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Measuring Islamic Banking: Integrated Model of User Satisfaction and Technology Acceptance

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Abstract— Islamic banking follows Sharia principles, prohibiting interest and certain investments. In Japan, Islamic banking is a small and niche sector with limited regulatory framework. Regulatory changes in 2008 allowed Japanese bank subsidiaries to provide Islamic finance services. Japanese institutions and the government have expressed interest in attracting Islamic investors and promoting Tokyo as a financial center. The study aims to analyze the Islamic banking market in Malaysia, a rapidly growing Asian economy. Malaysia has a significant presence in Islamic banking, making it attractive to foreign investors and institutions, including those from Japan. The study conducts Structure Equation Model analysis to understand the factors influencing consumers' interest in Islamic banking. The findings suggest that while certain factors strongly influence consumer interest in Islamic banking in Malaysia, there are no strong statistical connections in some relationships, which could be explored further in future research.

Index Terms—Islamic banking. Consumers' Interest, Structure Equation Modelling

I. INTRODUCTION

Islamic banking is a financial system that adheres to the principles of Islamic law (Sharia) and prohibits certain practices such as charging or paying interest and investing in certain industries, such as gambling and alcohol [1]. Islamic banking in Japan is a niche and relatively small sector. Japan is not equipped with a full-ranged regulatory framework for operating Islamic finance. However, in December 2008, Japanese banking and insurance business regulations were relaxed to allow subsidiaries of Japanese banks and insurance companies to provide certain Islamic finance services in such forms as murabahah (cost-plus sale) or Ijarah (leasing) by amending the Ordinance for Enforcement of the Banking Law and the Insurance Business Law [2]. Many Japanese public and private institutions have started to explore Islamic finance as one of the means to attract Islamic investors to invest in Japan since 2007. The Japanese government has also expressed interest in promoting Islamic finance as part of its broader efforts to position Tokyo as an international financial center [3]. However, compared to other global financial centers, such as London and Kuala Lumpur, the development of Islamic banking in Japan is still at a relatively early stage.

The purpose of this study is to analyze Islamic banking market in Malaysia, one of the fastest-growing Asian economies, to see the determinants of consumers interested in the Islamic banking. In Malaysia, Islamic banking is widely adopted and has a significant presence in the financial sector [4]. Malaysia's reputation as an Islamic finance hub could attract foreign investments, and international investors and financial institutions, including those of Japan, looking to diversify their portfolios might be interested in the Malaysian Islamic banking market.

II. LITERATURE REVIEW

A. Empirical Studies in Customers' intention to use Islamic Banking

The determinants of customers' intention to use Islamic personal financing can be influenced by various factors, and these factors have been explored through academic research and empirical studies. Amin et al. [5] investigates the effects of attitude, social influence, religious obligation, government support, and pricing in the intention to use Islamic personal financing. The sample comprised of 136 customers of two fully fledged Islamic banks in Malaysia: Bank Islam Malaysia Berhad and Bank Muamalat Malaysia Berhad. They obtained data through a one-on-one survey using semi-structured questionnaire. They used factor analysis, correlation, and regression to analyze the data. The study found three determinants to be significant in influencing the intention to use Islamic personal financing, especially, attitude, social

influence, and pricing of Islamic personal financing. Religious obligation and government support were found to be insignificant predictors.

Lajuni et al. [6] examine the determinants of intention to use Islamic banking products in an emerging and dynamic market, with 131 respondents collected. They analyzed data using partial least squares-structural equation modeling. Their findings show that attitude, government support, and social influence possess explanatory and predictive capacity to envisage customers' intention to use Islamic banking products. As banking service is localized to better serve the customers, their study extends the literature by providing insights into the subject matter in Malaysia.

Ayyub et al. [7] explore the determinants of intention to use Islamic banking and compare the consumer behavior of users and non-users of Islamic banking. Their study based on the theory of planned behavior in Islamic banking perspective with an additional construct from technology acceptance model. They used survey questionnaire from four cities of Pakistan with 264 respondents. They used the structural equation modeling to test the hypotheses. Their result indicates that perceived behavior control and perceived usefulness are the most significant predictors of intention to use of Islamic banking for both users and non-users. Attitude is not significant for non-users, and subjective norm has also not significant relationship with intention to use Islamic banking for both groups.

Sian Si and Chin [8] examined the non-economic factors which may affect Islamic banking employment, with 303 respondents. Their study extended the Theory of Planned Behavior by adding awareness and religiosity factors. They used partial least squares structural equation modeling (PLS-SEM) method to analyze the data. They found that attitudes, perceived behavioral control, subjective norms, awareness, and religiosity are significantly and positively influence Malaysians' intention to use the Islamic banking products and services.

B. Theoretical Framework

B-1. The Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a cognitive theory that is often used to predict and understand human behavior, particularly in the context of decision-making. It was developed by Icek Ajzen [9] as an extension of the earlier Theory of Reasoned Action [10]-[13]. The TPB posits that human behavior is primarily determined by an individual's intention to perform a certain behavior (see Fig. 1). This intention, in turn, is influenced by three main factors as follows:

1) Attitude toward the behavior: this refers to an individual's overall evaluation or perception of the behavior. It considers both the positive and negative outcomes associated with the behavior and how important those outcomes are to the individual.

2) Subjective norm: this factor reflects the perceived social pressure or influence from others to engage in or refrain from the behavior. It considers an individual's perception of what others think they should or should not do.

3) Perceived behavioral control: this aspect relates to an individual's perception of their ability to successfully perform the behavior. It considers factors such as personal skills, resources, and external barriers that might impact their ability to carry out the behavior.

The Theory of Planned Behavior has been applied to various domains, including health, marketing, and finance. In the context of finance, the theory can be used to understand and predict individual financial behaviors such as saving, investing, budgeting, and making financial decisions.

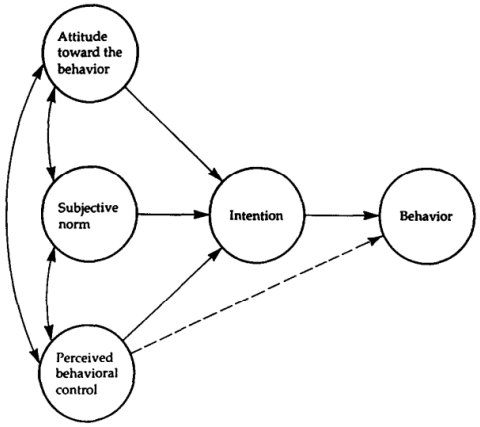

Fig. 1. Theory of Planned Behavior [11]

B-2. The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is an information systems theory, developed by Davis [14], which models how users come to accept and use a technology. The model seeks to explain and predict users' acceptance and adoption of new technologies based on their perceptions of the technology's usefulness and ease of use (see Fig. 2).

TAM tests the user's behavior toward information systems (IS), based on the following four factors: perceived usefulness (PU), perceived ease of use (PEU), attitude toward use (ATU) and behavioral intention of use (BIU). PU is ''the degree to which a person believes that using a particular system would enhance his or her job performance", and PEU is ''the degree to which a person believes that using a particular system would be free of effort" [14]. Although many literatures use TAM to explain the IS acceptance has been identified, there are very few studies regarding finance acceptance. The model seeks to explain and predict users' acceptance and adoption of new technologies based on their perceptions of the technology's usefulness and ease of use. When applying the TAM to the context of Islamic banking, it is important to understand how individuals within the Islamic banking industry perceive and adopt technology-driven solutions within the specific framework. Islamic banking involves financial services that are compliant with Islamic principles and Sharial law, which prohibit certain practices, such as charging or paying interest (riba) and engaging in unethical investments.

Perceived Usefulness: in the context of Islamic banking, users, whether they are bank employees or customers, will consider whether the technology being introduced aligns with the ethical and religious principles of Islamic finance. They will assess whether the technology helps them manage their finances in a way that is compliant with Islamic law, such as providing tools to track halal investments and avoid interest-bearing transactions. TAM tests the banking customers' behavioral intention toward Islamic banking based on the following four factors: perceived usefulness (PU), perceived ease of use (PEU), attitude toward use (ATU) and behavioral intention of use (BIU). PU is ''the degree to which a person believes that using a particular system would enhance his or her job performance", and PEU is ''the degree to which a person believes that using a particular system would be free of effort" [14]. As for Islamic banking, ease of use could also extend to how well the technology integrates with existing Islamic banking practices and interfaces. Customers' overall attitudes toward the technology's use are influenced by their understanding of how it aligns with Islamic principles. Positive attitudes may be linked to the technology's potential to enhance the user's adherence to Sharia-compliant financial practices.

Customers' intention to adopt and use the technology is a crucial factor. In the case of Islamic banking, this intention might be influenced by the perceived benefits of the technology in facilitating ethical financial practices and aligning with their religious beliefs.

Adapting the Technology Acceptance Model to Islamic banking involves considering the unique factors, values, and concerns specific to this financial sector. By understanding how technology adoption aligns with Islamic principles and meets the needs of Islamic banking users, banks and technology providers can develop and implement solutions that resonate with this audience.

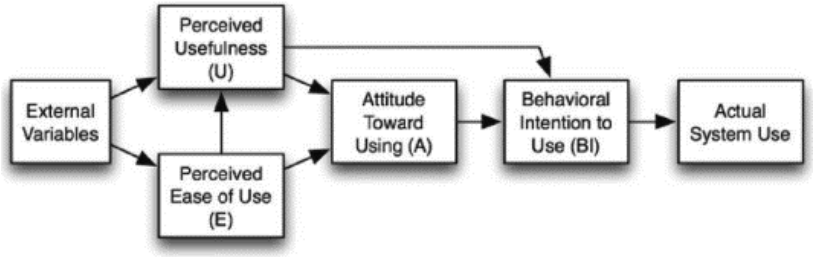

Fig. 2. Technology Acceptance Model [14]

III. Research Model and Hypotheses

Based on the literature review, the author assesses the relationships between intention to use Islamic banking (IU) and the following factors: attitude toward Islamic banking (ATT), subjective norm (SN), awareness of Islamic banking (AWS), religiosity (RLG), and perceived behavior control (PBC). A research model is shown in Figure 2.

The following hypotheses are proposed and are examined.

H1: There is a significant, positive relationship between ATT and IU.

H2: There is a significant, positive relationship between SN and IU.

H3: There is a significant, positive relationship between AWS and IU.

H4: There is a significant, positive relationship between RLG and IU.
H5: There is a significant, positive relationship between ATT and PBC.
H6: There is a significant, positive relationship between SN and PBC.
H7: There is a significant, positive relationship between AWS and PBC.
H8: There is a significant, positive relationship between RLG and PBC.
H9: There is a significant, positive relationship between PBC and IU.

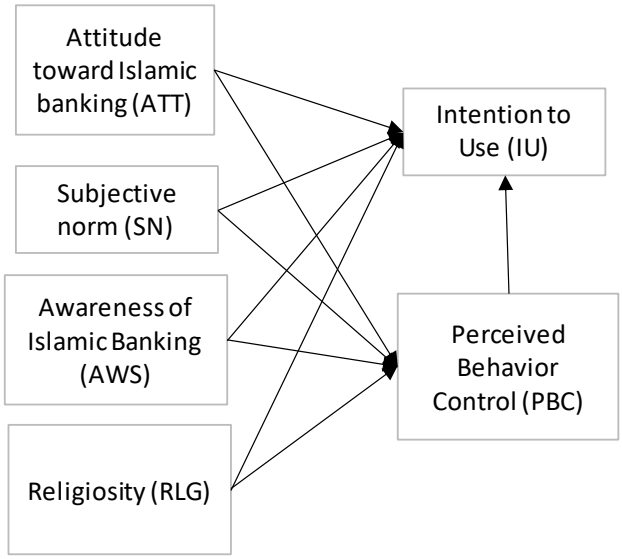

Fig. 3. A Research Model

IV. Survey

The raw survey data and the supplementary information on Islamic banking in Malaysia were collected by Kui Sian Si and Phaik Nie Chin [8]. Data were collected from Malaysian individuals who are older than 18-year-old, who have never held any Islamic banking products, services nor have been active in the past one year. A self-administered online questionnaire was distributed to the respondents through WhatsApp, a social messaging platform, and the data collection took place from March to April 2022. Out of 513 respondents, there are 303 questionnaires answered that they have never hold any Islamic banking products and services or hold but inactive, so those 303 respondents are included in this study (see Table 1).

Table 2 shows the descriptive statistics of data for 303 respondents. Ages are varied from eighteens to sixties, and the most common ages are between 31 to 40 years old (48.2%), followed by 41 to 60 years old (31.7%). 69% of respondents are working for the private sector. 57.1% are Islam. 26% have bank accounts with conventional banks, while 35.3% have them with Islamic banks; 33.7 % have bank accounts with both conventional and Islamic banks.

The list of variables obtained from the questionnaire survey is shown in Table 3. Table 4 contains the Pearson correlation coefficient between all pairs of sixteen variables with the two-tailed significance of these coefficients. All variables correlate well and are statistically significant, and none of the correlation coefficients are particularly large; therefore, multicollinearity is not a problem for these data.

Table 1: Are you currently holding any Islamic banking products and services?

	Frequency	Percent
I am holding but inactive for the past one year.	111	21.6
I do not hold any Islamic banking products and services.	192	37.4
None of the above.	210	40.9
Total	513	100.0

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Table 2: Descriptive Statistics

Gender	Male	174	57%	Female	129	43%
Age	18 - 30	54	17.8%	41 - 60	96	31.7%
	31 - 40	146	48.2%	60 and above	7	2.3%
Religious	Buddhist	42	13.9%	Islam	173	57.1%
	Christian	73	24.1%	No religious	1	0.3%
	Hindu	13	4.3%	Others	1	0.3%
Employment	Employed (Private Sector)	61	20.1%	Employed (Public Sector)	209	69.0%
	Homemaker	2	0.7%	Self-employed	11	3.6%
	Others	8	2.6%	Retired	5	1.7%
	Student	1	0.3%	Unemployed	6	2.0%
Ethnicity	Chinese	68	22.4%	Indian	17	5.6%
	Malay	151	49.8%	Others	67	22.1%
Banking	Both Conventional and Islamic	102	33.7%	Conventional Banking	79	26.1%
	None	15	5.0%	Islamic Banking	107	35.3%

Table 3: The List of Variables

Intention to Use Islamic banking Products and services (IU)
INT1: I will use Islamic banking in the future.
INT2: I intend to use Islamic banking in the future.
INT3: I plan to use Islamic banking in the future.
INT4: I would like to use Islamic banking in the future.
Attitude toward Islamic banking (ATT)
ATT1: I consider the use of Islamic banking would be a good idea.
ATT2: In my opinion, Islamic banking is more favorable than conventional banking.
ATT3: For me, Islamic banking is more beneficial than conventional banking.
Awareness of Islamic banking products and services (AWS)
AWS1: I am quite aware of the principles of Islamic banking.
AWS2: I have the necessary knowledge about Islamic banking.
AWS3: I have a sufficient understanding of Islamic banking.
AWS4: I am aware of most of the Islamic banking products and services.
Perceived Behavior Control (PBC)
PBC1: If I wish to, I could adopt Islamic banking.
PBC2: I feel confident to use Islamic banking.
PBC3: I am in complete control over my use in Islamic banking.
Subjective Norms (SN)
SN1: My family members would expect me to use Islamic banking rather than conventional banking.
SN2: My family members would favor the idea to use Islamic banking.
SN3: Most of my friends or colleague have taken Islamic banking agreed that Islamic banking is better than conventional banking.
Religiosity (RLG)
RLG1: I try to obey my religion injunctions in all aspects of my life.
RLG2: I do strive to avoid minor and major sins as told by my religion.
RLG3: I have a strong faith in all the fundamental ideological aspects of my religion.
RLG4: I know the fundamental and important knowledge of my religious belief.

RLG5: When I do anything against my religion, I feel sorrow and disappointment.

Table 4: Corrections

	ATT1	ATT2	ATT3	PBC1	PBC2	PBC3	AWS1	AWS2	AWS3	AWS4	SN1
ATT1	1	.787**	.780**	.758**	.816**	.687**	.575**	.553**	.485**	.587**	.633**
ATT2	.787**	1	.839**	.774**	.782**	.745**	.604**	.595**	.527**	.616**	.705**
ATT3	.780**	.839**	1	.795**	.792**	.706**	.560**	.602**	.524**	.599**	.683**
PBC1	.758**	.774**	.795**	1	.825**	.740**	.559**	.602**	.524**	.621**	.676**
PBC2	.816**	.782**	.792**	.825**	1	.783**	.654**	.668**	.597**	.670**	.674**
PBC3	.687**	.745**	.706**	.740**	.783**	1	.594**	.610**	.500**	.588**	.637**
AWS1	.575**	.604**	.560**	.559**	.654**	.594**	1	.824**	.759**	.763**	.593**
AWS2	.553**	.595**	.602**	.602**	.668**	.610**	.824**	1	.813**	.830**	.636**
AWS3	.485**	.527**	.524**	.524**	.597**	.500**	.759**	.813**	1	.792**	.551**
AWS4	.587**	.616**	.599**	.621**	.670**	.588**	.763**	.830**	.792**	1	.637**
SN1	.633**	.705**	.683**	.676**	.674**	.637**	.593**	.636**	.551**	.637**	1
SN2	.714**	.736**	.729**	.729**	.742**	.684**	.613**	.636**	.526**	.633**	.874**
SN3	.591**	.666**	.663**	.648**	.630**	.568**	.527**	.557**	.482**	.580**	.767**
RLG1	.554**	.526**	.473**	.465**	.534**	.486**	.437**	.403**	.428**	.464**	.429**
RLG2	.613**	.565**	.518**	.504**	.584**	.472**	.462**	.424**	.381**	.439**	.433**
RLG3	.590**	.515**	.504**	.505**	.562**	.479**	.501**	.477**	.437**	.487**	.419**
RLG4	.626**	.543**	.533**	.525**	.594**	.488**	.455**	.403**	.362**	.423**	.461**
RLG5	.523**	.486**	.482**	.461**	.515**	.460**	.413**	.402**	.335**	.393**	.452**
INT1	.791**	.719**	.741**	.750**	.808**	.704**	.566**	.603**	.521**	.620**	.646**
INT2	.721**	.660**	.675**	.689**	.756**	.655**	.547**	.574**	.524**	.565**	.620**
INT3	.746**	.696**	.718**	.727**	.782**	.684**	.549**	.578**	.512**	.569**	.634**
INT4	.796**	.725**	.738**	.748**	.808**	.688**	.583**	.589**	.530**	.597**	.629**

(continued)

	SN2	SN3	RLG1	RLG2	RLG3	RLG4	RLG5	INT1	INT2	INT3	INT4
ATT1	.714**	.591**	.554**	.613**	.590**	.626**	.523**	.791**	.721**	.746**	.796**
ATT2	.736**	.666**	.526**	.565**	.515**	.543**	.486**	.719**	.660**	.696**	.725**
ATT3	.729**	.663**	.473**	.518**	.504**	.533**	.482**	.741**	.675**	.718**	.738**
PBC1	.729**	.648**	.465**	.504**	.505**	.525**	.461**	.750**	.689**	.727**	.748**
PBC2	.742**	.630**	.534**	.584**	.562**	.594**	.515**	.808**	.756**	.782**	.808**
PBC3	.684**	.568**	.486**	.472**	.479**	.488**	.460**	.704**	.655**	.684**	.688**
AWS1	.613**	.527**	.437**	.462**	.501**	.455**	.413**	.566**	.547**	.549**	.583**
AWS2	.636**	.557**	.403**	.424**	.477**	.403**	.402**	.603**	.574**	.578**	.589**
AWS3	.526**	.482**	.428**	.381**	.437**	.362**	.335**	.521**	.524**	.512**	.530**
AWS4	.633**	.580**	.464**	.439**	.487**	.423**	.393**	.620**	.565**	.569**	.597**
SN1	.874**	.767**	.429**	.433**	.419**	.461**	.452**	.646**	.620**	.634**	.629**
SN2	1	.784**	.473**	.479**	.484**	.502**	.497**	.713**	.653**	.697**	.713**
SN3	.784**	1	.354**	.343**	.362**	.388**	.371**	.663**	.614**	.654**	.655**
RLG1	.473**	.354**	1	.701**	.660**	.648**	.628**	.516**	.521**	.501**	.530**
RLG2	.479**	.343**	.701**	1	.804**	.774**	.675**	.555**	.514**	.553**	.564**
RLG3	.484**	.362**	.660**	.804**	1	.823**	.733**	.567**	.544**	.562**	.581**
RLG4	.502**	.388**	.648**	.774**	.823**	1	.704**	.566**	.529**	.555**	.597**
RLG5	.497**	.371**	.628**	.675**	.733**	.704**	1	.511**	.499**	.468**	.509**
INT1	.713**	.663**	.516**	.555**	.567**	.566**	.511**	1	.886**	.917**	.935**
INT2	.653**	.614**	.521**	.514**	.544**	.529**	.499**	.886**	1	.895**	.863**
INT3	.697**	.654**	.501**	.553**	.562**	.555**	.468**	.917**	.895**	1	.930**
INT4	.713**	.655**	.530**	.564**	.581**	.597**	.509**	.935**	.863**	.930**	1

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

The estimated matrix is compared to the observed sample covariance matrix to evaluate if the proposed model accurately represents the data. The incremental fit indexes, including CFI, IFI, and NFI, all exceed 0.90, indicating a good fit for the model. Therefore, based on these indexes, the results are considered acceptable and suggest that the hypothesized model is a suitable representation of the data.

The followings are results of hypotheses

H1: There is a positive but not significant relationship between ATT and IU.

H2: There is a significant, positive relationship between SN and IU.

H3: There is a negative and not significant relationship between AWS and IU.

H4: There is a significant, positive relationship between RLG and IU.

H5: There is a significant, positive relationship between ATT and PBC.

H6: There is a significant, positive relationship between SN and PBC.

H7: There is a significant, positive relationship between AWS and PBC.

H8: There is a negative and not significant relationship between RLG and PBC.

H9: There is a significant, positive relationships between PBC and IU.

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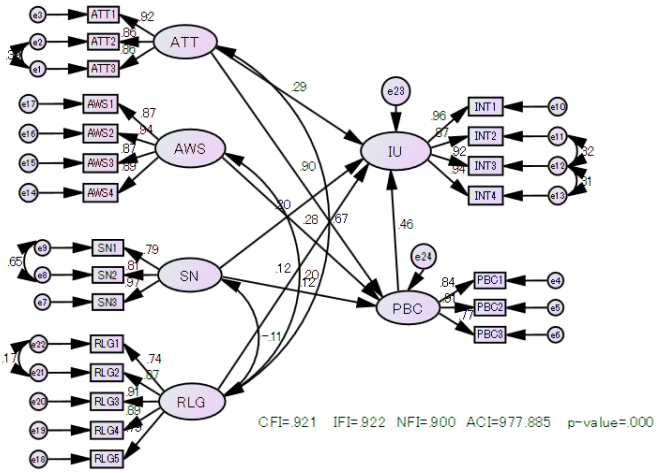

Fig. 3. Results for the Research Model

Table 5: The Path Coefficients of the Research Model

Construct			Std. weight	Unstd. weight	S.E.	C.R. (t-value)	P value
PBC	<---	ATT	0.947	0.835	0.061	13.619	***
PBC	<---	AWS	0.29	0.218	0.027	8.007	***
PBC	<---	SN	0.099	0.072	0.025	2.927	0.003
PBC	<---	RLG	-0.058	-0.056	0.052	-1.075	0.282
IU	<---	ATT	0.279	0.269	0.222	1.211	0.226
IU	<---	SN	0.196	0.156	0.037	4.28	***
IU	<---	RLG	0.122	0.128	0.063	2.02	0.043
IU	<---	PBC	0.468	0.51	0.243	2.1	0.036
IU	<---	AWS	-0.001	-0.001	0.063	-0.014	0.989
ATT3	<---	ATT	0.858	1			
ATT2	<---	ATT	0.857	1.015	0.04	25.169	***
ATT1	<---	ATT	0.914	1.004	0.046	21.723	***
PBC1	<---	PBC	0.842	1			
PBC2	<---	PBC	0.915	1.002	0.048	21.001	***
PBC3	<---	PBC	0.776	0.911	0.057	16.097	***
SN3	<---	SN	0.984	1			
SN2	<---	SN	0.797	0.866	0.092	9.462	***
SN1	<---	SN	0.778	0.907	0.097	9.355	***
IU1	<---	IU	0.965	1			
IU2	<---	IU	0.872	0.994	0.037	26.73	***
IU3	<---	IU	0.917	1.014	0.032	31.512	***
IU4	<---	IU	0.945	1.014	0.028	36.276	***
AWS4	<---	AWS	0.889	1			
AWS3	<---	AWS	0.874	0.927	0.042	21.897	***
AWS2	<---	AWS	0.937	1.009	0.04	25.504	***
AWS1	<---	AWS	0.872	0.936	0.043	21.787	***
RLG5	<---	RLG	0.789	1			
RLG4	<---	RLG	0.889	0.956	0.054	17.765	***
RLG3	<---	RLG	0.914	1.09	0.059	18.44	***
RLG2	<---	RLG	0.869	1.069	0.062	17.215	***
RLG1	<---	RLG	0.738	1.02	0.074	13.83	***

CONCLUSION

Islamic banking in Japan is a relatively small and niche sector. Japanese regulations were amended in 2008 to allow certain Islamic finance services to be provided by subsidiaries of Japanese banks and insurance companies. Japanese public

and private institutions have been exploring Islamic finance to attract Islamic investors to Japan since 2007. The Japanese government has shown interest in promoting Islamic finance, but it is still in an early stage compared to global financial centers like London and Kuala Lumpur.

The study's main purpose is to analyze the Islamic banking market in Malaysia, which has a significant presence in the financial sector. Malaysia's reputation as an Islamic finance hub makes it attractive to foreign investors, including those from Japan, seeking diversification in their portfolios.

The study identifies several factors influencing consumers' intentions to use Islamic banking services in Malaysia. Positive factors include individuals' perception of social norms, their level of religiosity, a favorable attitude toward Islamic banking, and awareness of Islamic banking services. However, there is no significant relationship found between perceived behavior control and religiosity, intention to use and attitude toward Islamic banking, as well as intention to use and awareness of Islamic banking.

In summary, the study highlights the growth of Islamic banking in Malaysia and its potential attractiveness to foreign investors, including those from Japan. It also identifies key determinants of consumer interest in Islamic banking services, shedding light on the factors that drive adoption in this market. However, it's important to note that the study found no strong statistical evidence for certain relationships between variables, suggesting the need for further research in these areas.

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