A Pilot Study on the Adoption of Islamic Banking

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Abstract

Jordan has a dual banking structure, with two fully functional Islamic banks coexisting with traditional banks. However, Islamic banks' total assets represent only 9% of the total banking assets in Jordan between 2015 and 2018, which has risen the question on what prevent Jordanian to Adopt the Islamic Banking. The research attempt to determine the factors that affect the adoption of Islamic Banking, Namely; User Awareness and Risk Factor with Adopting Islamic Banking In Jordan. To achieve this, the researcher has reviewed the recent published literature in the field of behavioral studies and adoption psychology and discussed eight underpinning theories related to that topic. After critical review of the literature, the research defined the research gaps, and built the research conceptual framework. The researcher adopted the theoretical framework of the Diffusion of Innovation. The research employs a quantitative approach using fieldwork survey and standard questionnaire that consist of seven sections. The researcher selected at random a total of 30 Jordanian respondents who were customers of the banking sector in Jordan. The quantitative analyses were done using SPSS. This study is important because it will help the practitioner to focus on the variables that significantly affecting the adoption of the Islamic banking in Jordan.

Keywords: User Awareness, Risk Factor, Islamic Banking Adoption, Jordan.

1. Introduction

The banking sector during 1970s and the early 1980s has seen more than doubles loans and deposits. During this period the number of financial institutions tripled as the government encouraged the expansion of banking as a key driver to its economic development policy (Mahadin & Akroush, 2019).

Jordan's Central Bank moratoriumed new commercial banks. Over 27% of commercial bank lending financed commerce in 1985, whereas 10% financed business investment (Anouze et al., 2019).

Jordan has four Islamic banks. Jordan Islamic Bank for Finance and Investment, International Arab Islamic Bank, Dubai Jordan Islamic Bank, and Al Rajhi Bank-Jordan are some of these banking institutions. About fourteen traditional banks exist. Islamic banking follows Islamic law (Assaf & Tuama, 2018).

The rapid growth of Jordan Islamic Bank (JIB) assets, loan facilities, and deposits is significant. The rapid rise of JIB indicated that this problem might become part of the Jordanian financial sector and provide efficient financial backing for Jordan's economic sectors (Al-Oqool et al., 2020).

In addition, empirical study using a variety of approaches is required to determine the variables weakening or strengthening the adoption of Islamic banking services. This is especially the case due to the little scholarly attention that has been dedicated to Islamic banking, despite the widespread impact that it has on a global scale. According to research on marketing (Nawafleh et al., 2018), Islamic financial organizations will have a better understanding of their customers if they are aware of their genuine intentions and purposes. This is because actual intentions and purposes are a strong indicator of customers' probable behavior.

Therefore, the emphasis of this present study will be on the variables that influence users' intention to adopt Islamic banking.

2. Literature Review

2.1 Islamic Banking

Human The banking system is a process of keeping a reserve of cash in safe vaults that has been around along the time of history (Ali et al., 2018). On the other side, Islam has never admired the banking structure and has also prohibited the primary purpose of banking, which is to get and give interest; but, with the passing of time, the traditional banking industry has spread across the Islamic world. That is attributed to the western domain's hegemony of the global economy. Finally, it gave rise to the Islamic banking concept throughout the world,

especially in the Islamic world (Hunjra et al., 2010). The initial aim of Islamic banking was to improve the Islamic worth, not only to increase profits. As well as upgrading the environment, the easiest way to save and make more profits is to upgrade the world (Raza & Azeem, 2014). In Pakistan, Islamic banks compete with traditional banks by offering a variety of services and goods to attract new customers and prospective customers (Muhammad Awan et al., 2011). As a result, the Islamic banking system's (IBS) primary responsibility is to pick Islamic injunctions and Sharia law (Shafiq et al., 2016).

2.2 Adoption as A Concept

As per Rogers and Shoemaker (1971), adoption is defined as "making full use of a new idea as the best course of action available". Three assumptions underlie this definition. For the concept of adoption to have utility, these assumptions must be valid. These assumptions as defined by (Eveland, 1979) are: "There is some definable idea which has much the same meaning to the people who use it, even in different settings, The uses to which the idea is put in different settings bear enough resemblance to each other that comparing them is possible and Criteria are available for determining that the new idea is in fact the best course of action". (Qayyum & Ali, 2012).

If the assumptions cannot be established, the usage of the term adoption would be impossible to explain. The first two hypotheses are used to generalize the analysis, while the third assumption reflects the value judgment. A factor on which analysis is based is value judgment. (Qayyum & Ali, 2012).

2.3 User Awareness

User Awareness is "the first stage of Innovation Adoption, which is a term designating the process leading to a person's decision of whether or not to adopt an innovation. In this stage, the person becomes aware that the innovation is available" (Schiffman & Wisenblit, 2015). In short, User Awareness is the individual's understanding and recognition of himself by being aware of what is happening in his inner world. Individuals with high self-awareness analyse better what they know and what they do not know (Kurt & Erdoğan, 2021). User Awareness of Islamic Banking It's refers to awareness of the general philosophy of Islamic economics and the differences between the Islamic and the conventional banking philosophies (Abusloum et al., 2020). The human beings' capability of perceiving the activities of others and their own activities in the context of collaboration. A groupware generally provides elements and information to enable awareness (Fuks et al., 2018). Consumer's awareness It is a lack of interest articulated by a person with regards to service and products (Shaikh & Noordin, 2020). Product Awareness is the degree of knowledge that customers have about a product, brand or a service (Kangu et al., 2021).

2.4 Risk Factor

Risk Factor is "the uncertainty that consumers face when they cannot foresee the consequences of their purchase decisions. The types of Risk Factor include functional, physical, financial, psychological and time risks" (Schiffman & Wisenblit, 2015). Consumer's subjective risk perception attributable to a product usage (Antadze, 2020). The Risk Factor that information about online consumers collected for commercial purposes is not treated in a fair and responsible manner (Kerkhof & Noort, 2019). Perception of Risk Factor is a subjective judgment that citizens make about the characteristics and severity of Risk Factor (Ateş, 2021). The consumer's level of uncertainty regarding the outcome of a purchase decision, especially in case of high priced item (Kasemsap, 2016). Represents a consumer's subjective perception of uncertainty about the consequences and outcomes of adopting an innovation (Yener & Taşçıoğlu, 2020). Any adverse view that consumers associate with a product is based on the perception they have formed about it. Any Risk Factor is viewed as leading to a plausible loss that consumers will bear from consumption (Pande & Narayan, 2019).

2.5 Islamic Banking Adoption

Adoption is "form of cognitive learning, developed by researchers of Diffusion of Innovations, this term designates the process leading to a person's decision of whether to adopt an innovation. This process consists of five stages" (Schiffman & Wisenblit, 2015). Adoption refers to the use of a newly implemented technology. It also means the same as Uptake. Adoption in the context of this chapter refers to the acceptance by individuals or institutions to use Blockchain technology in the management of records and archives in their custody (Mosweu & Chaterera-Zambuko, 2021). Adoption is a process by which a potential user of an innovation becomes an actual one (i.e., an adopter). Adoption has been theorized to have a variety of influences, including characteristics of the adopter, of the innovation, and of the environment that surrounds the system of potential adopters (Olivas-Luján & Florkowski, 2021). Adoption is the decision to make full use of an innovation as the best course of action available, while rejection is the decision to not adopt (Sparling et al., 2020). Adoption Model is a model that postulates a number of factors driving or influencing the adoption decision of individuals or organizations, e.g., as used in the context of the adoption of a particular technology. Much research has been done around the empirical testing and validation of models proposed by various researchers. Most of the hypothesized adoption factors are typically not directly measurable or observable but are theoretical constructs themselves e.g., usability, user satisfaction. Their influences (or relationships) can be direct or indirect through intermediate factors (such as intention to adopt) and many

models indicate that some factors may mediate the relationships between factors rather than exert a direct influence. Some models are multi-stage models. Some of the most widely research adoption models in the field of technology adoption are the TAM (Technology Adoption Model), TAM2 (an extended version) and the UTAUT (Unified Theory of Acceptance and Usage of Technology) (Banderker & Belle, 2010). Adoption Process It is a process through which an individual or other decision-making unit passes from first knowledge of an innovation, to forming an attitude toward the innovation, to a decision to adopt or reject, to implementation of the new idea, and to confirmation of this decision (Kamal, 2015). Adoption is a process that begins with User Awareness of a specific type of technology or device, and progresses through stages ending in use or rejection of the technology (Hayes & Chapman, 2021).

3. Research Methodology

In this research, the researcher will utilize quantitative research methods. Primary data was collected from the potential customers of the Islamic banks in Jordan. Therefore, the researcher distributed a total of 30 questionnaires.

4. Measurement of Variables

The development of instruments was carefully executed in order to reflect the nature of this study. As such, the questionnaire was designed to include 30 items and the variables were measured using the five-point Likert scale, with five standing for 'Strongly Agree' and one standing for 'Strongly Disagree' (Brislin, 1970). Furthermore, the validated instruments shown in Table 1 are adopted from related previous studies to measure the variables of this study.

Table 1: Questionnaire Development

Variable	No. of items	Reference
Awareness	5	(Zairah Ab Rahim & Samuri, 2018)
Risk Factor	5	(Chavali & Kumar, 2018)
Islamic Bank Adoption	5	(Shahnaz et al., 2017)

5. Results

5.1 Reliability Pilot Test

The aim of the pilot study is to measure the reliability of the research instrument. Nunnally and Bernstein (1994) define reliability as "the consistency of your measurement or the degree to which an instrument measures in the same way each time it is used under the same condition with the same subjects". In this study, SPSS software version 26.0 will be used to measure the reliability of the research instruments by calculating "the value of Cronbach's Alpha, which indicates the internal consistency, Cronbach's Alpha values greater than 0.70 will be considered as

acceptable degree of the reliability of the instrument" (Hair et al., 2014; Nunnally & Bernstein, 1994). Table 2 presents the results of reliability test of the instrument for seven constructs.

Table 2 Reliability Statistics

Reliability Statistics

Variables	Cronbach's Alpha	N of Items
AWA	.836	5
PDR	.806	5
IBA	.849	5

5.2 Validity Pilot Test

Criterion-related validity reflects "the success of measures used for prediction or estimation". To achieve the validity of the research model, the researcher will utilize Pearson Bivariate Correlation using SPSS 26.0 (Cooper & Schindler, 2014). The Pearson correlation coefficient is "a standardized measure of covariance. Covariance coefficients retain information about the absolute scale ranges so that the strength of association for scales of different possible values cannot be compared directly. Researchers find the correlation coefficient useful because they can compare two correlations without regard for the amount of variance exhibited by each variable separately" (Zikmund et al., 2013). According to Pallant (2016), "the Sig. value, which is less than 0.05 in the correlation test means there is a relationship between the two variables, and statistically shows significant unique contribution to the equation" (Pallant, 2016). Table 3 shows the value of Pearson Bivariate Correlation alongside the significance of the association between the variables, which highlights the validity of the research model of the current study.

Table 3 Pearson Bivariate Correlation Results

Correlations

		IBA
AWA	Pearson Correlation	.471**
	Sig. (2-tailed)	0.009
	N	30
IBA	Pearson Correlation	.532**
	Sig. (2-tailed)	0.002
	N	30

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).
Dependent Variable: IBA

6. Discussion

The aim of this study is to propose a conceptual framework of the factors that affect the adoption of Islamic Banking in Jordan. The framework consists of Awareness, and Risk Factor. In addition, the second purpose of this study is to test the validity and reliability of the research model. The statistical data analysis was carried out using SPSS and revealed that all of the constructs in this research have achieved satisfactory level of scale reliability using the Cronbach Alpha scores. In addition, the results of the Pearson Correlation showed a significant level of validity.

These results were similar to the previous studies. A study conducted by Souheila and Hassan (2016) study aimed to identify the key variables affecting Tunisia's adoption of Islamic banking (including User Awareness and Risk Factor). The article provides primary data collected via self-administered surveys from a sample of 239 Tunisian participants. Participants were consumers of conventional banks who did not utilise Islamic banking. The findings of this research showed that in Tunisia, there is no relationship between User Awareness and adoption of Islamic banking (Souheila & Hassan, 2016). The aim of Albashir et al., (2018)'s article, which agrees with the results of the present study, is to identify important variables influencing Islamic banking consumers' acceptance levels in Libya. Despite the worldwide expansion of Islamic banking, Libya's financial industry remains undeveloped. Customers in Libya are unfamiliar with Islamic banking and are unable to decide whether or not to embrace it. The authors propose a modified theory of planned behaviour model that incorporates Risk Factor as a key component of consumer decision-making. Using "a self-administered survey questionnaire", the model is evaluated on a sample of 293 banking customers. According to the findings', Risk Factor has a negligible impact on Libyans' intention to embrace Islamic banking (W. A. Albashir et al., 2018). Furthermore, Latip et al. (2017) tried to uncover the important variables related with "Islamic banking adoption among Muslim and non-Muslim populations in Sarawak, Malaysia" in their research. A questionnaire is sent to "436 respondents in Sarawak, Malaysia", using a simple sampling method. Complexity is significant with Islamic banking adoption, according to the logistic regression method (Latip et al., 2017).

Moreover, Selvanathan et al., (2018) performed research with the goal of determining and identifying the variables that affect customers' decisions to use Islamic bank products or services. Non-probability simple random sampling is used to collect data in the Selangor region. According to the findings, bank reputation is significant and influences consumers' decision to use Islamic banking (Selvanathan et al., 2018). Furthermore, Ali et al., (2018) research aims to investigate the degree of knowledge of different Islamic banking principles as well as the variables that influence the adoption of Islamic banking services in Brunei. Rogers (2003) Diffusion of Innovation looked at the effect of degree of "knowledge, relative advantage, compatibility, complexity, observability, uncertainty, and service quality". The research used a quantitative method, with data collected from 245 bank clients in Brunei's Muara region through a self-administered questionnaire. The research found that Bruneians' lack of knowledge and awareness of Islamic banking goods and services does not prevent them from using them (Q. Ali et al., 2018).

7. Future Recommendations

The current study collected data from only 30 respondents, which is enough for pilot study. However, this sample size can be increased in future research to achieve empirical results. In addition, Future research may consider focusing on one bank or a small number of banks in one of the cities in Jordan (Amman for example) as case study with systematic selection would generate more certain results on the factors with that affect adopting Islamic Banking services.

Additionally, while this study was carried out over a little period of time, it could benefit from being repeated with the same methodology and framework over a longer length of time to produce more comprehensive results. The only type of research methodology allowed for this study was quantitative research methods. There is a long list of variables that can be found in the published literature that may affect Islamic banking adoption.

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