



Propensity towards Islamic banking among non-users: a mixed-methods analysis

Hind Lebdaoui¹ · Youssef Chetioui¹ · Tahar Harkat¹

Received: 20 July 2021 / Revised: 12 April 2022 / Accepted: 29 August 2022 / Published online: 20 September 2022
© The Author(s), under exclusive licence to Springer Nature Limited 2022

Abstract

While Islamic banking (IB) experienced a substantial growth in a number of Majority-Muslim countries (i.e., the Gulf Cooperation Council and Malaysia), their market share is still very narrow compared to conventional banks in others (i.e., Morocco). Prior studies have proposed numerous research models to explain the antecedents of IB adoption among users; still, conventional bank customers have not been frequently investigated. This paper aims to explore the determinants of behavioral intentions to use IB among non-users in a county where IB is still at an embryonic stage (i.e., Morocco). Based on an exploratory sequential mixed-methods approach, IB users and non-users' views were explored through focus groups, while in-depth interviews were administered to get insights from Moroccan Islamic Banks' managers. The findings of the preliminary qualitative research were subsequently utilized in a quantitative study comprising an online self-administered questionnaire completed by 763 Moroccan conventional banks customers. Our findings suggest that knowledge, advertising, subjective norms and perceived complexity as key determinants of non-users' attitude towards IB. We also confirmed perceived Sharia-compliance and Islamic religiosity as moderators in the relationship between attitude and behavioral intention to adopt IB, e.g. attitude towards IB is more likely to convert into a purchase intention for individuals with higher levels of Islamic religiosity. This research is among the first to evaluate the antecedents of behavioral intention towards Islamic banking among non-users. It outlines an alternative methodology of looking at consumer behavioral intention by focusing on the non-adopters' segment. Ultimately, it presents an important contribution to the limited literature on consumers' perceptions of IB in Morocco, where the operations of Islamic banks are still at an infancy stage.

Keywords Islamic banking (IB) · Attitude towards Islamic banking · Purchase intention · Perceived Sharia-compliance · Islamic religiosity · Mixed-methods approach

Introduction

With the rising growth of Islamic countries' economies in the last few decades, Islamic banking has been evolving to play a vital role in the global economy (Rashwan and Ehab 2016). In 2019, the number of Islamic financial institutions attained 1447 institutions, with 520 Islamic banks (IB) located in 72 countries around the world (IFDI 2019). The total value of IB assets have totalized 1.76 trillion dollars and are expected to attain 2.175 trillion U.S. dollars by 2024 (IFDI 2019). This substantial expansion trend has prompted many conventional banks to introduce Islamic banking

windows, leading to an unprecedented growth in the number of banked customers (Butt et al. 2018). The IB industry maintains massive opportunities in majority-Muslim markets as it enables customers to fulfil their banking needs, as well as their religious obligations (Suhartanto 2019). Still, in many majority-Muslim countries, Islamic banks have been perceived as less experienced and eventually less popular than conventional banks (Souiden and Rani 2015). In such challenging conditions, consumers' attitudes and intentions towards Islamic banks represent a key indicator of Islamic banking performance (Amin et al. 2013b; Mbawuni and Nimako 2017).

IB philosophies are mainly based on profit/loss sharing and the prohibition of the collection/imbursement of interest (Riba). The sharing aspect suggests an equitable distribution of the outcomes of a project, whether it is profitable or not (Lebdaoui and Chetioui 2020b). Interest collection

✉ Youssef Chetioui
y.chetioui@aui.ma

¹ School of Business Administration, Al Akhawayn University in Ifrane, Ifrane, Morocco



or payment on loans is also not allowed as it is not an equitable form of business (Lujja et al. 2018). Other activities involving gambling (Maysir) and speculation (Gharar) are also prohibited (Bananuka et al. 2020a, b, c). Islamic finance and banking activities are generally in accordance with the Sharia principles (i.e., Quran and Sunna). The main objective of such principles is to protect the interests of all parties involved in the economic transaction and therefore endorse the welfare of the whole society (Lebdaoui and Chetioui 2020b). In compliance with the above-mentioned principles, Islamic financial institutions offer a wide range of financial products, namely Ijarah (leasing), Murabahah (price deferred sale contract), Mudharabah (profit sharing), Musharakah (partnership), Salam (object deferred sale contract) and others (Lujja et al. 2016a, b; Lujja et al. 2018).

While Islamic banks have been well established in the Gulf Cooperation Council and Malaysia several decades ago, they were introduced in Morocco very recently (Lebdaoui and Chetioui 2020b). Alternative financial solutions were first introduced through conventional financial institutions in 2007 (Amrani and Najab 2020). In 2017, five Islamic banks finally started operating while a number of conventional banks proposed participative windows (Bank Al-Maghrib 2020a, b). At present, the banking landscape in Morocco includes eight participative banking institutions, comprising five participative banks and three participative windows (Amrani and Najab 2020). While IB has been adopted easily in other similar contexts, Islamic banks' achievements in the Moroccan market remain partial, and their market share is still very narrow as opposed to the well-established conventional segment. Difficulties in establishing IB adoption may be explained by variables discussed in prior literature, namely consumer attitudes and perceptions of IB, perceived relative advantage, knowledge, social influence and religiosity (Kaabachi and Obeid 2016; Bananuka et al. 2020a, b, c; Lujja et al. 2016a, b; Lujja et al. 2018).

A preliminary review of existing literature reveals an increasing attention to understanding consumer attitudes and behavior in the context of Islamic banking (Saleh et al. 2017; Souiden and Rani 2015). Still, most studies focus on service quality and customer satisfaction as key drivers of IB services adoption (Saleh et al. 2017). Suhartanto (2019) emphasizes that studies investigating other predictors of consumer behavior in the IB industry are still lacking. In the context of African countries, a number of scholars investigated the factors leading to IB adoption (Bananuka et al. 2019; Bananuka et al. 2020a, b, c; Kaabachi and Obeid 2016; Kaawaase and Nalukwago 2017; Lujja et al. 2016a, b; Lujja et al. 2018). Still, most of these studies were conducted on minority-Muslim countries where the low awareness about IB terminologies can mostly be explained by the respondents' religious conviction. In his study about IB adoption in Uganda, Lujja et al (2018) convey that while non-Muslims' bank selection

is mainly driven by profitability, Muslim respondents do take into consideration both religion and profitability combined. Another motivation to understanding the factors leading to IB adoption among Moroccan users is that though Islam is the dominant religion in the country, the number of IB users is relatively lower as compared to other majority-Muslim Countries. Furthermore, little attention has been paid to IB non-users and their bank selection criteria. Our review of literature also suggests that very few studies used qualitative research in developing countries. Such studies can provide a deeper and profound understanding of IB adoption in such settings. In an attempt to bridge the above-mentioned gaps in literature, and in order to understand non-users' perception and attitudes towards Islamic banks' offerings, the current research investigates the determinants of attitudes and intentions to use IB services through a mixed-method approach composed of both an exploratory qualitative research and a quantitative study to test our conceptual model hypotheses. The research questions (RQs) that emerged are as follows:

RQ1. What are the key determinants of attitude and intention to adopt IB services among non-users?

RQ2. Does perceived Sharia-compliance influence non-users' intention to purchase IB products and services?

RQ3. Does Islamic religiosity influence non-users' intention to purchase IB products and services?

In order to better satisfy customer expectations, Islamic bank managers ought to determine and understand the key aspects affecting consumers' attitudes and behavioral intentions when selecting their bank. Our study provides a deeper understanding of the determinants of attitudes and intention to use Islamic banks' services among non-users (i.e., conventional banks customers). We adopted a mixed-methods approach, combining focus groups with both users and non-users, in-depth interviews with Islamic banks managers, and a survey questionnaire that was subsequently designed and filled by non-users of Islamic banking (i.e., nonadopters segment). The present research investigates both demographic and behavioral factors affecting attitudes and intentions to adopt Islamic banking through a thorough conceptual model. Based on the preliminary review of literature, five determinants of attitude towards IB and behavioral intentions have been considered, namely IB knowledge, advertising, relative advantage, subjective norms, and perceived complexity. The mediating effect of attitude towards IB and the moderating effects of Islamic religiosity and perceived Sharia-compliance are also assessed through the proposed theoretical model. These factors have been further established through an exploratory qualitative research conducted with Moroccan non-users and IB experts. Our findings could be a valuable groundwork for scholars, Islamic banks executives, and policy makers. They can also enlighten existing



Islamic Banks managers and executives on how they should design strategies to ensure IB success in Morocco and/or similar contexts.

The remainder of this article presents the literature review in Sect. 2. The research methodology and data are elaborated in Sect. 3. The results are illustrated in Sect. 4. Finally, the discussion and conclusions are expounded in Sect. 6.

Literature review

This section highlights many concepts related to IB adoption and its antecedents. Before discussing the particular factors proposed in the study's conceptual model, we provide an overview of the Moroccan banking system, Islamic banking principles and the theoretical background underpinning the structural model proposed in the present study.

Morocco's banking system

Following a surge in lending among Moroccans in the last decade, the Moroccan banking industry has experienced a substantial expansion both at home and in other African markets. The Moroccan financial authorities have also worked on increasing financial inclusion by targeting SMEs, women, youth and rural residents. As of 2020, the Moroccan banking sector comprised 19 conventional banks, five participatory banks (i.e., Bank Assafa, Umnia Bank, BTI Bank, Al Akhdar Bank, Bank Al Yousr), 7 offshore banks, 13 microcredit lenders, 32 financing firms and 9 money transfer firms (Bank Al-Maghrib 2020a, b). Despite the declining economic activity caused by the pandemic in the early months of 2020, the Moroccan banking sector remained resilient thanks to Morocco's central bank measures to shore up liquidity. Recent statistics from (Fitch Ratings 2021) report that Moroccan banks' profitability strongly recovered in the first two quarters of 2021. Still, according to the same source, recovery to pre-pandemic performance is unlikely until at least 2022.

In 2017, 5 Islamic banks finally started functioning while other conventional banks proposed participative windows. Currently, the Moroccan banking sector comprises eight participative banking institutions, including five participative banks and three participative windows (Amrani and Najab 2020). Recent data from Bank Al-Maghrib, Morocco's central bank, report that participative or Islamic banking has significantly grown in the first two quarters of 2021 (Bank Al-Maghrib 2021). A robust performance of Islamic financing has been marked primarily in housing loans, with a 32.0% increase as compared to December 2020. Despite the promising figures, Islamic banks' market share remains still very narrow as opposed to the well-established conventional banks. Accordingly, understanding the main bank

selection criteria among non-users is key to the advancement of Islamic banking in Morocco.

Theoretical foundation

For the purpose of our study, we propose a theoretical framework combining the theory of planned behavior (TPB), the diffusion of innovation theory (DOI) and further variables borrowed from the study's preliminary research and prior literature. The TPB suggests that engaging in a certain behavior is primarily determined by attitude, subjective norms, and the control over one's behavior (Ajzen 2011). This theory has been widely used in prior literature to predict consumer behavior in a variety of fields (Teng and Wang 2015). In that perspective, the TPB framework has been successfully employed to predict consumer intentions and behavior in the context of Islamic banking (Lebdaoui and Chetioui 2021). As for the DOI theory, it derives its robustness from the variety of disciplines and fields in which diffusion has been considered. Indeed, a variety of new ideas, practices, programs, and technologies have been the objects of diffusion research (Ho and Wu 2011; Chetioui et al. 2017). This concept sparked the interest of scholars and has been applied to a number of human endeavors including the adoption retail banking (Amin et al. 2013a; Thambiah et al. 2013; Farooq and Chetioui 2012).

Understanding the factors that influence customers' intention to adopt IB has gained a massive interest from scholars all over the world (Butt et al. 2011). Prior literature also reports that the bank selection underlying factors vary across conventional and Islamic bank customers (Mukhtar and Butt 2012). Popular research carried out in the banking field identified a number of factors that affect consumer behavior and bank selection, namely knowledge, customer awareness, relative advantage, bank marketing communication strategies, religious factors, rate of return and others (Ezeh and Nkamnebe 2019; Hoque et al. 2019; Kaabachi and Obeid 2016; Khattak and Rehman 2010; Mukhtar and Butt 2012). As conventional banks continue to charge high interest rates, Muslim customers' growing demand among for a Sharia-compliant financial system seems to drive the growth of Islamic banking (Mumtaz et al. 2015). In that context, a number of scholars have examined Islamic banking adoption in both Muslim and non-Muslim settings. Islam and Rahman (2017) suggest that Islamic banks could struggle while sensitizing customers about their operations and services. The authors consequently recommend customer awareness as a key to adopting IB services. Mbawuni and Nimako (2017) documented that consumer attitude, awareness, readiness to comply with Shariah principles, perceived innovativeness and benefits were the key determinants of both Muslim and non-Muslim customers' intentions to use IB services. The authors also report that while perceived religion has a



positive effect on Muslims' intention to adopt IB, it has a negative influence on non-Muslims' adoption intentions in Ghana. In Pakistan, Ali and Puah (2017) documented that relative advantage, compatibility, complexity, trialability and observability significantly influence the adoption of IB services. Attitudes towards IB were also found to significantly impact customers' intention to adopt IB services in Tunisia (Echchabi et al. 2016). Further, Kaabachi and Obeid (2016) found that reputation, relative advantage, compatibility with consumers' religious.

Beliefs, values and banking habits positively influence the intention to use IB services. Finally, Bananuka et al. (2019) suggest that attitude, subjective norms and religiosity as key predictors of intention to adopt Islamic banking in Uganda.

In recent times, there has been considerable research on bank selection standards and customer perception with respect to Islamic banks (Lebdaoui and Chetioui 2020a, b). Such factors differ across countries and demographic attributes. The current study investigates the key determinants of attitudes and intentions to adopt Islamic banking in Morocco through a thorough conceptual model.

The mixed-methods approach

Besides qualitative and quantitative research techniques, there has been a growing interest in the mixed-methods approach as an efficient research instrument to understanding individuals' attitudes and behavior (Creswell and Plano Clark 2018). The interest in the mixed-methods research is the upshot of a long-lasting scientific debate, sometimes referred to as "the paradigm wars" (Hammersley 1992). While a number of researchers supported the use of the Mixed-methods approach, others were against mixing quantitative and qualitative methods as the two approaches are based on completely different philosophical positions and assumptions (Strijker et al. 2020). The mixed-methods

research is mainly about using different techniques in primary data collection and analysis. The combination of diverse methodological approaches can lead to the creation of novel knowledge and often provide a deeper, wider and demonstrative analysis of the phenomenon (Stumpf et al. 2021).

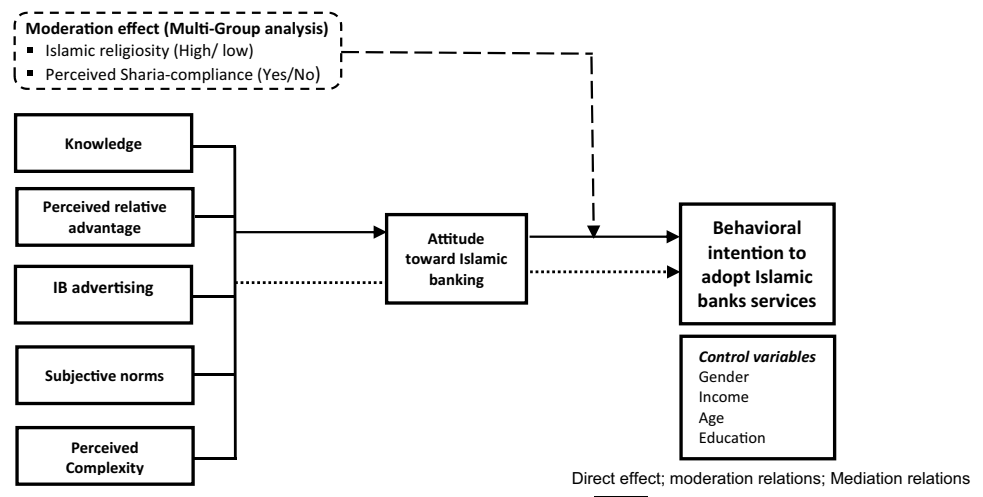
The mixed-methods technique was increasingly utilized in recent banking literature to understand consumer attitudes and behavior in different settings (Kidron 2021; Butt et al. 2018). The mixed-methods approach was deemed appropriate for the current research as it will enable us to confirm variables that have been tested in other contexts and also discover other variables that might be specific to the Moroccan Market. The current study adopted a mixed-methods approach to first analyze the motives of adopting Islamic banking from the perspective of both customers and practitioners through a preliminary qualitative research (i.e., Focus groups and in-depth interviews), and subsequently investigate IB adoption antecedents among non-users through a quantitative study (i.e., Online questionnaire). The exploratory sequential mixed-methods design was selected as a methodology in which qualitative research acts as foundation for the quantitative study (Creswell and Clark 2017).

Conceptual model and development of hypotheses

The conceptual model

The conceptual model, as shown in Fig. 1, is combining the TPB, the DOI theory and other variables borrowed from the findings of the qualitative research and prior literature related to Islamic banking adoption. The goal of this research is to investigate non-users' attitudes towards Islamic banking, and consequently how this influences their behavioral intention to use IB services.

Fig. 1 Conceptual model



Based on Ajzen's (2011) TPB, subjective norms, attitude, and behavioral intention have been put forward. Knowledge (Abdulkader et al. 2018; Hardius et al. 2017; Mahdzan et al. 2017; Mbawuni and Nimako 2017), relative advantage (Abd Aziz et al. n.d.; Echchabi and Aziz 2012; Thambiah et al. 2011), advertising (Duffett 2015; Wahid and Ahmed 2011), and perceived complexity (Jamshidi and Hussin 2013; Kaabachi and Obeid 2016) were adopted from previous studies. Islamic religiosity and perceived Sharia-compliance have been extracted from the findings of the conducted qualitative research and prior studies (Saqib et al. 2016; Yasin and Hijrah Hati 2017). All constructs are further discussed in the succeeding section.

Development of hypotheses

Knowledge refers to individuals' beliefs and understanding of an idea or an object (Jiang and Rosenbloom 2005). According to Hristov and Kuhar (2015), knowledge is a key determinant of consumers' decision-making process. In the context of Islamic banking, knowledge refers to the awareness and understanding of IB traceable products' identification, functionality, and know-how of the provided services (Maryam et al. 2019). This knowledge can be derived from the familiarity with products, services, or through other sources (Buchari et al. 2015).

According to Kotler and Armstrong (2001), creating awareness among potential customers is a critical step in the DOI theory. Still, many authors have demonstrated low levels of awareness with regard to IB (Butt et al. 2018; Ezech and Nkamnebe 2019; Lujja et al. 2018; Mbawuni and Nimako 2018). Prior research also indicates that higher levels of awareness significantly impact the likelihood of adopting IB products and services (Abdulkader et al. 2018; Hardius et al. 2017; Mahdzan et al. 2017; Mbawuni and Nimako 2017). This aligns with the findings of Butt et al. (2018) who found that lower levels of awareness about IB dissuade people from adopting them. Based on the above, we presume that customers with higher knowledge about Islamic banking are more likely to develop favorable attitudes towards IB. Therefore:

H1 Knowledge has a positive impact on consumers' attitude towards Islamic banking.

Relative advantage was borrowed from the DOI theory and refers to the extent to which consumers prefer using a new product or service (Rogers 2003). In the context of the current study, relative advantage is defined as individuals' evaluation of IB advantages as opposed to conventional banking (Amin et al. 2013a, b). A number of studies suggest a positive impact of relative advantage on IB adoption (Obeid and Kaabachi 2016). The absence of interest and the

profit-and-loss sharing principles have been considered as the most common advantages of IB over conventional banks (Chowdhury, n.d.; Ergun and Djedovic, n.d.). IB relative advantage has also been measured using ethical and social benefits, quality of services, pricing policy, and others (Abd Aziz et al. n.d.; Echchabi and Aziz 2012; Thambiah et al. 2011). In the contribution of Amin et al. (2013a, b), the authors reveal a positive influence of relative advantage on both attitudes and behavioral intentions towards adopting IB. Based on the above, it is hypothesized that:

H2 Relative advantage has a positive influence on consumers' attitude towards Islamic banking.

In view of the relatively lower awareness and understanding of Islamic banking operations and functioning, IB are expected to disseminate a variety of information related to their products and services (Kaabachi and Obeid 2016). Increasing awareness about IB financial products and services helps customers in making informed choices about financial providers (Wang et al. 2013). In that context, the transfer of information about Islamic financial products via advertising will have positive effects on customers' attitudes and intentions to adopt IB (Duffett 2015; Wahid and Ahmed 2011). Such information can also help in correcting consumers' misconceptions related to IB products and services. Henceforth, we presume that informative advertising leads to improving customers' attitude and behavioral intention. Therefore, we hypothesize that:

H3 Advertising has a positive effect on customers' attitude towards IB.

Subjective norms is another key determinant of attitude towards IB. Subjective norms reflect individuals' reactions to social pressure (Chetioui et al. 2020). This suggests that individuals are more likely to execute a certain behavior if their surroundings approve it (and vice-versa) (Lebdaoui and Chetioui 2020a, b). In the context of the present study, subjective norms refer to religious or social norms encouraging IB adoption (Commer et al. 2020). This includes pressures from relatives, friends, colleagues, and others (Amin et al. 2011). Prior literature reveals that subjective norms significantly impact behavioral intention to adopt IB services (Amin et al. 2014; Gumel et al. 2015; Kaawaase and Nalukwago 2017; Sulaiman et al. 2016). In that same context, Abduh et al. (2011) report that subjective norms constitute the important factor when analyzing depositors' withdrawals behavior in the IB context. Thus, the study proposes:

H4 Subjective norms have a positive influence on customers' attitude towards IB.



Complexity refers to the extent to which a revolution is perceived as challenging to understand and use (Gerrard et al. 2006; Gerrard and Barton Cunningham 2003; Lebdaoui and Chetioui 2020b). It has also been considered as a key determinant of consumers' resistance to new trends and concepts (Kaabachi and Obeid 2016). In the context of IB, Jamshidi and Hussin (2013) report a negative relationship between consumers' perceived complexity of Islamic banking and IB' services usage. In that same context, Abdul-Hamid and Mohd-Nordin (2001) suggest simplicity as a key to adopting IB. Likewise, Amin et al. (2013a, b) convey that simplicity positively influence consumers' attitudes towards Islamic home financing. In the context of our study, perceived complexity is defined as the difficulty potential users find in understanding the notions and functioning of IB. For this, we presume that individuals who perceive Islamic banking as complex are less likely to adopt Islamic banking services. Accordingly, we propose the following hypothesis:

H5 Perceived complexity negatively affect consumers' attitude towards IB.

As explained above, the TPB aims to explain individuals' intention to engage in a behavior at a particular time and place. The TPB also reveals that individuals' attitude towards a particular behavior influences their intention to execute that behavior. Chetioui et al. (2021) confirm that people are more likely to execute an action for which their attitudes were favorable. According to Albaity and Rahman (2019), positive attitudes toward Islamic banks positively influence IB adoption. Similarly, Echchabi and Aziz (2012) convey that customers' attitude towards IB significantly impacts their intention to purchase IB products and services. In our context, we postulate that individuals with favorable attitude towards Islamic banking are more likely to purchase IB products and services. Based on the above discussion, it has been hypothesized that:

H6 Consumers' attitude toward Islamic banking is positively associated with the behavioral intention to purchase IB products and services.

Islam has been commonly known for its strong influence on the day-to-day practices, beliefs, and behaviors of believers. In that context, prior research have generally conveyed a significant impact of religiosity on Muslim consumers' attitudes and behaviors in different contexts (Essou and Dibb 2004; Farrag and Hassan 2015; Shyan Fam et al. 2004; Chetioui and Lebdaoui 2021). Assessing religiosity and its impact on Muslim consumers' decisions and behaviors is therefore of key importance (Salam et al. 2019). In the context of Islamic banking, while a number of scholars confirmed the positive impact of Islamic religiosity on IB

adoption (Abduh and Omar 2012; Akhtar et al. 2016; Idris et al. 2011; Marhaini Wan Ahmad et al. 2008; Mourad et al. n.d.; Rehman et al. 2007; Sayani and Miniaoui 2013), others convey no impact on consumer adoption of IB (Awan and Bukhari 2011; Mansour et al. 2010; Souiden and Rani 2015). Based on the above, we presume that Islamic religiosity moderates the relationship between attitude towards IB and consumers' behavioral intention to purchase IB products and services.

Sohail and Hamza (2014) reported that most majority-Muslim countries' customers do not consider IB products as Sharia-compliant. In a similar context, Ullah (2014) confirms Sharia-compliance as a key determinant factor of IB adoption. More recently, Sonko (2020) conveys that IB systems should follow the Islamic Sharia-law to enhance consumer attitudes and intention to purchase IB' products and services. In the context of our study, we presume that perceived Sharia-compliance moderates the relationship between attitude towards IB and consumers' behavioral intention to purchase IB products and services.

The relationship between demographic factors and the intention to purchase IB products and services is also highlighted in the current study. Four control variables were assessed in our analysis: gender, age, education, and income. Haider et al. (2018) indicate that males and females have different perceptions of the factors influencing the adoption of IB. This is explained by the high levels of anxiety among females in adopting innovation (Gilbert et al. 2003), which limits females' decision to switch from conventional banks to IB. This contradicts the contributions of Nimako and Nyame (2015), and Njite et al. (2008). Age is also an important antecedent of intention towards the adoption of IB, as younger individuals are more likely to adopt IB products and services (Gilbert et al. 2003; Mbawuni 2019). For education, the existing literature indicates that higher levels of education lead to building more knowledge about IB products and services, and thus higher chances to switch from traditional banking systems to Islamic banking (Che-Ha et al. 2016; Keaveney and Parthasarathy 2001; Njite et al. 2008; Ranganathan et al. 2006). Finally, income is also considered as an important determinant of IB adoption (Mbawuni 2019; Nimako and Nyame 2015). Segments with lower income favor reducing the cost of banking transactions (Demirguc-Kunt et al. 2013).

Methodology and data

In the banking industry, the mixed-methods approach has been increasingly used in recent years (Hampshire 2017; Hossain et al. 2015; Sholihin et al. 2018; Kidron 2021). More recently, mixed-methods studies have been collecting data from both customers and suppliers to better address the



research problems (e.g., Hadassah et al. 2018; Rodriguez et al. 2018; Kidron 2021). In that perspective, the current research adopts a sequential design in which qualitative research precedes the quantitative one. Accordingly, our study includes a qualitative study based on focus groups with customers and interviews with bankers, and a quantitative study based on a survey with IB non-users.

Exploratory qualitative research

Focus group

Concerning the qualitative stage of our research, two separate sources of data were considered. First, in order to disclose the key differences in opinions and perceptions of Islamic banking services among both users and non-users, four sets of focus groups were conducted – two with users of Islamic banks and two others with users of conventional banks. The focus groups moderators tried to assess two major areas of measurement: customer awareness and knowledge about IB services among the different groups and the bank selection criteria among both users and non-users. First, the moderators gauged consumer awareness with respect to the key principles of Islamic banking, products and services, cost and benefit analysis, and marketing by Islamic banks. Second, we discussed bank selection criteria among both users and non-users. Finally, our research explored the key barriers faced by non-users as well as the key motivations for Islamic banking users.

Semi-structured interviews

Next, in order to understand Islamic banks' perspective about what customers feel about their services and to better gauge consumers' preferences and attitudes, ten semi-structured, face-to-face interviews were conducted with middle and senior managers from different IB agencies. Given the relatively limited number of Islamic banks' agencies, the interviewed managers were selected based on purposive sampling (Silverman 2006). Seven male and four females participated, ranging in age from 30 to 45. Five possessed bachelor's degrees and five master's degrees. The semi-structured interviews aimed to identify and explore the key bank selection criteria from the bank perspective. The interviews explored bankers' perspectives about the antecedents of Moroccan customers' bank selection and their perception of Islamic Banking. The interviews lasted approximately 40–50 min and were recorded in order to summarize the main findings.

The outcomes of the focus groups and in-depth interview were used in designing the study's research questions and hypotheses (i.e., quantitative part).

Quantitative research

The instrument

In order to respond to the above-mentioned research questions, an online self-administered questionnaire was conceived to gather data from the target population. As demonstrated in "Appendix 1", all constructs were adapted, with slight adjustments from prior literature. The constructs were assessed using a five-point Likert-scale ranging from 1 (strongly disagree) to 5 (strongly agree). Demographic questions relating to gender, age, income, and education were included at the end of the questionnaire. The questionnaire scales and items were displayed in French, as it is widely employed among Moroccans (Lebdaoui and Chetioui 2020a, b). The back-translation technique was embraced to translate the items from English to French (Brislin 1989). Preceding the data collection, a preliminary survey was shared and pre-tested among ten Islamic banks non-users to make sure the content and structure of questions are appropriate. Respondents were asked to provide comments and suggestions for improvement when questions were not evident. The preliminary survey data was not included in the main survey.

Data collection and sample

The selection of Morocco for the current research is mostly due to the remarkable increase of debate related to Islamic banks in the most recent years. Since their inauguration in 2017, the Moroccan financial sector holds only five Islamic banks, with 149 branches located mainly in big cities (Bank Al-Maghrib 2020a, b). In spite of the substantial start-up ambitions, the number of Moroccans using Islamic banking services is still very constrained relative to those using conventional banks. Our research seeks to offer a deeper insight of the factors leading to consumers' attitudes and intention to use IB services among non-user customers.

A convenience sampling technique via a web-based survey was used to collect data from social media users (Facebook, WhatsApp and e-mails). Convenience sampling to assess consumer attitudes in the Islamic banking context was deemed appropriate and relevant for multivariate data analyses (Kaabachi and Obeid 2016; Lebdaoui and Chetioui 2020a, b; Mukhtar and Butt 2012). For selection purposes, a filtering question was included at the beginning of the online questionnaire asking respondents about their bank. Our questionnaire was mainly directed to respondents using conventional banks (non-adopters of Islamic banks). Out of the 802 questionnaires received, 763 responses were considered valid.

Of the total number of respondents, 58% are between 18 and 25 years of age, 18% between 26 and 30 years of age and 14% are between 31 and 40 years of age, while 10% of



respondents are older than 41 years. With respect to gender, our sample was balanced with female respondents representing 49% and male respondents accounting for 51% of respondents. Regarding education, most respondents had a university degree (52%), followed by those who had followed professional education (21%), and those who had studied to complete high school only. With respect to the total monthly income of respondents, 17% of respondents have income less than 1000 MAD, 25% belong to the MAD 1001–2500 income bracket, 18% to the MAD 2501–5000 income bracket, 22% to the MAD 5001–10,000 income bracket, 11% to the MAD 10,001–15,000 income bracket and 7% to the over 15,000 monthly income bracket. Prior to assessing our research model, the measurement model was scrutinized in terms of construct reliability, convergent and discriminant validity.

Results

Results of the exploratory qualitative research

Focus groups findings

Our qualitative research results suggest wide differences in the opinion and attitudes of users and non-users in the focus groups. First, while both groups agreed on the prohibition of Riba, interest, as the underlying basis of Islamic banking, non-users displayed lower levels of awareness about Islamic banks' products and services. When asked about the IB current system' Sharia-compliance, participants revealed different perspectives. While users believe that the current system is Islamic and Sharia-compliant, non-users perceive the current system to be a simple turn-around of the conventional system. Non-users also add up that the current system is not purely Islamic and that is why they were named "participative" and not "Islamic" as in other countries. When asked about the comparative advantage, both users and non-users were keen to point out the higher costs and the complexity of procedures associated with IB services. Our findings also revealed a negative word of mouth (WOM) associated with IB services (i.e., higher costs, complex transaction procedures, time-consuming routes, etc.). Likewise, both users and non-users pointed out the need to improve awareness and marketing efforts for Islamic banks to successfully increase their market share. Finally, most IB users conveyed that the main criterion behind adopting IB services was their Islamic religiosity and their perception of IB offerings as Sharia compliant.

Semi-structured interviews findings

The semi-structured interviews outcomes suggested further insights. First, IB practitioners conveyed that Islamic banks are mainly different in that they offer Riba-free and Sharia-complaint services. They had also confirmed that IBs are offering risk and profit sharing which is not the case for conventional banks. The interviewees also pointed out awareness about IB principles is still very low and that there are misconceptions about the fees and the functioning of IBs in Morocco. As expressed by one interviewee:

I think that a lot of people believe that we are charging higher interests, but if you ask them if they have ever visited an Islamic bank agency, they would so NO. I do not know from where this information is coming.

The interviewed bankers also believe that they are very competitive as compared to conventional banks. As one interviewee contended:

I believe we are very competitive given the quality of our services and the advantages we are offering. Our fees are sometimes higher but the difference is very minor

In spite of the current actions (i.e., Awareness sessions, Seminars with Ulama al Fiqh, TV advertisements on Assadissa TV and Tamazight TV, social media Marketing, Website with answers to all potential questions, Salesforce visits to firms, administrations, etc.), most managers agreed on the need of more efforts to increase awareness about IB products among Moroccan customers.

Finally, when asked about the key factors leading customers to adopt Islamic banking, bankers conveyed that the main criteria for bank selection among Moroccan customers include the customer Religiosity, IB Sharia-compliant products and the IB offerings. As expressed by one of the interviewed bankers:

Most IB customers come to us because they believe our services are Sharia-compliant. Still, they are looking for advantages and comparing our services with other Islamic and conventional banks.

IB managers emphasized that the current system is absolutely Sharia-compliant since it has been approved by the Moroccan highest council of Ulama (The Moroccan Sharia board). The interrogated managers revealed that IB transaction procedures are not complex as alleged by most focus groups participants (please see "Appendix 2 and 3").



Results of the quantitative research

Assessment of measurement model

In order to assess the causal relationships in our conceptual model, the structural equation modeling (SEM) was employed (Henseler et al. 2009). In addition to that, the use of partial least squares (PLS) technique was deemed appropriate taking into consideration: (a) the early stage of the theoretical advancement; and (b) the novelty and the complexity of the proposed conceptual framework. First, we assess the measurement model in terms of indicator reliability, construct reliability, convergent validity, and discriminant validity.

Our results, as illustrated in Table 1, show that Cronbach's alphas (CA) and composite reliabilities (CR) of all constructs surpass the threshold of 0.7, ensuring the constructs' reliabilities (Henseler et al. 2009). The indicator reliability is accomplished when all loadings should be higher than 0.7 (Chin 1998; Hair et al. 2010; Henseler et al. 2009). As illustrated in "Appendix 1", all loadings exceed 0.7, confirming the indicator reliability. Our findings also suggest that the average variance extracted (AVE) for all the constructs are above 0.5, guaranteeing convergent validity (Table 1). Finally, the model's discriminant validity has been assessed using three criteria. The first measure is the Fornell–Larcker criterion, which requires that the root square of the AVE for each construct should be higher than the correlation with any other construct (Fornell and Larcker 1981).

Table 1 Composite reliabilities and average variance extracted ($n = 763$)

Constructs	Convergent reliabilities and validity			Discriminant validity							
	Alpha	CR	AVE	1	2	3	4	5	6	7	
1. IB Advertising	0.831	0.887	0.663	0.814							
2. Attitude towards IB	0.915	0.940	0.797	0.650	0.893						
3. Perceived relative advantage	0.865	0.906	0.706	0.372	0.287	0.840					
4. Intention to use IB	0.872	0.921	0.796	0.558	0.709	0.241	0.892				
5. Knowledge	0.841	0.895	0.683	0.453	0.444	0.283	0.394	0.826			
6. Subjective norms	0.709	0.838	0.645	0.522	0.571	0.266	0.584	0.353	0.803		
7. Perceived complexity	0.732	0.751	0.613	0.623	0.543	0.587	0.612	0.611	0.687	0.534	

Alpha, Cronbach's alpha; CR, composite reliability; AVE, average variance extracted

Table 2 Heterotrait-monotrait ratio (HTMT)

	1	2	3	4	5	6	7
1. IB Advertising							
2. Attitude towards IB	0.741						
3. Perceived relative advantage	0.421	0.308					
4. Intention to use IB	0.647	0.786	0.264				
5. Knowledge	0.539	0.507	0.323	0.452			
6. Subjective norms	0.686	0.688	0.381	0.701	0.445		
7. Perceived complexity	0.587	0.578	0.481	0.601	0.545	0.521	

As illustrated in Table 1, these conditions are achieved. Second, the loading of each indicator must be greater than all its cross-loadings (Chin 1998; Hair et al. 2010). This was also examined and all constructs had loadings that are greater than their cross loadings (the cross loadings table is available upon request from the author). As can be seen in Table 2, the Heterotrait–Monotrait ratio (HTMT) table illustrates that all values are below the threshold of 0.9 (Henseler et al. 2015). The evaluation of the construct reliability, convergent validity and indicator reliability indicate that all constructs can be used to test the theoretical model.

Assessment of the structural model

In order to assess the statistical significance of the path coefficients, we used a bootstrapping of 500 resamples (Tenenhaus et al. 2005). As suggested by Hair et al. (2017), our structural model was evaluated using the coefficient of determination (R-square) and predictive relevance (Q-square). Chin (1998) suggests that the coefficient of determination (R-square) should be above 0.33 to be considered moderate. Particularly, the R-square was 51.2% for attitude towards Islamic banking and 51.5% for consumers' intention to use IB services, indicating a moderate predictive power of the corresponding constructs. This was also reinforced by the positive values of Q-square. Table 2 illustrates the main effects and the mediating results.

As expected, knowledge about Islamic banking had a positive and significant impact on attitude toward IB ($\beta = 0.144$;



$p < 0.001$), supporting H1 (see Table 3). This is consistent with the idea that individuals who are familiar with Islamic banking systems and functioning are more likely to develop positive attitudes towards IB. In that same context, individuals with less awareness about IB are less likely to favor IB over conventional banks (Butt et al. 2018; Ezeh and Nkamnebe 2019; Lujja et al. 2018; Mbawuni and Nimako 2018). IB advertising also presented a significant positive effect on attitude towards adopting IB ($\beta = 0.427$; $p < 0.001$), supporting H3. This is consistent with the idea that the flow of information about IB products and services through advertising increases awareness among potential customers and eventually leads to positive attitudes towards Islamic banking. Such customers may also favor switching to IB in the future. Next, subjective norms were found to positively impact attitude towards IB ($\beta = 0.295$; $p < 0.001$), supporting H4. This can be justified by the idea that people are more likely to develop positive attitudes towards IB when friends and relatives favor IB. Finally, perceived complexity has been demonstrated to negatively influence attitude towards IB ($\beta = 0.127$; $p < 0.001$). Individuals who find IB operations and functioning as difficult and challenging to understand are more likely to develop negative attitudes towards IB services. Still, perceived relative advantage ($\beta = 0.009$; $p > 0.05$) did not affect attitude towards IB, not supporting H2. Based on the interviews and focus groups conducted at the qualitative exploratory phase, this can be explained by the fact that there is a general consensus on the fact that benefits and service quality are not superior in Moroccan IB. Accordingly, customers may not favor IBs for superior

relative advantage. H1, H3, H4, and H5 are supported, while hypothesis H2 is not supported.

Regarding the direct effects on consumer behavioral intention towards using Islamic banking services, attitude towards Islamic banking was significantly associated with consumer intention to use IB services ($\beta = 0.676$; $p < 0.005$), supporting H6. The positive coefficient implies that people with favorable attitude toward Islamic banking are more likely to use Islamic banking services. These results reinforce the findings of the theory of planned behavior (Ajzen 2011).

Mediation effect of attitude In order to expand our knowledge of the relationship between the predictors of attitude towards IB and intention to use IB services, we measured the mediation effect of attitude (i.e., indirect effects). Full mediation is achieved when the direct effect becomes non-significant when including the indirect effect, while partial mediation is accomplished when the direct effect stays significant but decreases the impact (David Garson 2015; Zhao et al. 2010). Our findings indicate that the direct effects of knowledge, advertising, subjective norms, and perceived complexity on intention to use IB services remained significant after the inclusion of attitude towards IB as a mediator (see Table 3). Consumers' attitude towards IB was therefore demonstrated to partially mediate the effects of knowledge, advertising, subjective norms, and perceived complexity on intention to use IB services. Inversely, the impact of perceived relative advantage on intention to use IB services was not mediated by attitude towards adopting IB.

Table 3 Direct and indirect effects

Hypothesis	Relationship	Direct effects		Direct and indirect effects	
		β	<i>P</i> -value	β	<i>P</i> -value
H1	Knowledge → Attitude toward IB			0.144	0.000
H2	Perceived relative advantage → Attitude toward IB			0.009	0.741
H3	IB advertising → Attitude toward IB			0.427	0.000
H4	Subjective Norms → Attitude toward IB			0.295	0.000
H5	Perceived complexity → Attitude toward IB			-0.127	0.000
H6	Attitude toward IB → Intention to use IB	0.24	0.001	0.676	0.003
	Knowledge → Intention to use IB	0.113	0.000	0.097	0.000
	Perceived relative advantage → Intention to use IB	0.007	0.741	0.006	0.742
	Bank advertising → Intention to use IB	0.295	0.001	0.288	0.000
	Subjective Norms → Behavioral intention	0.42	0.000	0.200	0.000
	Perceived complexity → Behavioral intention	-0.231	0.000	-0.196	0.000
<i>Control variables</i>					
	Gender → Intention to use IB	-0.016	0.554	-0.016	0.554
	Age → Intention to use IB	0.115	0.000	0.115	0.000
	Education → Intention to use IB	-0.02	0.422	-0.02	0.422
	Income → Intention to use IB	-0.003	0.731	-0.004	0.723

Only significant relationships (p -value ≤ 0.05) should be in bold



Moderation effects of perceived Sharia-compliance and respondents' Islamic religiosity The moderation effects of perceived Sharia-compliance and respondents' Islamic religiosity were estimated using the Multi-Group Analysis (MGA) technique. Regarding the perceived Sharia-compliance moderating effect, the questionnaire included a question about whether Islamic banks in Morocco are Sharia-compliant or not. The sample was therefore divided into two groups: those who answered "yes" ($n = 113$) and those who answered "No" ($n = 650$). The model was then projected for the two groups separately to assess the significance of the structural relations. The outcomes of the MGA were measured using the Henseler-MGA nonparametric technique. This method estimates the differences between the path coefficients among two groups and is widely used to assess group differences in PLS-SEM (Hair et al. 2017).

As illustrated in Table 4, the p -value of the difference in path coefficients between the two groups (those who perceive Moroccan IB as Sharia-compliant vs those believe they are not Sharia-compliant) is below 5%. Our results reveal therefore a significant moderating effect of perceived Sharia-compliance on the relationship between attitude towards IB and intention to use IB services. This suggests that prospects who consider IB as Sharia-compliant are more likely to use IB services.

Likewise, a multigroup analysis (MGA) was estimated to assess the moderation effect of Islamic religiosity in the relationship between attitude towards IB and intention to use Islamic banking services. For this, our sample was split into two groups established based on their Islamic religiosity scores (high vs low/medium). As illustrated in "Appendix 1", respondents' Islamic religiosity was measured using six items following a 5-points Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Based on the guidelines founded by Punj and Stewart (1983), a cluster analysis was executed, recognizing two groups: a first group with High Islamic religiosity score ($n = 313$; average score $> = 4$) and another group with low/Medium religiosity ($n = 450$; average score < 4). As illustrated in Table 4, our results suggest a significant moderating effect of Islamic religiosity on the relationship between attitude towards IB and intention to use IB services. This implies that respondents with

higher religiosity are more likely to convert positive attitude towards IB into a behavioral intention to use IB services.

Control variables Regarding control variables, our results suggest that older respondents presented higher behavioral intention to use IB services ($\beta = 0.115$; $p < 0.001$). This is consistent with prior literature suggesting that older segments of banks customer are more likely to adopt IB services (Gilbert et al. 2003; Mbawuni 2019). Still, gender, education, and income did not significantly impact respondents' intention to use IB services. Other factors might have stronger impact on respondents' intention to use Islamic banks services.

While most results conveyed in the qualitative research were confirmed by the quantitative study, others were different. First, our survey research findings suggest that Knowledge, IB advertising, Subjective Norms, and Perceived complexity are the main antecedents of attitudes and intention to adopt Islamic banking. This is consistent with prior literature and with the findings of the preliminary qualitative research. Still, while the interviewed bank practitioners conveyed that IB operations and procedures are not complex as widely whispered among Moroccan customers, our survey research findings suggest that perceived complexity has a significant and negative impact on attitudes and intention to adopt IB. The quantitative study findings also suggest that both Islamic religiosity and perceived Sharia-compliance moderate the relationship between attitude and intention to adopt Islamic banking. This is, as well, consistent with the findings of the semi-structured interviews conducted with the bank managers.

Discussion and conclusions

The contribution of the current research was to identify the key factors influencing consumers' attitudes and behavioral intention to adopt Islamic banking. For this purpose, we used a mixed-methods approach comprising a preliminary qualitative research composed of focus groups and depth interviews, followed by a quantitative research to respond to the formulated research questions and to test the posited

Table 4 Moderation effects: perceived sharia compliance (high vs low) and low-medium religiosity versus high religiosity (MGA)

	Pooled data	Perceived Sharia compliance			Islamic religiosity		
		Yes	No	$P(Diff)$	Low-Medium	High	$P(Diff)$
Relationship	$N = 763$	113	650		450	313	
Attitude toward IB \rightarrow Intention to use IB	0.676***	0.843***	0.234**	0.002	0.411*	0.788***	0.003

The multi-group comparison is based on a non-parametric approach (MGA)

*, **, ***Significance at the 5%, 1% and 0.1% levels



hypotheses. We developed a model based on the TPB, the DOI model and other variables borrowed from the findings of our exploratory qualitative research and prior literature. The current study extends previous findings by analyzing the antecedents of attitudes and behavioral intention towards IB in a majority-Muslim country where IB is not yet well established, and by investigating the key factors influencing consumer willingness to use IB services from the non-users' standpoint. We also examined the mediating role of attitude towards IB in the effects of knowledge, advertising, relative advantage, subjective norms, and perceived complexity on behavioral intention to adopt Islamic banking. The moderating effects of Islamic religiosity and perceived Sharia-compliance in the relationships between attitude and intention to use IB services were finally assessed using the Multi-Group Analysis (MGA). Our findings reveal numerous theoretical and managerial contributions.

First, knowledge about IB, advertising, subjective norms, and perceived complexity have been validated as key predictors of attitude towards Islamic banking. Knowledge about IB had a significant and positive impact on attitude toward adopting Islamic banking services. Individuals who have an understanding of IB offerings functioning are more likely to develop favorable attitudes towards IB. This is consistent with the findings of prior studies suggesting a positive effect of knowledge and awareness of IB services and their benefits on attitudes towards adopting IB (Abdelghani et al. 2014; Kaabachi and Obeid 2016; Shome et al. 2018). IB advertising efficacy was also found to positively impact attitude towards IB, which is consistent with prior literature findings (Duffett 2015; Wahid and Ahmed 2011). With the relatively lower awareness about IB services, the transfer of information about Islamic financial products via advertising leads to developing favorable attitudes towards IB and therefore greater intentions to use IB services. With regard to subjective norms, our results were consistent with the assumptions of the TPB and the findings of the preliminary qualitative research, and therefore confirmed the positive impact of subjective norms on attitudes towards IB and intentions to use IB services. When friends/relatives give preference to IB, individuals are more likely to develop favorable attitudes towards IB and have therefore stronger intentions to use IB services. Finally, our findings reveal that when IB is perceived as complex, individuals are less likely to develop positive attitudes towards IB. This is consistent with the idea that people develop a resistance to new trends and concepts when perceived as complex (Kaabachi and Obeid 2016).

With regard to relative advantage, and contrary to the hypothesized relationship, our findings suggest no impact on attitude and intention to use IB services. Findings from the conducted focus groups revealed that most respondents perceived IB as offering inferior service quality and benefits to customers when compared to conventional banks. Findings

also indicate that the adoption of IB is not driven by relative advantage as conventional banks offer relatively superior benefits. Islamic banks executives need to consider offering more benefits and a higher service quality to enhance consumer attitudes and willingness to use their services.

Our results also suggest a significant positive impact of attitude towards IB on consumer purchasing intentions, which is consistent with prior studies suggesting a positive association between attitude towards IB and purchase intention (Kaawaase and Nalukwago 2017; Lujja et al. 2016a, b). We also demonstrate that attitude towards IB mediates the effects of knowledge about IB, advertising, subjective norms, and perceived complexity on intention to adopt Islamic banking. Developing positive attitudes towards IB is key to shaping consumer intention and decision to use IB services. IB practitioners should consider finding new strategies to enhance customers' attitudes towards Islamic banking and therefore increase the number of adopters in Morocco. Such tactics may include efficient advertisements, better benefits and interest rates, simplified procedures and operations for the customer, and others.

Finally, we examined the moderating effects of perceived Sharia-compliance and Islamic religiosity on the relationship between customers' attitudes and behavioral intention to purchase IB products and services. Our results reveal that individuals who considers IB products as Sharia-compliant have greater intentions to adopt IB. Likewise, we demonstrate that attitude towards IB is more likely to convert into a purchase intention for individuals with higher levels of religiosity. This can be explained by the fact that the Moroccan Sharia board has approved the Moroccan participative/Islamic banks products and advise using these products over conventional banks products. The board also confirms that the IB products in Morocco are Riba-free and are therefore absolutely legitimate from the Islamic religion standpoint (Lebdaoui and Wild 2016a, b). Our findings suggest that awareness, simplicity, friends/family influence, and advertising are key tools for IB managers to advertise IB products among non-users. They also confirm the importance of emphasizing the Sharia-compliance aspect when marketing IB products and services, as it is crucial to shaping consumers' behavioral intentions to purchase IB services and products.

Limitations and further research

This study has few limitations. First, this study focuses on non-users of Moroccan IB. Accordingly, our findings should not be oversimplified and generalized to the whole Moroccan and/or Muslim populations. For a better understanding and representativeness, future research could test the relationships between the variables among actual users and in



other locations/countries. Second, the focus of this research is attributed to specific variables that may influence attitude and behavioral intentions to adopt Islamic banking. Future studies could further expand the proposed conceptual framework by incorporating other aspects that are related to individual characteristics and Islamic banking attributes. Finally, the current research was based on a cross-sectional study. Future research could examine the antecedents of consumer attitudes and behavioral intention to adopt Islamic banking using a longitudinal approach. Despite the indicated shortcomings, the current research offers the most recent insights into understanding the determinants of consumer attitudes and behavioral intentions to adopt Islamic banking among non-users in the Moroccan market, where Islamic banking is still at an infancy stage. The adoption of a mixed-methods approach combining qualitative and quantitative testing could also represent a viable methodological approach to address future research opportunities in the Islamic banking field.

Appendix 1

Constructs, definitions, and sources	Items	FL
Knowledge: refers to awareness and understanding of IB products' functionality, identification, and know-how of the provided services (Butt et al. 2018; Ezeh and Nkamnebe 2019; Lujja et al. 2018)	KND1 I have enough knowledge about of the instruments used in the financing products Islamic banks offer (Mudharabah, Murabaha, Musharaka, Ijaraa)	0.858
	KND2 I am aware of the differences between conventional and Islamic banking systems	0.854
	KND3 Features and benefits of Islamic banking products offered by Islamic banks are known to me	0.887
Perceived complexity: it refers to the degree at which IB is perceived as challenging to use and understand (Gerrard and Barton Cunningham 2003; Gerrard et al. 2006)	CMP1 Islamic banking requires a lot of knowledge to use	0.723
	CMP2 Islamic banking is a difficult way to conduct banking transactions	0.754
	CMP3 Using Islamic banking can be complicated and frustrating	0.791
	CMP4 Islamic banking transactions involve complex procedures	0.721

Constructs, definitions, and sources	Items	FL
IB Advertising: it refers to different activities undertaken by banks to attract, interact, and retain most valuable, or high net worth customers (Walsh et al. 2004)	ADV1 Moroccan Islamic banks advertisements in Morocco are informative	0.785
	ADV2 I learnt a lot about Islamic Banking via advertising	0.821
	ADV3 Moroccan Islamic banks advertisements in Morocco are attractive	0.802
	ADV4 Moroccan Islamic banks advertisements in Morocco are entertaining	0.836
Perceived relative advantage: refers to the degree to which IB is perceived as better than the conventional banking (Echchabi and Aziz 2012; Thambiah et al. 2011)	PRA1 Islamic banks in Morocco provide superior service quality	0.848
	PRA2 Islamic Banks' Financing on the basis of profit loss sharing between the lender and the borrower will be advantageous to both	0.770
	PRA3 Investments are more secure in Islamic banks	0.822
	PRA4 Islamic banks provide lower cost /fee services compared to conventional banking	0.865
Subjective norms: refers to how people respond to recurrent social pressure (Ajzen 2011)	SUB1 I take into consideration opinions of my surroundings before choosing my bank	0.711
	SUB2 Most people who are important to me would want me to use Islamic banking services	0.910
	SUB3 Most people who are important to me would think I should use Islamic banking services	0.913
Attitudes towards IB: it refers to the degree to which a person approves or not engaging in Islamic banking (Fishbein and Ajzen 1975)	ATT1 To me using Islamic banking services is extremely good	0.892
	ATT2 To me using Islamic banking services is extremely desirable	0.882
	ATT3 To me using Islamic banking services is extremely wise	0.902
	ATT4 To me using Islamic banking services is extremely favorable	0.895



Constructs, definitions, and sources	Items	FL	
Islamic Religiosity: Individuals' daily religious activities and believes capture the degree of their religiosity in the current study (Yeniaras 2016)	RLG1	I do my prayers Regularly	0.732
	RLG2	I do my prayers on time	0.753
	RLG3	I usually do my prayers in the mosque	0.781
	RLG4	I pay Zakat as prescribed criteria	0.791
	RLG5	I Follow Islamic commands in all life affairs	0.891
	RLG6	I Keep away from haram earnings	0.888
Behavioral intention to use IB services: it refers to the extent to which an individual is willing to engages in Islamic banking (Echchabi and Azizi 2012; Kaawaase and Nalukwago 2017; Lujja et al. 2016a, b)	INT 1	I intend to adopt Islamic banking services in the future	0.819
	INT2	I predict that I will frequently use Islamic banking services in the future	0.914
	INT3	I will strongly recommend others to use Islamic banking services	0.859
	INT4	I intend to adopt Islamic banking services in the future	0.902

FL, factor loading

Appendix 2: Interview guide

Main questions	Probes
Introduction of the interviewer (University professor), the purpose of the study (purely academic), and asking the bank manger to introduce himself (position, experience, seniority, tasks, etc.). Managers were also given the option of conducting the interview in Arabic or in French	
Can you tell us please how IB are different from CB?	Many people believe that IB are also charging customer interests that can be even higher than the one offered by Conventional banks. Can you please elaborate on this point?
Do you think Moroccan customers do understand IB notions and principles?	Can you give us few statistics in case you have some?
What do you do in order to increase awareness about IB among Moroccan Customers?	

Main questions	Probes
How did your bank respond to the current real estate crisis (namely following the COVID pandemic)?	
Compared to conventional banks market offering, do you think your bank is competitive?	
What bank selection criteria do you think are the most important for Moroccans?	What about IB customers? What factors can lead a customer to opt for IB?
What factors foster the adoption of IB in Morocco?	If I ask you to choose one you believe the most significant, which one would you choose?
What factors discourage the adoption of IB in Morocco?	Again, If I ask you to choose one you believe the most significant, which one would you choose?
Do you have any further information you think can be insightful for our study?	
Conclusion and thanks!	

Appendix 3: Summary of the interviews transcriptions

Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses
Position of the bank manager	Agency director	3	30%	
	Head of treasury	2	20%	
	Account manager	5	50%	



Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses	Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses	
Tasks	<p>Agency director: The agency manager guarantees the quality of service, deadlines and delivery according to the policy. He also ensures the proper functioning of the agency at the human and logistical levels: management of contracts, schedules, premises, costs, etc</p> <p>Head of treasury: managing the fluidity of check-outs as well as welcoming customers and, sometimes, their complaints. Job Organizing staff work by day and by time slot, based on visitor flow forecasts, is one of the cashier's daily tasks</p> <p>Account Manager: manages the customer portfolio, ensures their satisfaction and builds loyalty. The account manager finds out about the changes that may have occurred in the lives of customers, manages their accounts, advises them on managing their money and offers them new financial products likely to interest them (life insurance, credit, savings plan)</p>				Experience in banking	2/3 years	3	30%	<p>“Islamic banks respect the economic and social rules in accordance with Islamic law, or Sharia, making it possible to offer a model that is both ethical and profitable. The aim of Islamic financial activity is to establish an ethical, social and moral balance in financial relations”</p>	
						5–10 years	5	50%		
						More than 10 years	2	20%		
						Interview language	Arabic	6		60%
							French	4		40%
						Can you tell us please how IB are different from CB?	Riba-Free	10		
							Sharia-complaint	8		80%
							Profit and loss sharing	7		70%
							Risk sharing	6		50%
							Service quality	2		20%



Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses	Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses
Many people believe that IB are also charging customer interests that can be even higher than the one offered by Conventional banks. Can you please elaborate on this point?	Interest-free	10		<p>“I think that a lot of people believe that we are charging higher interests, but if you ask them if they have ever visited an Islamic bank agency, they would so NO. I do not know from where this information is coming”</p> <p>“We do not charge interest to customers. Participative banks contribute to the development of the economy with through the financing of households either for the acquisition of real estate or vehicles and asking for a profit Margin”</p> <p>“Islamic banks lies in the fact that they prohibit the interest rate while traditional banking system operates fundamentally on the basis of interest which is, for its intermediaries, the main source of remuneration for the savings collected. Still, IBs are mainly based on Risk and profit sharing”</p>	Do you think Moroccan customers do understand IB notions and principles?	Not all Moroccans	10	100%	
					Can you give us few statistics in case you have some?	No statistics were conveyed but most of them confirmed that more and more customers are interested in Islamic banking	10	100%	
					What do you do in order to increase awareness about IB among Moroccan Customers?	Awareness sessions	7	70%	
						Seminars with Ulama al Fiqh	5	50%	
						Conferences	6	60%	
						Networking	8	80%	
						TV advertisements on Assadissa and Tamazight	6	60%	
						Social media Marketing	9	90%	
						Website with answers to all potential questions	8	80%	
						Salesforce visits to firms, administrations, etc	10	100%	
						Sponsorship	5	50%	
						Optimizing the customer experience	3	30%	



Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses	Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses
How did your bank respond to the current real estate crisis (namely following the COVID pandemic)?	More efforts in social media and digital Marketing	6	60%	“Despite the crisis, I believe that we did very well and we are the leaders among participative banks. Also compared to conventional banks and given the limited number of agencies, we made a significant growth in the post-covid”	What about IB customers? What factors can lead a customer to opt for IB?	Customer Religiosity	8	80%	“Most IB customers come to us because they believe our services are Sharia-compliant. Still, they are looking for advantages and comparing our services with other Islamic and conventional banks”
	More TV advertisements	4	40%			Sharia-compliant products	8	80%	
Compared to conventional banks market offering, do you think your bank is competitive?	Yes	10		“I believe we are very competitive given the quality of our services and the advantages we are offering. Our fees are sometimes higher but the difference is very minor”	What factors foster the adoption of IB in Morocco?	Increased awareness about IB in Morocco	8	80%	
						Increased network of IBs in Morocco	6	60%	
What bank selection criteria do you think are the most important for Moroccans?	Customer experience	8	80%		If I ask you to choose one you believe the most significant, which one would you choose?	Increased advertising for IBs	4	40%	
	Fees/interest rate offered	8	80%			Advertising	2	20%	
	Staff empathy	7	70%			What factors discourage the adoption of IB in Morocco?	Low awareness about IB services	8	80%
	Bank network	6	60%				Limited number of agencies	6	60%
	Religiosity	5	50%				Misconceptions about IBs	5	50%



Question	Response	# Of respondents	% Of respondents	Sample responses from the respondents Responses
Again, If I ask you to choose one you believe the most significant, which one would you choose?	Low awareness about IB services	8	80%	
	Misconceptions about IBs	2	20%	
Do you have any further information you think can be insightful for our study?				<p>“Through IB market share is still low. Our bank is growing very fast and the number of customers interested in our services is significantly increasing”</p> <p>“I do invite all Moroccan customers to visit our agencies to know more about our services. Most of those who considered visiting us ended up using our services”</p> <p>“Islamic banking is still to be promoted for a higher market share and a better contribution to the development of the Moroccan economy”</p>

Declarations

Conflict of interest On behalf of all authors, the corresponding author states that there is no conflict of interest.

References

- Abdelghani, E., A.O. Lukman, and A. Dhekra. 2014. Islamic insurance prospects in Tunisia in the wake of the Jasmine revolution: A survey from customers' perspective. *Journal of Islamic Accounting and Business Research* 5 (1): 15–28. <https://doi.org/10.1108/JIABR-06-2012-0032>.
- Abduh, M., J. Duasa, and A. Omar. 2011. *Factors influence depositors' withdrawal behavior in Islamic Banks: A theory of reasoned action environmental protection model for Malaysian rice farmers view project developing shariah complaint equity-based crowdfund model towards Malaysian low-carbon society-A case of Kuala Lumpur view project*. <https://www.researchgate.net/publication/267642160>.
- Abduh, M., and M.A. Omar. 2012. Islamic-bank selection criteria in Malaysia: An AHP approach. *Business Intelligence Journal* 5: 271.
- Abdul-Hamid, A.-H., and A.N. Mohd-Nordin. 2001. A study on Islamic banking education and strategy for the new millenium-Malaysian experience. *International Journal of Islamic Financial Services* 2 (4): 3–11.
- Abdulkader, K., H.M. Kabir, and S.F. van Hemmen Almazor. 2018. Attitude of Muslim minority in Spain towards Islamic finance. *International Journal of Islamic and Middle Eastern Finance and Management* 11 (2): 213–230. <https://doi.org/10.1108/IMEFM-11-2017-0306>.
- Ajzen, I. 2011. The theory of planned behaviour: Reactions and reflections. *Psychology and Health* 26 (9): 1113–1127. <https://doi.org/10.1080/08870446.2011.613995>.
- Akhtar, N., M. Toqeer Mehmood, M. Zeeshan Pervez, F. Aslam, and H. Muhammad Azeem Akhtar. 2016. 844 I www.irmbrjournal.com. *International Review of Management and Business Research* 5: 3. www.irmbrjournal.com.
- Albaity, M., and M. Rahman. 2019. The intention to use Islamic banking: An exploratory study to measure Islamic financial literacy. *International Journal of Emerging Markets* 14 (5): 988–1012. <https://doi.org/10.1108/IJOEM-05-2018-0218>.
- Ali, M., and C.H. Puah. 2017. Acceptance of Islamic banking as innovation: a case of Pakistan. *Humanomics: The International Journal of Systems and Ethics*, Emerald Group Publishing, 33 (4): 499–516.
- Amin, H., A.R. Abdul Rahman, S. Laison Sondoh, and A. Magdalene Chooi Hwa. 2011. Determinants of customers' intention to use Islamic personal financing: The case of Malaysian Islamic banks. *Journal of Islamic Accounting and Business Research* 2 (1): 22–42. <https://doi.org/10.1108/1759081111129490>.
- Amin, H., A.R. Abdul Rahman, and D.A. Razak. 2014. Consumer acceptance of Islamic home financing. *International Journal of Housing Markets and Analysis* 7 (3): 307–332.
- Amin, H., A.R. Abdul-Rahman, and D. Abdul-Razak. 2013a. An integrative approach for understanding Islamic home financing adoption in Malaysia. *International Journal of Bank Marketing* 31 (7): 544–573. <https://doi.org/10.1108/IJBM-02-2013-0008>.
- Amin, M., Z. Isa, and R. Fontaine. 2013b. Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing* 31 (2): 79–97. <https://doi.org/10.1108/02652321311298627>.
- Amrani, O., and A. Najab. 2020. Morocco's participative banking sector: A cross-analysis of current state, opportunities and challenges of its five banks and three windows. *International Journal of Islamic Business and Management* 4 (2): 8–19. <https://doi.org/10.46281/ijibm.v4i2.687>.
- Awan, H.M., and S. Bukhari. 2011. Customer's criteria for selecting an Islamic bank: Evidence from Pakistan. *Journal of Islamic*



- Marketing* 2 (1): 14–27. <https://doi.org/10.1108/1759083111115213>.
- Bananuka, J., T.K. Kaawaase, M. Kasera, and I. Nalukenge. 2019. Determinants of the intention to adopt Islamic banking in a non-Islamic developing country: The case of Uganda. *ISRA International Journal of Islamic Finance* 11 (2): 166–186. <https://doi.org/10.1108/IJIF-04-2018-0040>.
- Bananuka, J., M. Kasera, G.M. Najjemba, D. Musimenta, B. Ssekiziyivu, and S.N.L. Kimuli. 2020b. Attitude: Mediator of subjective norm, religiosity and intention to adopt Islamic banking. *Journal of Islamic Marketing* 11 (1): 81–96. <https://doi.org/10.1108/JIMA-02-2018-0025>.
- Bananuka, J., D. Katamba, I. Nalukenge, F. Kabuye, and K. Sendawula. 2020a. Adoption of Islamic banking in a non-Islamic country: Evidence from Uganda. *Journal of Islamic Accounting and Business Research* 11 (5): 989–1007. <https://doi.org/10.1108/JIABR-08-2017-0119>.
- Bananuka, J., V. Mukyala, Z. Tumwebaze, J. Ssekakubo, M. Kasera, and M.S. Najjuma. 2020c. The intention to adopt Islamic financing in emerging economies: Evidence from Uganda. *Journal of Islamic Accounting and Business Research* 11 (3): 610–628. <https://doi.org/10.1108/JIABR-07-2017-0108>.
- Bank Al-Maghrib. 2020a. *Comptes de patrimoine des banques et fenêtres participatives*. <http://www.bkam.ma/Publications-statistiques-et-recherche/Documents-d-information-et-de-statistiques/Series-statistiques-monetaires>.
- Bank Al-Maghrib. 2020b. Rapport Annuel sur la Supervision Bancaire, Rabat, Morocco.
- Bank Al-Maghrib. 2021. Rapport Annuel sur la Supervision Bancaire, Rabat, Morocco.
- Brislin, R.W. 1989. The wording and translation of research instruments. *Field Methods in Cross-Cultural Research* 8: 137–164.
- Buchari, I., A. Rafiki, and M.A.H. Al Qassab. 2015. Awareness and attitudes of employees towards Islamic banking products in Bahrain. *Procedia Economics and Finance* 30: 68–78. [https://doi.org/10.1016/s2212-5671\(15\)01256-3](https://doi.org/10.1016/s2212-5671(15)01256-3).
- Butt, I., N. Ahmad, A. Naveed, and Z. Ahmed. 2018. Determinants of low adoption of Islamic banking in Pakistan. *Journal of Islamic Marketing* 9 (3): 655–672. <https://doi.org/10.1108/JIMA-01-2017-0002>.
- Butt, I., N. Saleem, H. Ahmed, M. Altaf, K. Jaffer, and J. Mahmood. 2011. Barriers to adoption of Islamic banking in Pakistan. *Journal of Islamic Marketing* 2 (3): 259–273. <https://doi.org/10.1108/17590831111164787>.
- Che-Ha, N., Z.L. Hamzah, M.E. Abd Sukor, S. Mohd Said, and K. Veeriah. 2016. Profiling Islamic banking customers: Does product awareness matter? In *Advances in Islamic finance, marketing, and management* (pp. 223–243). Emerald Group Publishing Limited. <https://doi.org/10.1108/978-1-78635-899-820161012>.
- Chetioui, Y., H. Abbar, and Z. Benabbou. 2017. Organizational factors affecting customer relationship management in service companies: Case of Moroccan banks. *International Journal of Innovative Science and Research Technology* 2 (9): 239–248.
- Chetioui, Y., H. Benlafqih, and H. Lebdaoui. 2020. How fashion influencers contribute to consumers' purchase intention. *Journal of Fashion Marketing and Management* 24 (3): 361–380. <https://doi.org/10.1108/JFMM-08-2019-0157>.
- Chetioui, Y., I. Butt, and H. Lebdaoui. 2021. Facebook advertising, eWOM and consumer purchase intention-Evidence from a collectivistic emerging market. *Journal of Global Marketing*. <https://doi.org/10.1080/08911762.2021.1891359>.
- Chetioui, Y., and H. Lebdaoui. 2021. COVID-19 cause-related campaigns and consumers' purchase intention: Does religiosity matter? *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-09-2020-0305>.
- Chin, W.W. 1998. The partial least squares approach for structural equation modeling. *Modern Methods for Business Research* 295: 295–336.
- Chowdhury, N. n.d. *IJBF Musharakah and Mudarabah instruments: Theory development to assess their characteristics*.
- Commer, P.J., S. Sci, M. Bilal, S. Fatima, M. Ishtiaq, and H.M. Azeem. 2020. Factors affecting the choice of Islamic banking by SMEs in Pakistan: Implications for Islamic banks' corporate governance. *Pakistan Journal of Commerce and Social Sciences* 14 (1): 255–272.
- Creswell, J.W., and V.L.P. Clark. 2017. *Designing and conducting mixed methods research*. Thousand Oaks: Sage Publications.
- Creswell, J.W., and V.L. Plano Clark. 2018. *Designing and conducting mixed methods research* (3rd ed.). Sage Publications.
- David Garson, G. 2015. *Structural equation modeling*. "Blue Book" series. www.statisticalassociates.com.
- Demircuc-Kunt, A., L. Klapper, and D. Randall. 2013. Islamic finance and financial inclusion: Measuring use of and demand for formal financial services among Muslim adults. *The World Bank*. <https://doi.org/10.1596/1813-9450-6642>.
- Duffett, R.G. 2015. Facebook advertising's influence on intention-to-purchase and purchase amongst millennials. *Internet Research* 25 (4): 498–526. <https://doi.org/10.1108/IntR-01-2014-0020>.
- Echchabi, A., and H.A. Aziz. 2012. Empirical investigation of customers' perception and adoption towards Islamic banking services in Morocco. *Middle-East Journal of Scientific Research* 12 (6): 849–858. <https://doi.org/10.5829/idosi.mejsr.2012.12.6.1942>.
- Echchabi, A., H.A. Aziz, A.M. Ayedh, D. Azouzi, O.S.H. Musse, and C.O.H. Eddine. 2016. Current state and future prospects of Islamic banking in Morocco: An empirical investigation. *Journal of Emerging Economies and Islamic Research* 3 (2): 18.
- Ergun, U., and I. Djedovic. n.d. *Islamic banking with a closer look at Bosnia and Herzegovina: Knowledge, perceptions and decisive factors for choosing Islamic banking*.
- Essoo, N., and S. Dibb. 2004. Religious influences on shopping behaviour: An exploratory study. *Journal of Marketing Management* 20 (7–8): 683–712. <https://doi.org/10.1362/0267257041838728>.
- Ezeh, P.C., and A.D. Nkamnebe. 2019. The prospects of Islamic banking in Southeast of Nigeria. *Journal of Islamic Marketing* 11 (1): 251–267. <https://doi.org/10.1108/JIMA-03-2016-0023>.
- Farooq, O., and Y. Chetioui. 2012. Corporate governance and stock price performance of firms during the crisis: Evidence from the MENA region. *International Journal of Business Governance and Ethics* 7 (4): 331–349.
- Farrag, D.A., and M. Hassan. 2015. The influence of religiosity on Egyptian Muslim youths' attitude towards fashion. *Journal of Islamic Marketing* 6 (1): 95–108. <https://doi.org/10.1108/JIMA-04-2014-0030>.
- Fishbein, M., and I. Ajzen. 1975. *Belief, attitude, intention, and behavior: an introduction to theory and research*. Reading, MA: Addison-Wesley.
- Fornell, C., and D.F. Larcker. 1981. Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research* 18 (1): 39. <https://doi.org/10.2307/3151312>.
- Gerrard, P., and J. Barton Cunningham. 2003. The diffusion of Internet banking among Singapore consumers. *International Journal of Bank Marketing* 21 (1): 16–28. <https://doi.org/10.1108/02652320310457776>.
- Gerrard, P., J.B. Cunningham, and J.F. Devlin. 2006. Why consumers are not using internet banking: A qualitative study. *Journal of Services Marketing* 20 (3): 160–168. <https://doi.org/10.1108/08876040610665616>.
- Gilbert, D., L. Lee-Kelley, and M. Barton. 2003. Technophobia, gender influences and consumer decision-making for technology-related



- products. *European Journal of Innovation Management* 6 (4): 253–263. <https://doi.org/10.1108/14601060310500968>.
- Gumel, A.M., M. Azmi, O. Rosylin, and M. Yusof. 2015. Critical insights into an integrated literature review on customers' adoption of Islamic banking research. *International Journal of Scientific Research and Innovative Technology* 2 (6): 45–57.
- Hadassah, I., R. Nugraha, A.S. Santoso, and M.S. Purwanegara. 2018. Bridging perspectives on customer value proposition and customer perceived value of intercity non-bus transportation services in Indonesia. *The South East Asian Journal of Management* 12 (2): 105–122.
- Haider, M.J., G. Changchun, T. Akram, and S.T. Hussain. 2018. Does gender differences play any role in intention to adopt Islamic mobile banking in Pakistan?: An empirical study. *Journal of Islamic Marketing* 9 (2): 439–460. <https://doi.org/10.1108/JIMA-11-2016-0082>.
- Hair, J.F., W.B. Black, B.J. Babin, and R.E. Anderson. 2010. *Multivariate data analysis*, 7th ed. Englewood Cliffs: Prentice Hall.
- Hair, J., M. Sarstedt, C.M. Ringle, and S.P. Guderdan. 2017. *Advanced issues in partial least squares structural equation modeling*. Thousand Oaks: Sage Publications, Inc.
- Hammersley, M. 1992. The Paradigm Wars: Reports from the front. *British Journal of Sociology of Education* 13 (1): 131–143. <https://doi.org/10.1080/0142569920130110>.
- Hampshire, C. 2017. A mixed methods empirical exploration of UK consumer perceptions of trust, risk and usefulness of mobile payments. *International Journal of Bank Marketing* 35 (3): 354–369.
- Hardius, U., T. Prijono, B.T. Ezni, and A.I.G. Ngurah. 2017. The role of religious norms, trust, importance of attributes and information sources in the relationship between religiosity and selection of the Islamic bank. *Journal of Islamic Marketing* 8 (2): 158–186. <https://doi.org/10.1108/JIMA-01-2015-0004>.
- Henseler, J., C.M. Ringle, and M. Sarstedt. 2015. A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science* 43 (1): 115–135. <https://doi.org/10.1007/s11747-014-0403-8>.
- Henseler, J., C.M. Ringle, and R.R. Sinkovics. 2009. The use of partial least squares path modeling in international marketing. *Advances in International Marketing* 20: 277–319. [https://doi.org/10.1108/S1474-7979\(2009\)0000020014](https://doi.org/10.1108/S1474-7979(2009)0000020014).
- Ho, C.-H., and W. Wu. 2011. Role of innovativeness of consumer in relationship between perceived attributes of new products and intention to adopt. *International Journal of e-Business Management* 9 (3): 258–266.
- Hoque, M.E., M. Kabir Hassan, N.M.H.N. Hashim, and T. Zaher. 2019. Factors affecting Islamic banking behavioral intention: The moderating effects of customer marketing practices and financial considerations. *Journal of Financial Services Marketing* 24 (1–2): 44–58.
- Hossain, M.A., Y.K. Dwivedi, and S.B. Naseem. 2015. Developing and validating a hierarchical model of service quality of retail banks. *Total Quality Management and Business Excellence* 26 (5–6): 534–549.
- Hristov, H., and A. Kuhar. 2015. Subjective knowledge as a determinant of young adult consumers wine behaviour. *British Food Journal* 117 (12): 2930–2946. <https://doi.org/10.1108/BFJ-04-2015-0163>.
- Idris, R., K. Nik Muhammad Naziman, S. Sarah Januri, F. Fizari Abu Hassan Asari, N. Muhammad, S. Md Sabri, and K. Jusoff. 2011. Overview of Islamic finance in Malaysia. *Special Issue on Bolstering Economic Sustainability* 12: 8–13.
- IFDI (Islamic Finance Development Indicator). 2019. *Islamic finance development report: Shifting dynamics*. www.refinitiv.com/en/islamic-finance.
- Islam, J. U., and Z. Rahman. 2017. Awareness and willingness towards Islamic banking among Muslims: an Indian perspective. *International Journal of Islamic and Middle Eastern Finance and Management* 10 (1): 92–101.
- Jamshidi, D., and N. Hussin. 2013. Determining a conceptual framework for adoption of Islamic credit card in context of Malaysia. *Journal of Basic and Applied Scientific Research* 3 (1): 188–196.
- Jiang, P., and B. Rosenbloom. 2005. Customer intention to return online: Price perception, attribute-level performance, and satisfaction unfolding over time. *European Journal of Marketing* 39 (1–2): 150–174. <https://doi.org/10.1108/03090560510572061>.
- Kaabachi, S., and H. Obeid. 2016. Determinants of Islamic banking adoption in Tunisia: Empirical analysis. *International Journal of Bank Marketing* 34 (7): 1069–1091. <https://doi.org/10.1108/IJBM-02-2015-0020>.
- Kaawaase, K.T., and L. Nalukwago. 2017. Religiosity and Islamic banking in Uganda. *Makerere Business Journal* 13 (1): 70–93.
- Keaveney, S.M., and M. Parthasarathy. 2001. Customer switching behavior in online services: An exploratory study of the role of selected attitudinal, behavioral, and demographic factors. *Journal of the Academy of Marketing Science* 29 (4): 374–390. <https://doi.org/10.1177/03079450094225>.
- Khattak, N.A., and K. Rehman. 2010. Customer satisfaction and awareness of Islamic banking system in Pakistan. *African Journal of Business Management* 4: 662–671.
- Kidron, A. 2021. Investigating trust in the Israeli banking system from the reciprocating perspectives of customers and bankers: A mixed methods study. *International Journal of Bank Marketing* 39 (1): 167–188.
- Kotler, P., and G. Armstrong. 2001. *Principles of marketing*. Hoboken: Prentice Hall.
- Lebdaoui, H., and Y. Chetoui. 2020a. CRM, service quality and organizational performance in the banking industry: A comparative study of conventional and Islamic banks. *International Journal of Bank Marketing* 38 (5): 1081–1106.
- Lebdaoui, H., and Y. Chetoui. 2020b. Antecedents of consumer indebtedness in a majority-Muslim country: Assessing the moderating effects of gender and religiosity using PLS-MGA. *Journal of Behavioral and Experimental Finance*. <https://doi.org/10.1016/j.jbef.2020.100443>.
- Lebdaoui, H., and Y. Chetoui. 2021. Antecedents of indebtedness in a Majority-Muslim country: assessing the moderating effects of Gender and religiosity using PLS-MGA. *Journal of Behavioral and experimental Finance* 29 : 100443.
- Lebdaoui, H., and J. Wild. 2016a. Islamic banking and financial development. *Review of Middle East Economic Finance* 12 (2): 1–24.
- Lebdaoui, H., and J. Wild. 2016b. Islamic banking presence and economic growth in southeast Asia. *International Journal of Islamic and Middle Eastern Finance and Management* 9 (3): 1–27.
- Lujja, S., M.O. Mohammad, R.B. Hassan, and U.A. Oseni. 2016b. The feasibility of adopting Islamic banking system under the existing laws in Uganda. *International Journal of Islamic and Middle Eastern Finance and Management* 9 (3): 417–434. <https://doi.org/10.1108/IMEFM-09-2014-0084>.
- Lujja, S., M.O. Mohammed, and R. Hassan. 2018. Islamic banking: An exploratory study of public perception in Uganda. *Journal of Islamic Accounting and Business Research* 9 (3): 336–352. <https://doi.org/10.1108/JIABR-01-2015-0001>.
- Lujja, S., M. Omar Mohammad, and R. Hassan. 2016a. Modelling public behavioral intention to adopt Islamic banking in Uganda: The theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management* 9 (4): 583–600. <https://doi.org/10.1108/IMEFM-08-2015-0092>.
- Mahdzan, N.S., R. Zainudin, and S.F. Au. 2017. The adoption of Islamic banking services in Malaysia. *Journal of Islamic Marketing* 8 (3): 496–512. <https://doi.org/10.1108/JIMA-08-2015-0064>.
- Mansour, W., M.B. Abdelhamid, O. Masood, and G.S.K. Niazi. 2010. Islamic banking and customers' preferences: The case of the



- UK. *Qualitative Research in Financial Markets* 2 (3): 185–199. <https://doi.org/10.1108/17554171011091746>.
- Marhaini Wan Ahmad, W., A. Ab Rahman, N. Aini Ali, and A. Che Seman. 2008. Religiosity and banking selection criteria among Malays in Lembah Klang. *Jurnal Syariah* 16 (2): 99–130.
- Maryam, S.Z., M.S. Mehmood, and C.A. Khaliq. 2019. Factors influencing the community behavioral intention for adoption of Islamic banking: Evidence from Pakistan. *International Journal of Islamic and Middle Eastern Finance and Management* 12 (4): 586–600. <https://doi.org/10.1108/IMEFM-07-2017-0179>.
- Mbawuni, J. 2019. Influence of demography on bankers' intention to adopt Islamic banking and switch conventional banking in Ghana Islamic banking view project banking view project influence of demography on bankers' intention to adopt Islamic banking and switch conventional banking in Ghana. *Journal of Islamic Banking and Finance* 7 (2): 14–28. <https://doi.org/10.15640/jibf.v7n2a2>.
- Mbawuni, J., and S.G. Nimako. 2017. Determinants of Islamic banking adoption in Ghana. *International Journal of Islamic and Middle Eastern Finance and Management* 10 (2): 264–288. <https://doi.org/10.1108/IMEFM-04-2016-0056>.
- Mbawuni, J., and S.G. Nimako. 2018. Muslim and non-Muslim consumers' perception towards introduction of Islamic banking in Ghana. *Journal of Islamic Accounting and Business Research* 9 (3): 353–377. <https://doi.org/10.1108/JIABR-04-2016-0050>.
- Mourad, M., H. Abou-Youssef, W. Kortam, E. Abou-Aish, and N. El-Bassiouny. n.d. *Effects of religiosity on consumer attitudes toward Islamic banking in Egypt*. <https://doi.org/10.1108/IJBM-02-2015-0024>.
- Mukhtar, A., and M.M. Butt. 2012. Intention to choose Halal products: The role of religiosity. *Journal of Islamic Marketing* 3 (2): 108–120. <https://doi.org/10.1108/17590831211232519>.
- Mumtaz, H., A. Shahmoradi, and R. Turk. 2015. An overview of Islamic finance. IMF working Paper.
- Nimako, S.G., and R.K. Nyame. 2015. Influence of demography, religiosity and porting behaviour on switching behaviour of mobile subscribers: Evidence from a developing country. *International Journal of Business and Management* 10 (7): 158. <https://doi.org/10.5539/ijbm.v10n7p158>.
- Njite, D., W.G. Kim, and L.H. Kim. 2008. Theorizing consumer switching behavior: A general systems theory approach. *Journal of Quality Assurance in Hospitality and Tourism* 9 (3): 185–218. <https://doi.org/10.1080/15280080802412701>.
- Obeid, H., and S. Kaabachi. 2016. Empirical investigation into customer adoption of Islamic banking services in Tunisia. *Journal of Applied Business Research* 32 (4): 1243–1256. <https://doi.org/10.19030/jabr.v32i4.9734>.
- Punj, G., and D.W. Stewart. 1983. Cluster analysis in marketing research: Review and suggestions for application. *Journal of Marketing Research* 20 (2): 134. <https://doi.org/10.2307/3151680>.
- Ranganathan, C., D.B. Seo, and Y. Babad. 2006. Switching behavior of mobile users: Do users' relational investments and demographics matter? *European Journal of Information Systems* 15 (3): 269–276. <https://doi.org/10.1057/palgrave.ejis.3000616>.
- Rashwan, M.H., and H. Ehab. 2016. Comparative efficiency study between Islamic and traditional banks. *Journal of Finance and Economics* 4 (3): 74–87. <https://doi.org/10.2139/ssrn.2801187>.
- Fitch Ratings. 2021. Moroccan banking sector recovery under way but will be slow, London, UK. <https://www.fitchratings.com/research/banks/moroccan-banking-sector-recovery-under-way-will-be-slow-21-06-2021>.
- Rehman, A.A., O. Masood, K. Naser, A. Jamal, K. Al-Khatib, H.M. Awan, and S. Bukhari. 2007. Islamic banking: A study of customer satisfaction and preferences in Jordan. *International Journal of Bank Marketing* 4: 14–27. <https://doi.org/10.1108/17554171211252475>.
- Rodriguez, R., G. Svensson, S. Roman, and G. Wood. 2018. Teleological sales and purchase approaches in complex business relationships—customers' expectations before and perceptions after purchase. *Journal of Business and Industrial Marketing* 33 (4): 523–538.
- Rogers, E. 2003. *Diffusion of innovations*, 5th ed. New York: Free Press.
- Salam, M.T., N. Muhamad, and V.S. Leong. 2019. Measuring religiosity among Muslim consumers: Observations and recommendations. *Journal of Islamic Marketing* 10 (2): 633–652. <https://doi.org/10.1108/JIMA-02-2018-0038>.
- Saleh, M.A., A. Quazi, B. Keating, and S.S. Gaur. 2017. Quality and image of banking services: A comparative study of conventional and Islamic banks. *International Journal of Bank Marketing* 35 (6): 878–902. <https://doi.org/10.1108/IJBM-08-2016-0111>.
- Saqib, L., M.A. Farooq, and A.M. Zafar. 2016. Customer perception regarding Shari'ah compliance of Islamic banking sector of Pakistan. *Journal of Islamic Accounting and Business Research* 7 (4): 282–303. <https://doi.org/10.1108/JIABR-08-2013-0031>.
- Sayani, H., and H. Miniaoui. 2013. Determinants of bank selection in the United Arab Emirates. *International Journal of Bank Marketing* 31 (3): 206–228. <https://doi.org/10.1108/02652321311315302>.
- Silverman, D. 2006. *Interpreting qualitative data: Methods for analyzing talk, text and interaction* (3rd ed.). Sage Publications Ltd.
- Sholihin, M., A. Zaki, and A.O. Maulana. 2018. Do Islamic rural banks consider Islamic morality in assessing credit applications? *Journal of Islamic Accounting and Business Research* 9 (4): 498–513.
- Shome, A., F. Jabeen, and R. Rajaguru. 2018. What drives consumer choice of Islamic banking services in the United Arab Emirates? *International Journal of Islamic and Middle Eastern Finance and Management* 11 (1): 79–95. <https://doi.org/10.1108/IMEFM-03-2017-0066>.
- Shyan Fam, K., D.S. Waller, and B. Zafer Erdogan. 2004. The influence of religion on attitudes towards the advertising of controversial products. *European Journal of Marketing* 38 (5/6): 537–555. <https://doi.org/10.1108/03090560410529204>.
- Sohail, A., and M. Hamza. 2014. Perception of individual consumers toward Islamic banking products and services in Pakistan. *Journal of Poverty, Investment and Development-an Open Access International Journal* 5: 179–185.
- Sonko, M. 2020. Customers' perceptions on Islamic banking: A case study in the Gambia. *Journal of Islamic Finance* 9 (1): 13–23.
- Souiden, N., and M. Rani. 2015. Consumer attitudes and purchase intentions toward Islamic banks: The influence of religiosity. *International Journal of Bank Marketing* 33 (2): 143–161. <https://doi.org/10.1108/IJBM-10-2013-0115>.
- Strijker, D., G. Bosworth, and G. Bouter. 2020. Research methods in rural studies: Qualitative, quantitative and mixed methods. *Journal of Rural Studies* 78: 262–270. <https://doi.org/10.1016/J.JRURSTUD.2020.06.007>.
- Stumpf, L., J.P. Schögl, and R.J. Baumgartner. 2021. Climbing up the circularity ladder? A mixed-methods analysis of circular economy in business practice. *Journal of Cleaner Production* 316: 128158. <https://doi.org/10.1016/J.JCLEPRO.2021.128158>.
- Suhartanto, D. 2019. Predicting behavioural intention toward Islamic bank: A multi-group analysis approach. *Journal of Islamic Marketing* 10 (4): 1091–1103. <https://doi.org/10.1108/JIMA-02-2018-0041>.
- Sulaiman, L., O.M. Mustafa, and H. Rusni. 2016. Modelling public behavioral intention to adopt Islamic banking in Uganda: The theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management* 9 (4): 583–600. <https://doi.org/10.1108/IMEFM-08-2015-0092>.



- Tenenhaus, M., V.E. Vinzi, Y.M. Chatelin, and C. Lauro. 2005. PLS path modeling. *Computational Statistics and Data Analysis* 48 (1): 159–205. <https://doi.org/10.1016/j.csda.2004.03.005>.
- Teng, C.C., and Y.M. Wang. 2015. Decisional factors driving organic food consumption: Generation of consumer purchase intentions. *British Food Journal* 117 (3): 1066–1081. <https://doi.org/10.1108/BFJ-12-2013-0361>.
- Thambiah, S., H. Ismail, E.M. Ahmed, and A.A. Khin. 2013. Islamic retail banking adoption in Malaysia: The moderating effect of religion and region. *The International Journal of Applied Economics and Finance* 7 (1): 37–48. <https://doi.org/10.3923/ijaef.2013.37.48>.
- Thambiah, S., H. Ismail, and U. Cyril. 2011. Customer awareness and current usage of Islamic retail banking products and services in Malaysia. *Australian Journal of Basic and Applied Sciences* 5 (10): 667–671.
- Ullah, H. 2014. Shari'ah compliance in Islamic banking: An empirical study on selected Islamic banks in Bangladesh. *International Journal of Islamic and Middle Eastern Finance and Management* 7 (2): 182–199. <https://doi.org/10.1108/IMEFM-06-2012-0051>.
- Wahid, N.A., and M. Ahmed. 2011. The effect of attitude toward advertisement on Yemeni female consumers' attitude toward brand and purchase intention. *Global Business and Management Research* 3 (1): 21–29.
- Walsh, P. et al. 2004. The J-protein family: modulating protein assembly, disassembly and translocation. *EMBO Rep* 5 (6): 567–571.
- Wang, J.S., Y.F. Cheng, and Y.L. Chu. 2013. Effect of celebrity endorsements on consumer purchase intentions: Advertising effect and advertising appeal as mediators. *Human Factors and Ergonomics in Manufacturing* 23 (5): 357–367. <https://doi.org/10.1002/hfm.20336>.
- Yasin, U.N., and S.R. Hijrah Hati. 2017. A literature review on the role of religiosity in Islamic banking adoption. In *2nd International conference on financial innovation and economic development (ICFIED 2017)*. <https://doi.org/10.2991/icfied-17.2017.30>.
- Yeniaras. 2016. Unpacking the relationship between materialism, status consumption and attitude to debt: the role of Islamic religiosity. *Journal of Islamic Marketing* 7 (2): 232–247.
- Zhao, X., J.G. Lynch, and Q. Chen. 2010. Reconsidering Baron and Kenny: Myths and truths about mediation analysis. *Journal of Consumer Research* 37 (2): 197–206. <https://doi.org/10.1086/651257>.

Publisher's Note Springer Nature remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.

Springer Nature or its licensor holds exclusive rights to this article under a publishing agreement with the author(s) or other rightsholder(s); author self-archiving of the accepted manuscript version of this article is solely governed by the terms of such publishing agreement and applicable law.

Dr. Hind Lebdaoui is an assistant professor of finance at the School of Business administration (SBA) of Al Akhawayn University in Ifrane Morocco where she currently teaches Finance courses to both graduate and undergraduate students, she is also the graduate programs academic coordinator at SBA. She received her master's degree in international finance then her Ph.D. in finance from Shanghai University of Finance & Economics in 2014 and joined its faculty to teach there for two years before joining AUI in 2016. Dr Lebdaoui spent a decade in China, where she focused on the advancement of finance and economics both in China and developing countries through her professional experience in Chinese companies and academia. Her research focuses on finance, Islamic banking, ethical finance and behavioral finance/marketing decision, financial development, economic growth. She presented her work in different conferences in different parts of the globe. She also served as reviewer of many finance, economics and energy related well ranked journal. Dr. Lebdaoui is selected as one of the top 100 most influential women in Islamic finance sector by Cambridge IFA WOMENi since 2018. She is also honorary advisor to the Think Tank Hong Kong Reflect in Hong Kong dedicated to youth leadership.

Dr. Youssef Chetioui is an Assistant professor of Marketing & quantitative methods at the School of Business Administration of Al Akhawayn University in Ifrane. Prior to joining AUI in 2018, he had had a fruitful corporate experience as a consultant in strategy and had taught in numerous Moroccan and French Universities' undergraduate and graduate programs. Dr. Chetioui has also served as a research fellow at the Colegio Universitario de Estudios Financieros (CUNEF), Complutense University in Madrid, Spain & as a visiting professor at Hertfordshire University in Hatfield, United Kingdom. He also served a co-researcher on large scale international programs for research and innovation sponsored by the European Commission. Starting 2019, Dr. Chetioui has served as the undergraduate programs' coordinator and as the CHAIR of the Quality Assurance and Accreditations committee and has successfully co-led the BBA program EFMD reaccreditation (5-years re-accreditation obtained in March 2022). He holds an MBA and a PhD in Customer relationship Management. Dr Chetioui's research received numerous awards and has been published in well-established peer-reviewed journals. He has also served as a technical committee member and a reviewer for a number of international conferences and peer-reviewed journals. His research focuses on the use of quantitative methods to understand consumers' attitudes and purchase behavior.

Tahar Harkat is an MBA graduate of the School of business administration of Al Akhawayn University in Ifrane. He worked at the "Institute of Economic Analysis and Prospective Studies" (IEAPS) at Al Akhawayn University as a research assistant for two years, where he conducted economic research that targets youth inclusion programs in the MENA region. Following this, he worked as a research assistant and teaching assistant at the school of business administration of the same university. Currently, Tahar is working as a lecturer of research methods and economics at SIST British Education in Morocco.

