mbawuni, & Nimako, 2017). For example, Perceived enjoyment has been added by Davis et al. (1992) to the original TAM, who found that perceived enjoyment has a significant effect on adoption intention in a word-processing program. Also, the literature provides many attributes that affect innovation adoption that scholars use to extend TAM relevant to the banking context. For example, perceived risk (Kaabachi & Obeid, 2016; Thaker et al., 2019b); perceived enjoyment (Rodrigues et al., 2016; Septiani et al., 2017); satisfaction (Suhartanto et al., 2019a); and trust (Suhartanto, 2019; Suh & Han, 2002).

### **4. Religiosity-Behavioural Model**

In marketing research, the concepts of religiosity, religion, and shariah compliance are often used interchangeably. Religiosity refers to “a person’s degree of devotion, conviction, and veneration to their God” (Suhartanto, 2019, p. 1093). Nizar and Marzouki (2015) mentioned that religion is an orderly arrangement of symbols, beliefs, and practices to allow a person to experience closeness to their God and directions for their association with others. Put differently; religiosity is one’s personal belief and commitment to obey God’s rules (Hidayat, Akhmad & Machmud, 2015). Since religiosity is individual, this personal commitment towards God’s rules influences how they live and coexist with others and influences their day-to-day behavior, such as their choice and consumption of products and services (Suhartanto et al., 2019a).

The religiosity-intention model proposes that religiosity is an important determinant of customers’ behavioral intention towards 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, personal attitudes, awareness, interactions, and buying/using behavior are impacted by shariah compliance. Then, shariah compliance is a vital driver in influencing a person’s consumption of products or services (Suhartanto et al., 2019a, 2019b). Religion impacts individuals’ beliefs and values. It may require individuals to follow a particular lifestyle, such as their clothing habits, diets, and economic affairs (Nizar & Marzouki, 2015). Scholars argue that shariah compliance is highly correlated with an individual’s religion directly, 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 (Agarwala et al., 2019). Thus, according to this model, Muslim religion dramatically influences daily life and helps in shaping up Islamic society (Raza, Shah & Ali, 2019).

This idea has been supported by some empirical studies that have associated shariah compliance with customer intention. For example, Zinser (2019) found that banks shariah compliance was a statistically significant impact on customer intention. Charag, Fazili & Bashir (2019) found that shariah compliance is an important determinant for consumer intention to use Islamic banking. Similarly, Suhartanto et al. (2018) found that banks’ shariah compliance is an important determinant of loyalty intention of Islamic bank customers. The diagram below show the model of article.

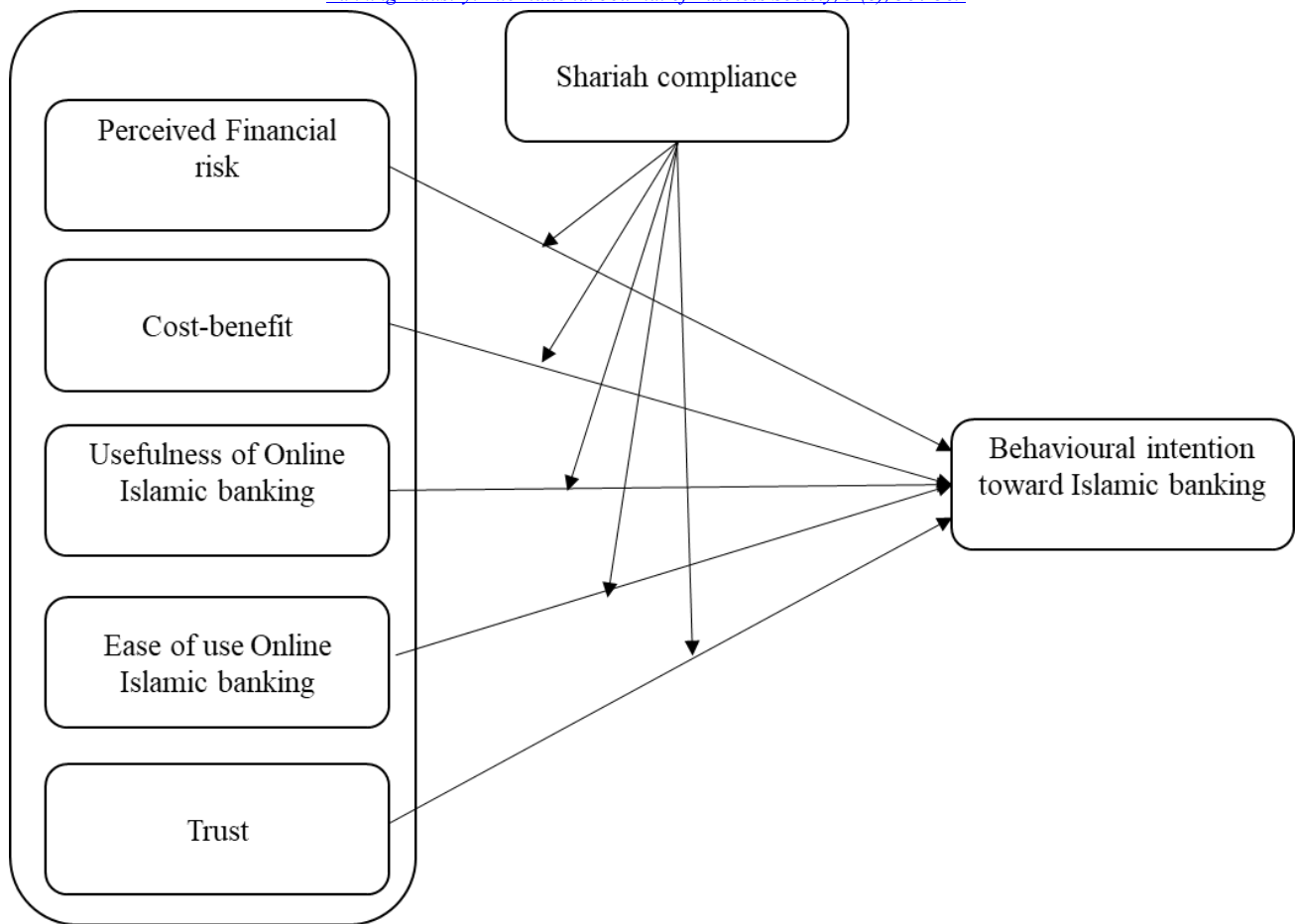


Figure 1: Explaining behavioural intention toward Islamic banks

Table 1. Summary of Hypotheses

H1	There is a significant negative relationship between perceived financial risk and behavioural intention toward Islamic banking.
H2	There is a significant relationship between cost-benefits and behavioural intention toward Islamic banking.
H3	There is a significant relationship between usefulness of online Islamic banking and behavioural intention toward Islamic banking.
H4	There is a significant relationship between ease of use online Islamic banking and behavioural intention toward Islamic banking.
H5	There is a significant relationship between trust and behavioural intention toward Islamic banking.
H6	Shariah compliance moderates the relationship between financial risk and customer satisfaction.
H7	Shariah compliance moderates the relationship between cost- benefits and customer satisfaction.
H8	Shariah compliance moderates the relationship between usefulness of online Islamic banking and customer satisfaction.
H9	Shariah compliance moderates the relationship between ease of use online Islamic banking and customer satisfaction.
H10	Shariah compliance moderates the relationship between trust and customer satisfaction.

## 5. Behavioural Intention Toward Islamic Banks

An individual’s intention is defined as “the sum of work a person is willing to apply to reach a goal” (Kaakeh, Hassan & Almazor, 2019, 671). Meanwhile, in marketing research, behavioural intentions signal a person’s predictable behavior related to consuming products or services (Suhartanto, 2019). Specifically, in consumer behavioral research, behavioral intention, also called consumer attitudinal loyalty, is defined as “a consumer’s tendency to act in a particular way towards products or services” (Suhartanto, 2019, p. 1092). Similarly, behavioral intention is also defined as “a person’s propensity to behave in a certain way towards a product” (Suhartanto et al., 2019a). Therefore, past studies have treated behavioral intention as a significant factor in determining a customer acceptance or usage of technology and adoption. Concerning Islamic banking, previous studies report that customers’ behavioral intention is the key element for customers to select Islamic banking services (Raza et al., 2019). Current literature shows that the concept of behavioral 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, 2019). Past studies have verified that behavioral intention is a valid indicator for customers’ intention to select Islamic credit cards (Ali, Raza & Puah, 2017). To use online Islamic banking services (Mansour, Eljelly & Abdullah, 2016), to Adopt/use Islamic banking (Ayyub et al., 2019; Charag, Fazili & Bashir, 2019; Hoque et al., 2019; Kaabachi & Obeid, 2016; Thaker et al., 2019b) to buy Islamic banking products and services (Hoque, Nik Hashim & Azmi, 2018; Maryam, Mehmood & Khaliq, 2019; Thaker et al., 2020a), and customer loyalty towards Islamic banking (Suhartanto et al., 2019b).

## **6. The Moderating Role of Sharia' Compliance Toward Behavioural Intention in the Islamic Banking Industry Context**

The Religiosity Intention Model proposes that religiosity is individual in nature and influences individuals' day-to-day behavior, such as their choice and consumption of products and services (Suhartanto et al., 2019a). Maryam, Mehmood & Khaliq (2019), in their survey on 400 users and non-users of Islamic banks in Pakistan, found religious obligation is a highly significant and positive influence on the satisfaction of Islamic bank clients. Ezeh & Nkamnebe (2019), based on a survey of 385 participants in Nigeria, found a positive but weak relationship between knowledge of Islamic banking and Islamic principles. They also found prospects of Islamic banking, profit sharing and forbid some business activities to drive the prospects of Islamic banking in Southeast Nigeria. The results of Suhartanto et al. (2018) show that religiosity affects customers' satisfaction directly and indirectly through the mediating role of trust and image towards Islamic banks. They concluded that religiosity is a critical determinant of the behavioral intention of Islamic bank customers. In another survey based on 975 respondents of Muslim and non-Muslim groups in Ghana, Mbawuni & Nimako (2017) found that readiness to comply with Sharia law was a critical determinant of bank customers' intention on Islamic banking.

There is agreement about the importance of sharia' compliance as a regulator/moderator of behavioral intention toward Islamic banking. In this regard, past studies have mainly focused on the direct relationship between sharia compliance and customer behavioral intention (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 behavioral intention (Hoque, Nik Hashim & Azmi, 2018; Suhartanto, 2019). There is a need to investigate the potential contingency (moderating) role of religiosity in changing customers' behavioral intention toward Islamic banking (Haider, Changchun & Akram, 2018; Hoque, Nik Hashim & Azmi, 2018; Suhartanto et al., 2019a). Such investigation can help explain how sharia' compliance affects customers' behavioral intention toward Islamic banking produce a better understanding of intention toward Islamic banking (Hoque, Nik Hashim & Azmi, 2018; Mahadin & Akroush, 2019).

## **7. Conclusion**

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. In this context, there is agreement about the importance of technology acceptance factors to behavioural intention toward Islamic banking, and there have been many efforts to identify those factors/determinants. However, there is no agreement about what constitutes these factors/determinants. A few studies have examined the drivers of customers' behavioural intention to subscribe to Islamic banking products (Thaker et al., 2020). ETAM has provided us with a simple model to understand customers' behavioural intention toward Islamic banks, with an extended set of variables such as perceived risk, cost-benefits, and trust. In the same vein, there is agreement about the importance of sharia' compliance for behavioural intention toward Islamic banking, and there have been some efforts to investigate the relationship. Recent studies have recognized that Shariah compliance is an essential driver of customers' behaviour intention toward Islamic banks (e.g., Anouze, Alamro & Awwad, 2019; Suhartanto et al., 2019b; Suhartanto, 2019;). It is argued that the Islamic banking industry seeks to fulfil its customers' religious obligations (Muslim et al., 2013). Thus, Shariah compliance is a powerful force in regulating human behaviour (Ezeh & Nkamnebe, 2019), influencing consumer behaviours (Suhartanto et al., 2018), and an essential consideration in bank selection (Butt et al., 2018).

## **8. Future Research**

Current literature has a clear gap, and there is a need to understand further the factors that drive the customers' behavioural intention toward Islamic banking products (Albaity and Rahman, 2019; Kaakeh, Hassan & Almazor, 2019; Raza et al., 2019; Thaker et al., 2020b; Thaker et al., 2019). Such drivers need more empirical research. Moreover, few studies have examined the influence of shariah compliance in enhancing customers' satisfaction toward Islamic banking (Suhartanto, 2019). Future research needs to consider whether shariah compliance is an essential moderator between technology acceptance factors and behavioural intention (Ayyub et al., 2019; Kaabachi & Obeid, 2016; Mahdzan, Zainudin & Au, 2017; Suhartanto et al., 2019b; Suhartanto et al. 2018; Thaker et al., 2020b). Testing such a potential moderator should be carried out further for Islamic banking service continuance intention determinant factors (Hoque et al., 2019, Mahadin & Akroush, 2019; Tabrani, Amin, & Nizam, 2018; Thaker et al., 2019).

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