

# FACTORS INFLUENCING CUSTOMERS TO OPT FOR ISLAMIC BANKING

<sup>1</sup>Bushra Feroz, <sup>2</sup>Dr. Danish Ahmed Siddiqui

<sup>1</sup>Research Scholar, Karachi University Business School, University of Karachi, Pakistan  
bushi1124@gmail.com  
+92 335 0315122

<sup>1</sup>Associate Professor, Karachi University Business School, University of Karachi, Pakistan  
daanish79@hotmail.com  
+92 333 3485884

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**Abstract:** With the introduction of Islamic Banking in many countries, researches are being done in order to evaluate what various reasons are leading towards growth of Islamic banking across the globe. The following research paper is based on a similar thought but with a different perspective. The purpose of this study is to find out the approach of the people related to the factors that are influencing them for the adoption of Islamic Banking in Pakistan. Therefore, two methods were chosen in order to conduct this research, one being qualitative method and the other is quantitative method. A questionnaire was developed consisting of 26 questions to acknowledge people about Islamic Banking as well as gathering their reviews. This survey is carried out in Karachi; about 135 responses were received from the subsequent questionnaire. The analysis includes reliability analysis, factor analysis, regression analysis and T-Tests. The results have shown that people living in Karachi whether Muslims or non-Muslims all are being influenced by Islamic banking. The main factor is behavioral intention of people to use Islamic banking in future. However, it can be recommended that Islamic Banking must arrange for more and more awareness programs and other activities which will give its positive impact on the people.

**Keywords:** Islamic Banking (IB), Religion (R), Information about Islamic Banking (IIB), Social Influences (SI), Relative Advantage (RA), Behavioral Intention to Use (BI).

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## 1. INTRODUCTION

Islamic banking is laid on the foundation based on Islamic faith therefore all the business activities of Islamic banks are bound by the rulings of Shariah. Keeping in mind the rulings of Shariah, Islamic banks completely eliminate the factor of interest, known as RIBA which is prohibited (HARAAM) in Islam as mentioned in the Quranic verses. Abdullah (b. Mas'ud) (Allah be pleased with him) said that Allah's Messenger (may peace be upon him) cursed the one who accepted interest and the one who paid it I asked about the one who recorded it, and two witnesses to it. (Sahih Muslim(English) reference : Book 10, Hadith 3880; Arabic reference : Book 23, Hadith 4176). Islamic Banking therefore is characterized likewise the behavior about saving money methods over rationality with Islamic teachings. The fundamental wellsprings from claiming Shari'ah are the sacred Quran, Hadith, Sunna, Ijma, Qiyas furthermore Ijtihad. Islamic Banking System is purely in light of the Islamic Shari'ah concept.

With the extension in global economy along with the expansion in economy of Islamic countries, Islamic banking is playing a vital role in the world. Likewise, Pakistan took its first step back in the 80's towards the implementation of Islamic Banking as soon as State Bank of Pakistan (SBP) altered its rules and regulations of banking ordinance. As majority of Pakistanis are Muslim, religion can be the fundamental framework about saving decisions. Right away there are 6 full Islamic banks operating in Pakistan.

The principle focus of this study is to identify real variables shaping Islamic banking decision by customers. Furthermore, the individual element that is emphasizing Muslims as well as other minority population to shift towards Islamic Banking which is structured in accordance with Islamic Shariah, needs more attention will be to create an Islamic system managing an account industry in Pakistan economy. This consideration will mean to inspect the inclination of individuals in regards to the selection of Islamic banking regardless whether they have accounts for Islamic/conventional banks or not. Moreover, this will assist ranks to those variables in order of importance in adopting Islamic banks concerning every customer's potential preferences.

The main focus of this study is to find out the factors influencing adoption of Islamic Banking in Pakistan on the following basis: religiosity, amount of information about Islamic banking, social influence, relative advantage and behavioral intentions of people to use Islamic Banking System.

Below discussed are the chapters in which we are describing the study that has been done by us in this paper. This study includes the following: literature review which is based on two parts i.e theoretical background and empirical studies, methodology, data analysis and interpretation and lastly conclusion and recommendation along with appendix and references.

## **2. LITERATURE REVIEW**

Obeid and kaabachi (2016) investigates the main factors influencing the adoption of Islamic banking by conventional bank customers in Tunisia by using self-administered questionnaires include a sample of 239 respondents of Tunis city. Religiosity and relative advantage, amount of information about Islamic banking, social influence and consumer intention to adopt Islamic banking used as a variable where Cronbach's alpha, convergent validity technique have been applied. The result shows that there is a lack of knowledge about Islamic banking among people of Tunisian.

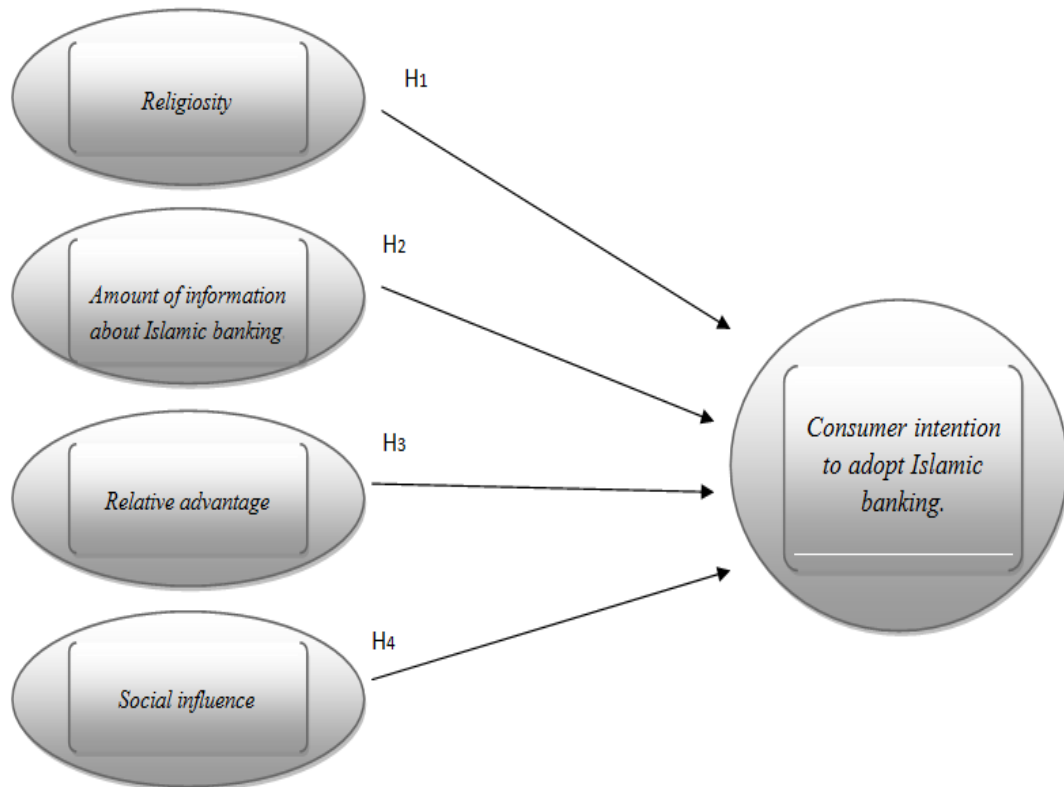
Khan and Asghar investigates the customer awareness and adoption of Islamic banking in Pakistan by using self-administered questionnaires by using data of 300 questionnaires among customer and staff of three banks (Meezan, Albarka Bank Islamic) in Rawalpindi and Islamabad. Random sampling technique have been applied. Service knowledge, customer service, sharia based, objectives financial services used as a variable. The result shows that people have positive attitude towards Islamic banking and knowledge about Islamic banking and people are shifting from conventional banking to Islamic banking. It is recommended that Islamic banking needs to extend the branches throughout the country.

Doraisamy and Shanmugan and Roman (2011) is to investigate the consumer preferences of Islamic banking products and services in sungai petani. By using self-administered questionnaires involving 187 samples has been collected out of 200 questionnaires where awareness, profitability and quality used as a variable. The results show that consumers were aware about services of Islamic banking and consumers shifted from conventional bank to Islamic banking because of profitability and quality. It is recommend that Islamic banking needs to facilitate their consumers by adding more values in profitability and quality.

Tara an Irshad and khan and yamin (2014) investigates the factors influencing adoption of Islamic banking by using self-administered questionnaires by using data of 150 samples of Muslims respondents have been collected. Religion, advertisement, reputation, networking, awareness regarding products and services, awareness to financial teaching of Islam have been used as variable. Convenience based technique and Cronbach's alpha technique have been applied. The results show that awareness of financial teachings of Islam, networking, reputation, and religion is important factors to adopt Islamic banking. It is recommended that Islamic banking should advertise the product and services of Islamic banking.

## **3. HYPOTHESIS DEVELOPMENT**

Over last years, Islamic banking adoption has considered extraordinary attention in academic investigations and numerous researches. Most of the researchers conclude that that factors like religious beliefs, bank reputation and image, good social responsibility practices, accessibility of Islamic banks, trust in Islamic banks and their true compliance with Sharia, quality of services (quality and fast banking; quality and attractiveness of offerings, confidentiality), pricing policies (high profit rates and lower cost financing and service charges) and awareness of Islamic banking plays a significant role in customer choices to adopt Islamic banking. The research is based on the following factors shown in the diagram below.



### **Religiosity:**

Islamic banking was started to fulfill Muslim customer needs and to give halal financing and credits that are free from Riba and in understanding with their religious standards. The result of various researches impacts the religion on consumers to adopt the Islamic banking.

(Obeid & kaabachi, 2016; Tara and irshad & khan, 2014; Echchabi & Abd Aziz, 2012a; Ismail et al. 2014; Amin et al. 2014; Abou-Youssef et al. 2015). Results show that religion is the important factor to adopt Islamic banking. Therefore, we develop the hypothesis that:

H1: There is a significant relation between religion and behavioral intention to adopt Islamic banking.

### **Amount of Information:**

Various empirical studies conclude that the significant impact between customer's awareness and behavioral intention to adopt Islamic banking.

(Gait & Worthington, 2008; Thambiah et al. 2011; Abdul Hamid et al. 2011; Wahyuni, 2012; Obeid

&kaabachi,2016;Echchabi & Abdel Aziz, 2012 b, Faisal et al. 2014; Ayinde & Echchabi, 2012 ; Wahyuni & Arifin, 2013) results shows that amount of information is important factor to adopt Islamic banking. Therefore, we develop the hypothesis that:

H2: There is a significant relationship between the amount of information and the customer to adopt Islamic banking.

### **Relative Advantage:**

Relative advantage has been characterized as the degree in which an improvement may be observed as good, various researches results shows that relative advantage is the most important factor to adopt Islamic banking.

(Thambiah et al. 2011;Echchabi & Abd.Aziz, 2012b; Amin et al. 2013;Abd. Aziz et al. 2015; Tonartzky & Klein, 1982; Gerrard & Cunningham, 2003; Obeid & kaabachi, 2016) results shows that relative advantage has been considered through quality, services and ethical and trust to adopt Islamic banking. Therefore, we develop the hypothesis that:

H3: There is a positive relationship between relative advantage and behavioral intention to adopt Islamic banking.

### Social Influence:

Various researches results show that customer choices to adopt Islamic banking were influenced by friends, relatives, spouses.

Gerrad & Cunningham, 1997; Zainuddin et al. 2004; Echchabi & Abd. Aziz, 2012a; Ayedh et al. 2014;

Mahmoud & Abduh, 2014; Taylor & Todd, 1995; Obeid & kaabachi, 2016) shows that social influence is increase intention to adopt Islamic banking. Therefore, we develop the hypothesis that;

H4: There is a significant relationship between social influence and individual intention to adopt Islamic banking.

## 4. METHODOLOGY

The emergence of Islamic Banking has motivated the people to get acknowledged about Islamic Banking System. In accordance with the conventional banking which is based purely on interest, Islamic Banking seems to have greater prospects to enlarge its diversion.

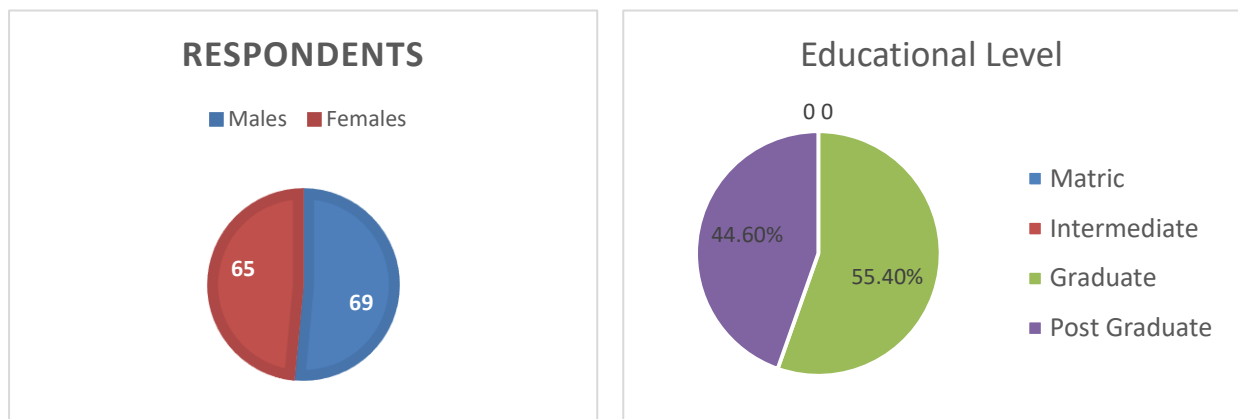
Although the topic of the research is based on Pakistan but the data was collected from Karachi as it shares the largest population and being the biggest city, it is a wide hub of people having the population from all the other cities of Pakistan.

In this survey, questionnaire has been used as the only mechanism for primary and secondary data collection. The questionnaire contains resourceful determinants categorized as religiosity, information about Islamic banking, social influence, relative advantage and lastly behavioral intention of people to use Islamic Banking. The respondents were asked to rank according to their own understanding and clarify the factors that encourage to opt Islamic Banking. The questionnaire was based on a Likert Scale ranging from “1” Strongly Agree, “2” Agree, “3” Neutral, “4” Disagree and “5” Strongly Disagree.

Apart of the questionnaire is based on the general information of the respondents such as Gender, Education and Professional Status.

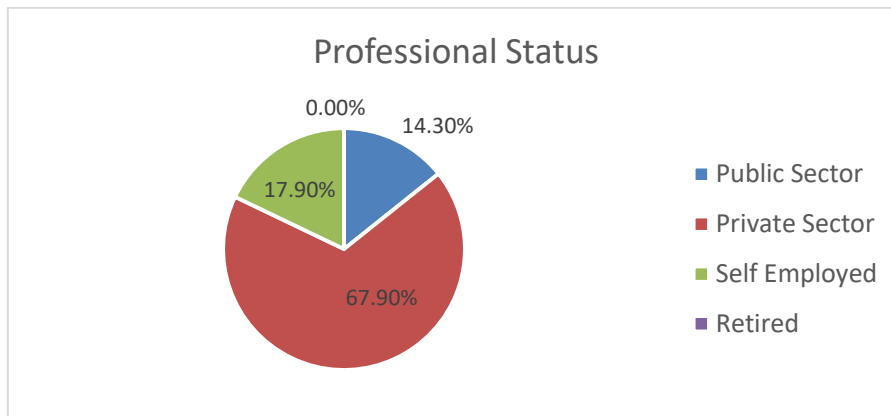
Moreover, a pilot test study was also conducted in order to eliminate the shortcomings to provide accurate results. The questionnaire consisted of 26 statements out of which 18 statements were finalized to compile accurate results.

At an average of about 150 questionnaire were distributed, out of which 30 were filled manually and the rest of the information was gathered through an online survey. Only 135 questionnaire were considered for analysis while excluding others due to incomplete and invalid responses.



Based on these answers, results are generalized. After collecting the data, valid responses were entered into SPSS for analyzing the data.

The respondents of the study is categorized between male and female where out of 135 respondents, 69 were male and 65 were females. Most of them were either graduate (55.40%) or postgraduate (44.60%) working as private sector employee (67.90%) or have their own business (17.90%). A minimum number of respondents were public sector employed (14.30%).



#### 4.1 Quantitative Technique:

##### 4.1.1 Reliability Analysis:

Reliability analysis is known as the consistency of the estimations and it is also used as a measure of information acquired from the instrument that is the questionnaire, keeping in mind the end goal to see whether measure a similar way every time it is utilized under a similar condition with the same subject. We have applied Cronbach's Alpha in our study in order to find out the reliability and consistency. Cronbach's Alpha ordinarily extends between 0 to 1 and it is accepted that the nearer Cronbach's Alpha Coefficient the more is the internal consistency of the items in the scale. In the event that the Cronbach's Alpha is equivalent to 0.7 it is considered as solid.

The results revealed from the analysis are shown below:

Table 4.1.1

VARIABLES	NUMBER OF ITEMS	CRONBACH'S ALPHA
Religiosity	3	0.663
Information About Islamic Banking	5	0.861
Social Influence	3	0.858
Relative Advantage	4	0.599
Behavioral Intention	3	0.877
<b>TOTAL(R,IIB,SI,RA,BI)</b>	<b>18</b>	<b>0.882</b>

#### 4.2 Factor Analysis:

Under the heading of factor analysis, we have considered two important methods in order to make our analysis easier to understand.

##### 4.2.1 Kaiser Meyer Olkin (KMO) And Bartlett's Test:

The KMO measures the examining sufficiency (which figures out whether the reactions given with the specimen are sufficient or not) which ought to be close than 0.5 for an acceptable factor analysis to continue. Kaiser (1974) suggest 0.5 (esteem for KMO) as least, values between 0.7-0.8 worthy, and values over 0.9 are heavenly. The table below has the KMO measure value of 0.741 which is acceptable.

Bartlett's test measures the strength of relationship among variables. From a similar table, we can see that the Bartlett's Test Of Sphericity is significant because significance value of this test is less than 0.05 and our result shows the significance level of 0.000. Therefore, we will accept the null hypothesis.

Table 4.2.1

KMO-MEYER-OLKIN MEASURE OF SAMPLING ADEQUACY (KMO)	BARTLETT'S TEST OF SPHERICITY	
0.741	Approx. Chi-Square	1465.135
	df	153
	p-value	0.000

**4.2.2 Rotated Component Matrix:**

Here, the rotation matrix is used to reduce the number of factors which create hindrance in the analysis. It makes the interpretation of analysis easier as it leads to the elimination some of the independent variable statements. The table below gives a brief look of the variable items locating in their specific groups. The table drawn below shows the alignment of the variables and items in their respective columns:

**Rotated Component Matrix<sup>a</sup>**

ITEMES	Component				
	1 (IIB)	2 (BI)	3 (SI)	4 (RA)	5 (R)
R1					.764
R2					.583
R3					.819
IIB1	.540				
IIB2	.839				
IIB3	.880				
IIB4	.770				
IIB5	.720				
SI1			.741		
SI2			.791		
SI3			.814		
RA1				.623	
RA2				.582	
RA3				.544	
RA4				.654	
BI1		.767			
BI2		.767			
BI3		.774			

**4.3 Regression Analysis:**

Regression investigation has been conveyed out with the assistance about SPSS to know the relationship between dependent variable and independent variables and to investigate the impact of independent variables (religion, information about Islamic banking, influence of friends and family, and relative advantage) on people’s behavior (i.e dependent variable) in order to select Islamic bank.

$$BI = \alpha + \beta_1R + \beta_2IIB + \beta_3SI + \beta_4RA + e$$

Where:

$\alpha$  = constant

BI= Behavioral Intention

R= Religiosity

IIB= Information about Islamic Banking

SI= Social Influence

RA=Relative Advantage

e = error

Behavioral intention is characterized as a man's apparent probability or "subjective likelihood that he or she will take part in a given conduct". It is linked to the person’s attitude, subjective norm, trust, perceived ease of use and perceived usefulness.

Religiosity is the excessive devotion that an individual has towards his/her religion in terms of customs, norms, morals and rituals.

Information relates to the facts provided or learned about something. Here, information about Islamic banking is referring to the banking activity that is consistent with Shariah rules and regulations.

Social influence happens when a man's feelings, sentiments, or practices are influenced by others. Social influence takes many structures and can be found in socialization, peer pressure, etc.

Relative advantage describes the product's level of superiority and appeal to customers over comparable existing product as in our study we have given preference to Islamic Banking over Conventional Banking.

Table 4.3.1

Variables	Coefficients	t-stats	Prob.(p value)	V.I.F
Constant	0.270	0.175	0.861	-
R	0.122	1.297	0.197	1.084
IIB	0.085	2.574	0.011	1.461
SI	0.073	2.393	0.018	1.656
RA	0.092	3.983	0.000	1.316
Adj. R2	0.365			
F-stats	20.282			
F-stats (Prob.)	0.000 <sup>a</sup>			

- a. Predictors (constant) RA, R, IIB, SI
- b. Dependent Variable: BI

In regression, we consider the values which have a p value less than 0.1 as significant and similarly the p value which is greater than 0.1 is considered insignificant.

Results derived through regression interprets that three independent variables have significant effect which are influencing people to adopt Islamic Banking. The coefficient of information about Islamic banks (IIB) is 0.085 which highest independent variable with p value of 0.011. The second effective coefficient is social influence (SI) with 0.073 and p value of 0.018. The coefficient of relative advantage (RA) is 0.092 with probability of 0.000 indicating the third effective variable. The independent variable religion (R) has the coefficient of 0.122 having a p value of 0.197 which is showing insignificance as its p value is greater than 0.1. The adjusted R<sup>2</sup> shows the value of 0.631 and its F-value is 20.282 pointing it as statistically significant at the 0.000<sup>a</sup> significance level. The VIF values are: religion 1.084, information about Islamic banks 1.461, social influence 1.656 and relative advantage 1.316. The VIF values are not correlating with each other because for the variable in order to correlate, the values should be below 10.

#### 4.4 T-Tests:

##### 4.4.1 Independent Sample:

The independent-samples t-test compares the means between two unrelated groups on a single dependent variable. We have taken "behavioral intention" as our dependent variable and our independent variable comprises of "gender", which has two groups: "male" and "female".

Table 4.4.1

INDEPENDENT SAMPLE T- TEST			
Levene's Test for Equality of Variances	F	1.167	-
	Sig.	0.282	-
T-test	T	0.245	0.247
	Df	132	129.730
	Sig. (2-tailed)	0.807	0.806

In this hypothesis, the acceptance of probability value (sig.) should be greater than 0.1 ( $p > 0.1$ ). From the above results, we came to know that there are no differences between means of male and female and the variances are equal.

##### 4.4.2 One way ANOVA:

This test is useful in finding the relationship between behavioral intention of customers to adopt IB based on gender, education and profession.

ONE-WAY ANOVA					
BI	Sum of Squares	Df	Mean square	F	Sig.
GENDER	0.651	2	0.325	0.433	0.649
EDUCATION	0.076	1	0.076	0.102	0.750
PROFESSION	2.111	2	1.055	1.427	0.244

## 5. CONCLUSION AND RECOMMENDATION

After analyzing the data through SPSS, it has been concluded that multiple factors are influencing the adoption of Islamic Banking. The components of reliability, factor and regression analysis have been used to formulate the results. Out of the four independent variables, three variables that are information about Islamic Banking, Social Influence and Relative Advantage has significant impact on the people in order to adopt Islamic Banking. Whereas, according to the search and as being Muslims, the factor Religion should have played a vital role for influencing people to adopt Islamic Banking due to one of the major reason that it does not deal in transaction involving Riba (interest) but here in our results, we have derived that people are not adopting Islamic Banking based on this reason. Different people have different perceptions to choose IB. But obviously, Muslims select Islamic Banks due to the reason of eliminating Riba from all transactions. Riba is war with Allah and His messenger.

Thus, according to the result derived through this research it can be concluded that people whether Muslims or Non-Muslims, all are being influenced to avail Islamic Banking due to its quality and services though the implications to this conclusion are not seen yet. But if this activity takes place in the market, it will be beneficial for all communities to adopt Islamic Banking because the transactions that takes place in a Islamic Bank are crystal clear as it does not follow any illegal practices such as interest, which is the basic foundation of conventional banks.

Hence, it is recommended from our findings that Islamic banks should apply different strategies such as awareness programs, promotional campaigns and other outdoor activities regarding benefits of Islamic Banking to aware people and so, that they can enjoy the comfort of halal investments and earnings. Further, the results obtained by this research can be helpful in other studies that are likely to develop in future within Pakistan to attract more people.

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**APPENDIX - A**

	<b>RELIGIOSITY (R)</b>
1	I have firm belief in all basic ideological dimensions of Islam.
2	I know the basic and necessary knowledge of my religion.
3	I feel sorrow and dissatisfaction when I do something against my faith.
	<b>INFORMATION ABOUT ISLAMIC BANKS (IIB)</b>
4	I have generally received information about Islamic banking.
5	I have generally received enough information about Islamic banking.
6	I have received enough information about the features of Islamic banking.
7	I have received enough information about benefits of using Islamic banking.
8	I have received information about the instruments used in the financing products Islamic banks offer (Mudharabah, Murabaha, Musharaka, Ijaraa) using Islamic banking from media sources.
	<b>SOCIAL INFLUENCE (SI)</b>
9	People who I listen to could influence me to use Islamic banking.
10	Most people who are important to me, support me taking Islamic banking.
11	Most of my friends/colleagues have taken Islamic banking agreed that Islamic finance is better than conventional.
	<b>RELATIVE ADVANTAGE (RA)</b>
12	Financing on the basis of profit –loss-sharing between the lender and the borrower will be advantageous to both.
13	Investments are more secure in Islamic banks.
14	Islamic banks are more profitable comparing with the interest in traditional bank (better returns).
15	Islamic banks provide lower cost products and services compared to conventional banking (lower services fees).
	<b>BEHAVIOURAL INTENTION TO USE (BI)</b>
16	I intend to adopt Islamic banking services in the future.
17	I predict that I will frequently use Islamic banking services in the future.
18	I will strongly recommend others to use Islamic banking services.