



Stepwise Regression Analysis of the Determinants Influencing the Adoption of Islamic Banking

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ABSTRACT

This study explores the key factors influencing the adoption of Islamic Banking (IB) among Pakistani customers. Data were collected from 150 bank customers in the Peshawar district. The analysis involved descriptive statistics and stepwise regression. The findings reveal that religious commitment and consumer perception positively impact IB adoption. Additionally, the study highlights that customers in Pakistan generally have limited knowledge of IB products. These findings are valuable for Islamic banks in refining their marketing strategies. Marketing managers should focus on fostering a positive attitude by increasing awareness and emphasizing the benefits of Islamic banking services. Enhancing service delivery for existing customers can also generate positive word-of-mouth, further encouraging adoption.

Keywords: Islamic Banking, Religion, Customer Perception, Stepwise Regression

JEL Classifications: G20, G21, O33, I25, D83, E42, F63, L86

1. INTRODUCTION

Over the past few decades, Islamic banking has established a strong presence not only in Islamic countries but also in Western nations. To build and maintain customer loyalty, Islamic banks must offer exceptional products and services, which can enhance their appeal compared to conventional banking. Islamic banking (IB) has emerged as a significant component of the global financial system, offering Shariah-compliant financial services that align with the ethical and religious values of Muslim consumers. In Pakistan, a country with a predominantly Muslim population, the adoption of Islamic banking has been a subject of considerable interest. Despite the potential market, the penetration of IB services remains relatively low compared to conventional banking. Understanding the factors influencing the adoption of Islamic banking in Pakistan is crucial for financial institutions

aiming to expand their customer base and for policymakers striving to promote financial inclusion. Religious commitment plays a pivotal role in the adoption of Islamic banking services. Consumers with strong religious beliefs are more inclined to choose financial products that comply with Islamic principles. By focusing on improving its offerings, Islamic banking has successfully worked toward retaining customers and attracting new talent to the industry with the emergence of the Islamic banking system, a wide range of Islamic financial products became available for both individual consumers and corporate financing. (Khasawneh and Irshaidat, 2017). This extensive selection encourages investment in Sharia-compliant products, making Islamic banks an attractive option. During a specific period, it was observed that while conventional banks faced a loss of \$4.26 billion, Islamic banks demonstrated resilience, recording a profit of \$4.74 billion (Lajuni et al., 2017).

Research studies highlight that customer preferences play a crucial role in the banking sector, particularly among those who seek halal and interest-free income by incorporating Islamic banking into their business and investment practices. (Mustapha et al., 2023; Siska, 2022; Bonne et al., 2007). Researchers such as emphasize that religious affiliation is a key determinant of customer preferences and satisfaction (Maryam et al., 2019) and (Sudarsono et al., 2021). Additionally, reliability significantly impacts customer choices while the length of the customer relationship also plays an important role (Qureshi et al., 2014). In Oman, a study by found that customers held mixed views about the Islamic banking system, citing limited awareness, ineffective marketing practices, and inadequate knowledge as key barriers to opening accounts with Islamic banks. Belwal and Al Maqbali (2019). The banking system often aligns with customer preferences. While Islamic banking is not entirely interest-free, religion is not the primary factor influencing customers' choice of banks. Instead, key factors that attract customers include convenience, service quality, and product offerings (Butt et al., 2018). Additionally, research shows that Islamic insurance is gaining popularity among banking users, driven primarily by factors such as awareness, social influence, and religiosity (Hassan and Abbas, 2019). This study examines the overall impact of the Islamic banking system on customer perceptions, focusing on the key factors that most influence customer preferences. The research aims to explore how gaining customer trust, religious affiliation, range of services, length of the bank-customer relationship, and reliability affect customer preferences and perceptions. Religion plays a significant role as an influencing factor in consumer decision-making and preferences (Bananuka, et al., 2020; Asadullah and Yazdifar, 2016). It shapes customers' savings and investment behaviors (Sun et al., 2012). In Turkey, religion is considered a primary driver in customer preferences for selecting banking products (Ahmad et al., 2014). A study conducted across various Muslim countries, including Saudi Arabia, Kuwait, and Egypt, identified that religion as a core factor, reflecting customer attitudes toward choosing Islamic banks in these nations (Fam et al., 2004).

The adoption of Islamic Banking (IB) is influenced by multiple factors, including religious commitment, customer perception, awareness, and satisfaction. The adoption of Islamic Banking (IB) in Pakistan is influenced by various factors, including religious commitment, consumer perception, and knowledge of IB products. Studies have shown that religious commitment significantly impacts the adoption of IB, as consumers who are more religiously inclined tend to prefer banking systems that align with their beliefs. Consumer perception also plays a crucial role; positive perceptions of IB's benefits and services can lead to higher adoption rates. However, a common barrier to adoption is the limited knowledge and understanding of IB products among potential customers. Effective marketing strategies that emphasize the ethical and religious benefits of Islamic banking can foster a positive attitude among potential customers that marketing manager's focus on creating awareness and highlighting the advantages of IB services to influence consumer attitudes positively. Additionally, enhancing service delivery for existing customers can lead to positive word-of-mouth, further encouraging adoption. Suggest that maintaining high service quality and building consumer trust are critical for

customer satisfaction and the subsequent adoption of Islamic banking services (Ali et al., 2022).

2. LITERATURE REVIEW

The Islamic finance sector has witnessed substantial growth since its commercialization in the 1970s. For many Muslim-majority nations emerging from colonial rule, building a financial system rooted in their faith and values became a vital part of shaping national identity. Today, numerous Islamic banks and financial institutions are being established and prepared for public offerings (IPOs). In light of this momentum, we are introducing client alert a series of articles aimed at explaining the core principles of Islamic banking and exploring key topics relevant to businesses within the financial industry (Kumar et al., 2025). The study found that relative advantage, social influence, trust, and compatibility significantly influence the adoption of Islamic banking among non-Muslim customers in Nigeria, while knowledge of Islamic banking operations did not have a significant impact (Ezeh and Nkamnebe, 2022). Author highlighted the importance of customer intimacy, trust, and Sharia compliance in increasing customer loyalty towards Islamic banks (Mulia et al., 2021). Study emphasized that the objectives of Islamic banking influence both customer satisfaction and loyalty, indicating the need for banks to align their services with Sharia principles (Moosa and Kashiramka, 2023). A study by Shah found that perceptions of Shariah compliance, knowledge of the Islamic financial system, religious preferences, and loyalty significantly impact the intention to adopt Islamic finance, with attitudes towards Islamic finance serving as a mediating factor (Shah et al., 2023). Identified that attitude, religiosity, culture, government support, and perceived risk collectively determine consumers' readiness to adopt IB in Kashmir (Charag et al., 2019). Awareness and satisfaction also play crucial roles highlighted that knowledge and awareness significantly influence customers' preferences for IB products and services, whereas satisfaction showed a negative relationship. In Malaysia, found that while many customers are already clients of Islamic banks, they are not fully conversant with IB principles, indicating a need for improved marketing effectiveness (Ahmad and Al-Aidaros, 2017).

Barriers to IB adoption have been categorized into service quality, behavioral factors (like knowledge and trust), and personal attributes (Hanafizadeh et al., 2014). Emphasized that addressing these barriers requires strategic marketing and enhancing service delivery to foster positive attitudes and encourage adoption (Ali et al., 2024). In the digital era, study demonstrated that digitalization positively affects customer satisfaction in IB, suggesting that technological advancements can enhance service quality and customer experience. (Zouari and Abdelhedi, 2021). Researcher suggest that customer service quality, product quality, customer satisfaction, and loyalty can be assessed at various stages (Jahanshahi et al., 2011). Moreover, service quality positively influences customer satisfaction. Achieving satisfaction requires delivering several key aspects, including high-quality products and services, fair pricing, effective human resource development, and reliable delivery. These attributes reflect the gap between customer expectations and perceptions (Cooil et al., 2007).

Perceived risk is defined as the customer's perception of uncertainty and potential negative outcomes associated with the buying and selling of a product or service (Echchabi and Olaniyi, 2012). Previous studies have generally indicated a negative relationship between perceived risk and the adoption of Islamic banking (Gerrard and Cunningham, 2003). In this context, the literature on Islamic banking, highlights that uncertainty negatively affects customers' decisions to engage with Islamic banking services (Echchabi and Olaniyi, 2012; Khattak, 2010). Networking is a critical factor in determining the adoption criteria for Islamic banks. It refers to the number and geographical distribution of a bank's branches, enabling them to reach their clientele effectively. Unlike conventional banks, which experienced a decline in their asset base, the market share of Islamic banking grew by 3.2% during the quarter, reaching 6.4%, as reported by the (State Bank of Pakistan, 2010). Additionally, the branch network of Islamic banks expanded by 5.4%. Furthermore, evaluate factors contributing to Islamic banks' relatively low market share. Despite the growing presence of Islamic banking institutions, there remains a general lack of knowledge among consumers about IB products (Rahmi et al., 2020). This knowledge gap hinders the adoption of Islamic banking services. A study identified that limited awareness and understanding of Islamic financial products are significant barriers to adoption. The research suggests that educational initiatives and transparent communication about IB products are essential to bridge this knowledge gap (Tara et al., 2014).

3. METHODOLOGY

This study examines the key factors influencing the adoption of Islamic banking in the Peshawar district of Khyber-Pakhtunkhwa. A non-probability convenience sampling method was used, offering a cost-effective approach that allows for the efficient and economical collection of a large number of responses (Zikmund, 2003). The respondents are the customers of conventional banks who prefer conventional banking practices over IB practices. Out of 180 distributed questionnaires, 150 were deemed valid for analysis, while the rest were excluded due to incomplete or invalid responses, resulting in an approximate response rate of 83%. Data was gathered using a standardized questionnaire. Descriptive statistics and stepwise regression analysis were employed to identify the factors influencing Islamic banking adoption.

4. RESULTS AND DISCUSSION

4.1. Socio-economic Characteristics of the Respondents

Table 1 shows the demographic profile of the respondents in the study. The survey included 103 male and 47 female respondents, indicating that males constituted approximately 68.7% of the sample, while females made up about 31.3%. Most respondents fall into the middle-aged and older categories (41 and above), making up 50.6% of the sample. Meanwhile, younger respondents (20-40) account for 36.9% of the total. The marital status distribution among respondents shows that 55 individuals (36.7%) are married, while 95 individuals (63.3%) are unmarried. This indicates that the majority of the respondents are unmarried,

nearly two-thirds of the sample. The educational level distribution among respondents indicates a significant majority with higher education qualifications. The table indicates that over half of the respondents have attained postgraduate education, indicating a highly educated sample. The educational level distribution among respondents indicates a significant majority with higher education qualifications. This distribution shows that government employees form the largest group, accounting for over one-third of the sample. Private employees and self-employed individuals represent a substantial proportion as well, making up 28.1% and 25%, respectively.

4.2. Stepwise Regression Results

4.2.1. Model summary

The model summary contains two models. Model-01 includes only religion as the predictor. It shows that religion alone explains 41% of the variability in the adoption of Islamic banking. Model-02 is the final model in the analysis and incorporates additional predictors (beyond religion). R- Squared indicates the proportion of variance in the dependent variable that is explained by the independent variables. Model-01 explains 41% of the variation. While Model-02 (final model), explains 42.6% of the variation, suggesting that additional predictors slightly improve the model's explanatory power. Adjusts R² for the number of predictors in the model to give a more generalized estimate. In this study, the difference between R² (0.426) and Adjusted R² (0.401) is 0.025 (2%), which is minimal (Table 2). This suggests the model is robust and would generalize well to the population.

Table 1: Socio-economic characteristics of the respondents

Socio-economic characteristics	Frequency	Percentage	Cummulative
Gender			
Male	103	68.7	68.7
Female	47	31.3	100
Age			
20-30	25	16.7	16.7
31-40	34	22.7	39.4
41-50	51	34.0	73.4
51 and above	40	26.6	100
Marital status			
Married	55	36.7	36.7
Unmarried	95	63.3	100
Education level			
Intermediate	12	8.0	8.0
Bachelor's	45	30.0	38.0
Master and above	93	62.0	100
Employment			
Govt.	55	36.7	36.7
Private	45	30.0	66.7
Self-employed	40	26.7	93.4
Student	10	6.0	100

Source: Field survey

Table 2: Model summary

Models	R	R-Sq.	Adj. R-Sq.	Standard error of estimate	R-squared change
1	0.641	0.410	0.395	4.678	0.410
2	0.653	0.426	0.401	4.456	0.016

1. Predictors: (Constant), religion

2. Predictors: (Constant), Religion, customer perception

Dependent variable: Islamic banking adoption

4.2.2. Analysis of variance (ANOVA)

ANOVA in regression helps to assess the variability in the dependent variable (adoption of Islamic banking) that can be attributed to the predictors. It provides a basis for testing whether the regression models are statistically significant. Model-1, includes only religion as the predictor variable. The ANOVA results indicate that this model is statistically significant (F- Statistics = 784.25, P = 0.001), meaning that religion alone has a meaningful impact on the adoption of Islamic banking and Model-2 incorporates both religion and customer perception as predictors (Table 3). ANOVA results confirm that this model is also statistically significant (F- Statistics = 1131.48, P = 0.000).

4.2.3. Coefficients

Table 4 presents the coefficients, which are used to develop the two models outlined below (Ali et al., 2022).

Model - 01:

$$IBA = 0.923 + 0.693 \text{ religion}$$

Model 2:

$$IBA = 0.873 + 0.567 \text{ religion} + 0.463 \text{ perception}$$

Based on Model-01, the standardized coefficient for Religion ($\beta = 0.693, P < 0.05$) is significant, indicating that religion alone is a key factor influencing the adoption of Islamic banking. In contrast, Model-2 reveals that the standardized coefficients for both religion ($\beta = 0.567, P < 0.05$) and customer perception ($\beta = 0.463, P < 0.05$) are significant. This demonstrates that religion and perception together contribute to the adoption of Islamic banking (Table 4). Overall, Model-2 provides a better fit to the data compared to Model-1, aligning with and supporting previous research findings (Jadoon et al., 2019). The collinearity of the data was assessed using tolerance values and the Variance Inflation Factor (VIF). All tolerance values exceeded 0.1, and

VIF values were below 10, confirming that the data meets the assumption of no multicollinearity.

5. CONCLUSIONS AND IMPLEMENTATIONS

Islamic banking has sufficient potential to grow due to the high Muslim population and their increasing financial needs. Current study formulated adoption criteria to Islamic Banking and its sequential importance perceived by the sample population. Religion plays a pivotal role in influencing the adoption of Islamic banking. Many customers are drawn to Islamic banking because it aligns with their faith-based principles, such as adherence to Shariah laws, prohibition of interest (riba), and ethical investment practices. While religion is a strong motivator, customer perception significantly impacts the decision to adopt Islamic banking. Factors such as trust in the institution, awareness of Islamic banking principles, perceived benefits (e.g., ethical investments, fairness, and risk-sharing), and quality of service can shape customer attitudes. Islamic banks must address both dimensions to sustain growth and competitiveness in diverse markets.

The study provides implications for the Islamic banking system to work more reliably and make a quality relationship with customers. Islamic banking institutions can effectively cater to religiously motivated customers while broadening their appeal to those influenced by ethical, social, and practical considerations. This dual approach is essential for sustaining growth and increasing market penetration. The adoption of Islamic banking in Pakistan is influenced by a combination of religious commitment, consumer perception, knowledge of IB products, and the effectiveness of marketing strategies. Financial institutions must address the knowledge gap through educational initiatives and transparent communication. By focusing on these key factors, Islamic banks can refine their marketing strategies, enhance service delivery, and ultimately increase the adoption of Shariah-compliant financial services in Pakistan. The adoption of Islamic Banking in Pakistan is influenced by a combination of religious commitment, customer perception, and knowledge of IB products. Future research should aim to explore these factors in greater depth, considering the evolving financial landscape and technological advancements. Simultaneously, Islamic banks must proactively address the identified gaps by enhancing education, service quality, and community engagement to foster greater adoption and customer satisfaction.

Table 3: ANOVA

Model	Sum of squares	d.f	Mean square	F-statistics	Sig.
1					
Regression	134.21	1	134.21	784.25	0.001***
Residual	25.34	149	0.171		
Total	159.55	150			
2					
Regression	152.75	2	152.75	1131.48	0.000***
Residual	20.65	148	0.135		
Total	173.4	150			

1. Predictors: (Constant), religion

2. Predictors: (Constant), religion, customer perception

Dependent variable: Islamic banking adoption

Table 4: Coefficients

Models	Variables	Coefficients	t-value	Sig.	VIF
1	Constant	0.923	11.345	0.034	
	Religion	0.693	12.453	0.001	1.000
2	Constant	0.873	9.456	0.031	
	Religion	0.567	10.462	0.000	1.234
	Perception	0.463	5.342	0.000	1.745

Dependent variable: Islamic banking adoption

5.1. Future Research and Implications on the Adoption of Islamic Banking in Pakistan

The study examining the adoption of Islamic Banking (IB) among Pakistani customers, particularly in the Peshawar district, underscores the significance of religious commitment and consumer perception in influencing IB adoption. However, the findings also reveal a general lack of knowledge about IB products among customers. Building upon these insights, several avenues for future research and practical implications emerge to enhance the adoption and effectiveness of Islamic banking in Pakistan. While the current study focuses on the Peshawar district, future

research should encompass a broader geographic area, including rural regions and other provinces, to capture diverse customer behaviors and perceptions. This expansion can provide a more comprehensive understanding of the factors influencing IB adoption across different cultural and socioeconomic contexts. Conducting longitudinal studies can help track changes in customer attitudes and behaviors toward IB over time. Such studies can identify trends, the impact of marketing strategies, and shifts in religious or economic factors influencing adoption. Given the identified lack of knowledge about IB products, future research should delve into the impact of Islamic financial literacy on adoption rates. Investigating how educational interventions or informational campaigns affect customer understanding and trust in IB can provide actionable insights. With the rise of digital banking solutions, exploring how fintech innovations affect IB adoption is crucial. Research can assess customer readiness, perceived ease of use, and trust in digital IB platforms, especially among younger demographics. Comparing customer satisfaction, service quality, and trust levels between Islamic and conventional banks can highlight areas where IB needs improvement or differentiation. Such studies can inform strategies to enhance IB's competitiveness. Investigating the role of religious leaders and community influencers in shaping perceptions and encouraging IB adoption can provide insights into effective community-based marketing strategies.

5.2. Practical Implications for Islamic Banks

Islamic banks should invest in educational programs and marketing campaigns to improve customer understanding of IB principles and products. Simplifying complex financial terms and using relatable examples can make IB more accessible to the general public. To compete effectively with conventional banks, IB institutions must focus on delivering high-quality customer service. Training staff, streamlining processes, and leveraging technology can enhance customer satisfaction and loyalty. Developing user-friendly digital banking platforms can attract tech-savvy customers and expand IB's reach. Ensuring these platforms align with Shariah principles while offering convenience is essential. Collaborating with religious leaders and community organizations can build trust and credibility. Hosting seminars, workshops, and community events can position IB as a trustworthy and community-focused financial solution. Understanding the specific financial needs and preferences of different customer segments allows IBs to design products that resonate with their target audience, thereby increasing adoption rates.

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