

INVESTIGATING THE INTENTIONAL APPROACH OF CUSTOMERS TO USE THE ISLAMIC BANKING IN PAKISTAN: AN EMPIRICAL STUDY

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Abstract

Islamic Banking implies a financing based on Islamic Sharia to ensure economic development of Islamic nature. This study investigates the Islamic Banking users' perception and applies the proposed behavioral factors like perceived usefulness (PU), perceived ease of use (PEOU), social influence (SI), and attitude (A) with the intention to use Islamic Banking (ITUIB). The existing research inculcates the theoretical approaches TPB, UTAUT and TAM in an Islamic Banking perspective. The nature of the prevailing research is based on the quantitative methodology and follows the survey questionnaire in way to collect the data. For the data analysis 268 survey items were distributed among the Bank customers and the only 193 respondents materialized their feedback. For the testing the hypothesis SPSS version 24 was used and hypothetical validation to be measured by means of regression and correlation. The proposed constructs in the extant study meet positive and significant connection with criterion variable to interpret the intentional approach of Islamic Banking users. In addition, theoretical and practical importance of the study represents the behavioral aspect of Islamic Banking consumers to encourage the services and products by means of embracing the advancement and propagation of Banking as a social norms of Islamic aspect in Pakistan.

Keywords: *Islamic Banking, Theory of Acceptance Model, Intention to Use, Perceived Usefulness*

A. INTRODUCTION

Since few decades the Islamic Banking has been met with an unprecedented growth and development across the globe and encouraged Muslim nations to apply initiatives in the way to adopt the financial institutions on the basis of Islamic financial system which results its wider receiving positive feedback by financial community (Ayyub et al., 2020). The notion of Islamic

Banking came to emerge as a distant rural experimentation in the rural areas of Egypt in 1970 whereas Dubai Islamic Bank established in 1975 to be considered the first an independent Islamic Bank and Saudi Arabia also formed the Islamic Banking (Ayyub et al., 2020; Rammal & Parker, 2013). It is considered that Mit-Ghamr Savings Bank came into force in Egypt in 1963 to become the first Islamic Banking in the modern world. The real traces of the Islamic Banking meet to business people in the Middle East and they are responsible to engage the financial transactions with People in Europe during the medieval era and the local business of Muslim background in Europe adopted the practices the operations whereas Islamic Banking opened in Western Europe in early 1980. In an early phase, an interest free banking system based on national forum has been introduced and developed in Iran, Sudan which meets in Pakistan at less degree parameter (Esawe, 2022).

The embryonic historical background of Islamic bank commenced beyond few decades and its echoes voiced to be listened across the Muslim world and other corner of the world and attracted Islamic Banking products by international banking giants and secured the acceptance and recognition across the world (Irimia-Dieguez et al., 2024). In Pakistan first Islamic commercial banking license was materialized in 2002 and it gave birth to commence a first full-fledged commercial banking operation in an Islamic banking mechanism (Rammal & Parker, 2013). Adoption of Islamic banking speedily mobilized its influence and approval in the Muslim world as it went to be introduced in Pakistan 2002, Malaysia 1999, Indonesia 1990, and Iran 1983 (Ashraf & Giashi, 2011; Bananuka et al., 2019; Fitriyani, 2020). Since the inception of Pakistan, founder of the state initiated the advised the state banking to meet the criteria of social justice system based on the Islamic principles. Council of Islamic ideology (CII) was established in 1957 to declare interest against Islam and from the 1960-2000 numerous initiatives were made to Islamize the whole Economic System. Islamic banking implies the Islamic finance based on the banking activities to adhere the Islamic law (Sharia) and the principles of Islamic banking inculcate the sharing of profit and loss and ensure the prohibition of hoarding and interest by investors and lenders (Himel et al., 2021; Mnif et al., 2023; Oertzen & Odekerken-Schröder, 2019; Safari et al., 2022). Islamic principles are applied in Islamic banks. It gives the services where Sharia based canons follow in the way of banking service to ensure the provision in the best interest of community. Islamic Banking ensures the mobility of the service and products in order to deal the financial activities in the way to integrate the financial institutions with the operations in an Islamic Sharia context (Rammal & Parker, 2013; Selamat & Abdul-Kadir, 2012).

Islamic banking is a sharia based banking system and it encircles the traits to be driven from Islamic law and economics to adhere the canons of free interest and collection and sharing of interest (Riba) (Al Nasser & Muhammed, 2013; Rahman et al., 2020). The chief difference among the conventional banking and Islamic Banking System is that Banking in Islamic perspective usury prohibited and controlled hoarding and gambling. In addition, Islamic banking is distinct by culturally of its ethical traits (El-Gamal, 2006). The principles of Islamic Banking follow the share and loss of the profit and prohibit the lenders and investors’ collection and payment based on the instruction of the Islamic Sharia which ensure the profits by means of equity participation and borrower give the share of profit to bank (Al Nasser & Muhammed, 2013; Rashid et al., 2009). Principles and characteristics of Islamic Finance system represent the Islamic economy and its principles highlight the worldwide and morality (Ansari, 2022). The values of Islamic economic system can be derived from the Sharia (Holy Quran and Sunnha) and the sharia rules. Money is considered merely a medium of change and it does not possess any intrinsic value and it preserves the value of properties, goods and services. It is sharing on based of risk and rewards. It prevents to adopt the destructive elements to society like trading unfairness, trading alcohol, gambling, exploitation and misuse of resource. Islam also prohibited the interest (Riba) and halts the transaction of a risky and ambiguous nature (Gharar) Komijani, (Al-Kwifit et al., 2019; Al Nasser & Muhammed, 2013; Ali et al., 2022). The features of Islamic Banking pursue the highly moral values, and customer and bank relationship based on the risk and reward.

The principles of Islamic economy bring number of differences and create a gulf between the Islamic banking and Conventional Banking system in which Islamic financial values maintain the deep proximity with ethical traits and superiority of man rather the achieving the material gain and meet the sole motives to succeed the material competition by others exploitation. The Islamic banking ensures the prohibition of usury and speculation whereas conventional banking relies on the Usury (Riba), gambling, and ambiguous and risky transactions (Gharar).

Table 1. Difference Between Conventional Banking and Islamic Banking

Conventional Banking	Islamic Banking
Conventional banking meets a scene of sharia free based principles	Islamic banking adheres the Islamic economy based principles and financial system
Interest is the financial foundation in conventional banking	Islamic banking denies the interest as to meet profit and Islamic banking encourage the profit via trade means

In conventional banking the key role as a medium of exchange is occurred by money which also play the service of a product and store value	The true asset in Islamic banking is the product; money is just used as a means of exchange.
On the basis of time value it supports the interest charging on the capital	On the goods and services exchange earning of profit has been trusted
In an Conventional Banking Interest is applied in case of lose and concept of sharing loss has no place	In an Islamic Banking point of view loss of organization is shared
In a case of rising inflation, entrepreneur has power to enhance the price of services and goods in order to meet the effect of inflation into cost of product	In an Islamic Banking stand point, entrepreneur has no any empowerment to control inflation via additional price. Thus, entrepreneur has no authority to encourage the extra price to be charge
In a conventional Banking a fixed rate of interest is applied to be given to depositors	Islamic Banking adheres to distribute the profit out of the profit earning which is being decided weightages
Compensation becomes interest always in a conventional Banking	Compensation is being substituted by Islamic Banking price
There is no skeleton of Islamic Sharia to be discovered in conventional Banking	In Islamic Banking has a strong frame work of Sharia in order to support the products and Transactions to follow the Islamic law (Sharia)
Interest is the chief factor in convention banking in the way to ensure the financial mobility of lending and borrowing	Islamic banking discourages the financial mechanism of a money lending institutes and encourages the investment and trading under the Islamic economic based principles

Sharia is the code of conduct and principled codification Islamic economic system and it provides Muslim community how to deal the financial affairs and design the economic institutions. Islamic banking follows the values of the faith that are derived from the Islamic Sharia which ensures the earning except the charging of interest and it materializes equity of participation and loan without interest (Riba) (Al Nasser & Muhammed, 2013; Sagiyeva & Kuanova, 2019). Islamic Banking secured a broad recognition and integrated its financial structure around the world and

widened the scope of Islamic financial market institutions to operate the financial product and services on the basis of Islamic principles of economics and Islamic banking is a speedily growing segment of a financial services sector in Pakistan.

Islamic bank attracted Muslim and non-Muslim consumers where they were influenced because of sharia based services and provision of ethical based banking respectively (Gilani, 2015). The motivating customers became the cause of the growth and expansion of Islamic Banking that resulted to annual growth rate whereas Islamic banking the global volume industry remained at US\$1.88 tn by 2015 and the region like Gulf Cooperation Council (GCC) and Middle East and North contributes 39.5 % in the Islamic financial services industry (Ayyub et al., 2020; Borad, 2016). Moreover, there are around 396 Islamic banking in 53 countries and it meets the funds up to US\$442 billion and 320 non-main stream banks in the work also offer the Islamic Bank for US\$200 billion fund and in a report 2008 of OIC the growth rate average per annum is 15% (Al Nasser, et al., 2013). The majority of the Islamic banks are located in the Muslim world and its recognition increase day by day and it also applied the initiatives to maintain operations in the West like UK to ensure the provision of the consumers' awareness and the five fully sharia oriented banks in the Britain offer the Islamic finance services in the twenty institutions (Al Nasser & Muhammed, 2013; Masood et al., 2010).

B. LITERATURE REVIEW

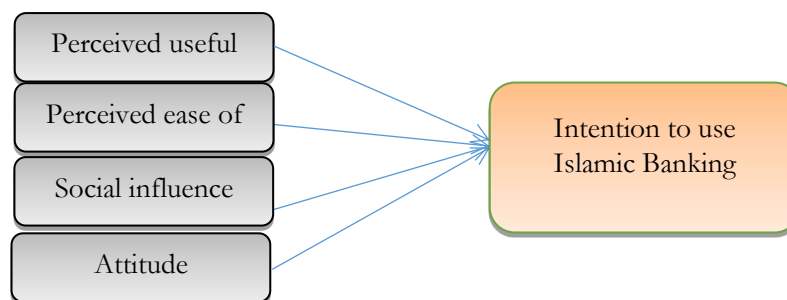
The growth of Islamic Banking settled its recognition in the financial system of globe and it encouraged the interest of research and practitioners to discover the antecedents to investigate the intention and behavior of the consumer towards the acceptance of Islamic Banking (Ayyub et al., 2020; Haider et al., 2020). In this research study, literature found the factors to affect the users' behavior to adopt the services which reveal the trust of consumers' and numerous studies support to adopt the proposed factors perceived usefulness (PU), perceived ease of use (PEOU), Social Influence (SI), Attitude (A), and intention to use (ITU) with little different in nature and domain of research in order to determine perception of consumer to adopt the organizational services (Ayyub et al., 2020; Haider et al., 2020). The used constructs in this study can be applied to check the connection of the independent variables with the criterion factor and maintain the sole purpose to meet the Islamic banking consumers' behavior and growth of the Islamic banking urges to sustain research to interpret the users attitude in order to mobilize the operations in an efficient and effective means and eliminate the rising challenges and issues. The use of the proposed conceptual framework model can be implemented in the Muslim majority regions where Islamic Banking took sound position and acceptance and the research argue to encourage the practitioners

and researchers to identify the determinants to meet the consumers behavior to adopt the Islamic Banking (Ayyub et al., 2020). This study is the unique in the way to provide Islamic Banking consumer behavior of users and ensure the analysis of its growth, comparison with the conventional and Islamic viewpoint and discover the customers' attitude at Pakistan Perspective.

In the prevailing a theoretical aspect follows for instance UTAUT, TAM, and TPB which were used to discover the users' intentional parameter to use the Islamic Banking. It assists to assess the degree of behavior and mentioned models also supported the basis to derive the constructs to frame the proposed model of the existing study. In the prevailing perspective, proposed factors for instance perceived usefulness (PU), perceived ease of use (PEU) and Intention to use Islamic Banking (ITUIB) to be derived from the model like technology acceptance model (TAM) (Davis, 1989). In addition, the remaining proposed variables as social influence (SI) and ITUIB can be borrowed from the model UTAUT model (Haider et al., 2020; Venkatesh et al., 2003) though the determinant attitude also has come from the theory of planned behavior (TPB) (Ayyub, et al., 2019; Ajzen, 1991). In the study, proposed model is framed on the theories like TAM, UTAUT, and TPB. In this regard, constructs PU, PEOU and ITU have been derived from the TAM and the factor attitude came from the TPB.

C. CONCEPTUAL FRAMEWORK MODEL

Figure 1. Model Formation



H1: A Positive and Significant Relationship Between the Construct Perceived Ease Of Use (Peou) and Intention to Use Islamic Banking (Itu) Has Been Restored.

The proposed construct PEOU involve an ease of the users perception and adopt the service except any troublesome and the users' attitude indicates an effortless and free from any uneasiness (Haider, et al., 2019). PEOU has been derived from the TAM model and other researchers also adopt the use of the factor with the discovering intention, perception, and behavior of the users to use the innovative system in the organization and the client perception is measured by means of this research (Davis, 1989; Haider et al., 2020). The focus of this research is perception of user to use the Islamic banking service as the study concentrates and the factor PEOU hypothesized

with intention to use Islamic Banking whereas the factor PEOU is the most reputable determinants to discover the users' intention (Haider, et al., 2019; Davis, 1989).

H2: A Positive and Significant Relationship Between the Construct Perceived Usefulness (Pu) and Intention to Use Islamic Banking (Itu) Has Been Restored.

The factor PU has been incorporated to develop the conceptual framework model and it highlights the background to TAM model. Perceived usefulness has been defined as the extent to which users believe support that using a particular system can be result oriented in the way to increase performance (Davis, 1989). It is a significant construct of the technology acceptance model (TMA) proposed by Davis (1989) and this type of variable is perceived as one of the chief antecedent of the behavior intention in the way to assess the perception of user to consider the system as useful to them, in the previous literature (Alam et al., 2022; Ayyub et al., 2020; Haider et al., 2020). Moreover, PU is predicting to ITU to adopt the electronic banking in Islamic Bank in Sudan, mobile banking in Jordan, and online Banking in Pakistan (Ayyub et al., 2020; Haider et al., 2020; Masood et al., 2010).

H3: A Positive and Significant Relationship Between the Construct Social Influence (Si) and Intention to Use Islamic Banking (Itu) Has Been Restored.

As users interact with the social waves of input from the community, social impact suggests how the community views Islamic banking. Social influence is a crucial component in determining customer attitudes and the level to which customers are adopt the service(s) that are offered to them (Haider et al., 2019; Venkatesh et al., 2003). The proposed factor social influence defines the social perception of people in society as the users maintain their proximity to influence them to use the Islamic Banking and develop a connection of a psychology and perception to recommend the users to approve the Banking services and impact the intention to use the Islamic Banking system. The construct has been measured with criterion variable intention to use by the numerous researches in order to measure the social attitude of people in the society and their influence on the users and Social influence hypothesized with ITU and materialized the effect on the intention of users to use Islamic Banking system (Haider et al., 2020; Venkatesh et al., 2003).

H4: A Positive and Significant Relationship Between the Construct Attitude (A) and Intention to Use Islamic Banking (Itu) Has Been Restored.

An attitude is a settled way of thinking and designed feeling about something and it envisages the assessment of a positive and negative consideration of the behavior (Ajzen, 1991). The construct attitude is the independent predictors of the intention in the TPB (Ayyub, et al., 2019; Ajzen, 1991). It is a strong construct to determine a bank client choice to select Islamic Banking adoption and financing facility. The positive attitude represents the users' intention and influences the Islamic Banking that meets a positive significant relation with the criteria.

D. RESEARCH METHODOLOGY

Survey item was used for the collection of data in which Five Point Likert followed and this research inculcated the cross section study and quantitative research methodology as various earlier studies pursued the same criteria (Ayyub et al., 2020). For the data collection instrument and survey questionnaires were used in which five point Likert scale applied via five option(s) to gather the opinions of respondents. The data has been collected by the 193 respondents of Islamic Banking users out of 268 that meet the 72.01%. Moreover, data has been derived by the respondents belong to Sindh province that contains the cities Hyderabad, Larkana, Karachi, and Sukkur Branches. In the way of data collection process third party ensured the contribution like colleagues, friends, and service employees in banking. Moreover, respondents consent were preferred and satisfied first and bank permission also materialized before to go to collect the opinions of the clients or their customers in this regard and the few respondents applied online survey method to send the questionnaires via mail to researcher. The data collection took six months October 2020 to March 2021.

E. RESULT AND DISCUSSION

The proposed determinants hypothesized between the with independent and dependent constructs and these factors like PEU, PU, SI, and A possess positive significant relation with the dependent intention to use (ITU). In this study data was collected from the clients or customer of the Islamic Banking users in which data was collected from the consumers of Hyderabad, Larkana, Sukkur, and Karachi. Besides proposed factor (PEOU, PU, S, A, and ITU) of prevailing study have been used by earlier scholars with light different in language, area of research, and nature of study as this research related to explore the intention of Islamic Banking Consumers where users discover their perception and it investigates to highlight the consumers reliability with financial system (Ayyub et al., 2020; Haider et al., 2020; Venkatesh et al., 2003). Data gather has been derived by means of survey items in which five point likert scale used with five options as strongly disagree (SD), Disagree (D), Neutral (N), Agree (A) and Strongly agree (SA). Hypothetical testing has been carried out by means of correlation and regression analysis.

Table 2. Demographic Characteristics

Variables	Description	Frequency	Percentage
Gender	Male	168	87.4%
	Female	25	12.9%
Age	21-30	46	23.8%
	31-40	147	76.1%
Qualification	Secondary/ FA/FSC	32	16.5%
	Master/Bachelor	154	79.7%

	M.Phil/ P.hd	7	3.6%
Client/Users experience	1-3 Years	113	58.5%
	3-6 Years	80	41.5%
Occupation	Business	63	32.64%
	Household	56	29.01%
	Public servant	43	22.27%
	Other	31	16.06%

Source: Data processed in 2024

The clients of the Islamic Banking are in male in majority to match the 168 (87.4%) and in an age perspective 31-40 years old remain in high number of respondents 147 (76.1%). Moreover, educated people are in majority number and they prefer the use of the banking system and clients with 1-3 years' experience are in mainstream with 58.5%. The proposed survey items were comprehended with those clients who were unable or less educated to understand with their domestic language verbally.

Table 3. Survey Items, Standard Deviations and Mean

Proposed Items	Mean	SD
Q1: I intent and use the Islamic banking services (ITU)	3.6754	.9463
Q2: I expect to use Islamic banking services in future (ITU)	3.7848	.86132
Q3: I envision to use Islamic banking is in my favor (ITU)	3.7434	.87546
Q4: I seriously prefer the use of Islamic banking (ITU).	3.5671	7.8342
Q5: Using Islamic Banking is easy and comfortable to used (PEOU).	3.5653	.85543
Q6: I am confident that I can easily use Islamic banking services (PEOU)	3.7413	.76543
Q7: It would easy to adopt the Islamic Banking services and implementing the principles of Islamic Banking (PEOU)	3.7645	.75343
Q8: Islamic Baking products can be useful to me and I think that using the Islamic banking would enable me to accomplish my task more quickly (PU).	3.7465	.76543
Q9: I think that using the Islamic banking would make it easier for me to carry out my task. (PU).	3.8742	.74542
Q10: I think the Islamic banking is useful and Overall, I think that using the Islamic banking is advantageous (PU).	3.7664	.77643
Q11: People of most important to me influence That Islamic Banking Product Is Useful.	3.7423	.74321
Q12: Most Of People influential to me think that Islamic Banking Product Is Beneficial (SI).	4.4343	.68335
Q13: the people who are close to me think that I must choose the Islamic Baking (SI)	3.8655	.76402
Q14: Using Islamic banking services is profitable (Attitude)	3.7423	.73640
Q15: I perceive Adhering to Islamic banking services is an excellent to me (Attitude)	3.7314	.77373

Q16: Using Islamic banking services is valuable and worthy to me (Attitude)	3.6674	.73213
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Source: Data processed in 2024

It is secured assistance by means of significant correlation to find out the relationship between the factors and the degree of relationship was measured via a statistical means between the variables to each other. In this scenario, an investigation has been carried out to derive a relationship of independent determinants and dependent variable by means of Pearson's correlation. The significance relation in this study reveals at the 0.1 level which highlight the determinants to assist the conceptual model and all variables remained in positive significant with the criterion variable intention to use.

Table 4. Pearson Correlation

	ITU	PEOU	PU	SI	A
ITU	1				
PEOU	.586	1			
PU	.566	.526	1		
SI	.562	.476	.465	1	
A	.564	.574	.565	.554	1

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Data processed in 2024

All proposed constructs and their correlation remain between the (.465 to .586) in which the factorial correlation follow the PEOU (586), PU (566-526), SI (476-465), and Attitude (565-554) confirmed. The highest relation remained in the construct (.586) whereas the lowest correlation sustained (.486 .463). The impact of independent variables to dependent factor reveals by the multiple regression and test the hypotheses which predicts the value of two or more determinants.

Table 5. Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.799	.297		-2.676	.008
	PEOU	.380	.072	.293	4.670	.000
	PU	.354	.082	.265	4.326	.000
	SI	.258	.075	.198	3.435	.001
	A	.218	.090	.153	2.432	.017

Source: Data processed in 2024

The prevailing study measured the feedback of 193 respondents in order to meet the empirical investigation. The consumers of the Islamic Banking support the Islamic Banking products and users intention to use the Baking highlight its reputation and significance. Moreover,

it is recommended t researchers to broaden the scope of the study via investigating the Islamic Banking consumers' intentional approach at the country level and meet the criteria of research to Muslim world. The prevailing study represents the proposed constructs to recommend and support the research to broaden the scope and limitation of the research. By applying the various factors, it assist the investigation of Islamic Banking users intentional approach. The results of the current study reveal that valuable management and service of Islamic Banking attract the consumers' intention to percept the adoption of the Banking.

Discussion

The extent study encircles the quantitative and survey based research and it inculcates cross-sectional study, the data was gathered to interpret the intention of Islamic banking users. The hypothetical relations maintained positive association of the proposed constructs like perceived usefulness (PU), perceived ease of use (PEOU), Social Influence (SI) and Attitude (A) with the criterion variable intention to use Islamic banking. The related studies in diverse nature and domain mention the consumers perception to support the earlier literature for instance (Ayyub et al., 2020; El-Bassiouny, 2015; Haider et al., 2020; Kaabachi & Obeid, 2016; Metawa & Almossawi, 1998). Five point Likert scale was used in the way to data collection in which it contains the options like strongly disagree (SD), Disagree (D), Neutral (N), Agree (A) and strongly agree (SA). In demographic aspect, the users of Islamic banking male remain in majority to match the 168 (87.4%) and in an age perspective 31-40 years old meets in high number with respondents 147 (76.1%). In addition, all respondents (N=154) 79.7% were with qualification of Master/ Bachelor and remaining participants (N=32) 16.5% mentioned their qualification with Secondary/ FA/FSC and the respondents with M.Phil/P.hd qualification contains the figures of (N=7) 3.6%. In an aspect of client/users experience of Islamic banking users the majority remains with 1-3 years to meet 58.5% and 3-6 yearsexperienced users consists the 80 numbers of 3-6 years to meet 41.5%. Occupation of respondents of Islamic banking users inculcates the business (N=63) 32.64%, Household (N=56) 29.01%, Public servant (N=43) 22.27% and other (M=31) 16.06%.

The hypothetical validation was carried out by means of regression and correlation analysis. All proposed factors and the correlation stay between (.465 to .586) and the included constructs correlation follow the PU (566-526), PEOU (586), SI (476-465), and Attitude (565-554) materialized. In the prevailing scenario, highest correlation remained in the proposed construct (.586) and correlation with the lowest measurement sustained (.486 .463). Regression represents the impacts of independent constructs to dependent factor and it highlights a statistical technique to know the independent and dependent variable connection. Regression analysis test carried out

via SPSS 24.0 to evaluate the data analysis and examine the conceptual frame work model. In the prevailing study, four hypotheses investigated the constructs PEOU comprises the B value .380, Std..072, Beta SC meets .293, value of T inculcates the 4.670, and Sig .000 and findings belong to factor PU inculcates B value .354, Std. E .082, Beta SC, .265, T value contains the measurement 4.326, and Sig. .000. Besides, regression of SI variable encircles B value .258, Std.E .075, Beta SC, .198, value of T instructs the 3.435, and Sig .001 whereas variable A consist the results to encircle the B value .218, Std..090, Beta SC, .153, T value the 3.432, and Sig .017. On the basis of achieved findings of regression and correlation, there is an appropriate association of the independent factors and dependent variable to be measured.

F. CONCLUSION

Islamic Banking is based on the Islamic principled economy and it derives the values from the Sharia that produce an effective valuable management and security of capital except any form of exploitation and ambiguous transaction. Intentional approach of Islamic banking users was interpreted by using the behavioral constructs to assess the intention of consumer. Findings were based on the investigation of the proposed factors like social influence, attitude, perceived ease of use and perceived usefulness to impact the Islamic banking users' intention to adopt the banking norms in a Pakistan context. The growth of Islamic finance secured due position within two decades and the Muslim majority regions rapidly improve and develop the institution and enhance the popularity and boost the investment in the Islamic financial markets. The chief cause beyond the attraction of the Islamic financial products and stability is due to ethical character of the Islamic economy and extermination of the harmful elements and appeal to halt the risky profile and unethical investment to go against the human values.

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