

CRITICAL INSIGHTS INTO AN INTEGRATED LITERATURE REVIEW ON CUSTOMERS' ADOPTION OF ISLAMIC BANKING RESEARCH

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Abstract

Purpose - *The purpose of this paper is to provide a critical and comprehensive literature review on the causal inferences between the socio-psychological factors and adoption of Islamic banking using TRA, TPB, DTPB and TAM models.*

Design/methodology/approach - *Through an integrative and solid literature review, this paper presents discussion among academic scholars on the socio-psychological factors determining the adoption of Islamic banking.*

Findings - *All the theories reviewed predicted behavioral intention to adopt or use Islamic banking, with TRA and TAM having the upper hand.*

Research limitations/implications - *This paper relies solely on the literature taken across TRA, TPB, DTPB and TAM models that have common proximal cause of behavior. Other cognitive theories predicting Islamic banking customer behavior such as diffusion of innovation theory (DOI), service quality (SERVQUAL) are beyond the scope of this paper.*

Practical implications - *Several issues have been raised in this paper, such as paucity of empirical research on the adoption of Islamic banking in many countries that have introduced the new banking model. Second, more research is needed to determine the most important factors in the adoption of Islamic banking among customers.*

Originality/value - *This paper is the first of its kind that provide a comprehensive and integrative critical literature review that can serve as a useful checklist for Islamic banking researchers in their quest of evaluating the predictive power of TRA, TPB, DTPB and TAM theories.*

Introduction:

As Islamic banking became increasingly an important component of the world financial system, academic researchers and marketing engineers such as Erol and El-Bdour (1989) have initiated and published their pioneering study in order to understand the nature of customers' attitude toward its use. Since then, researchers in the industry have continued to furnish the academia in that direction with a great deal of descriptive information about customers' selection and preferences of Islamic banking. Thus, it became apparently clear right from its infancy, Islamic banking adoption among some customers was motivated by religious zeal (Bley & Kuehn, 2004; Khan, Hassan, & Shahid, 2007; Metawa & Almossawi, 1998), while other customers considered adoption as a means to harvest additional economic benefits (Dusuki & Abdullah, 2007; Erol & El-Bdour, 1989; Gerrard & Cunningham, 1997).

However, going beyond a description of customers' religious zeal and economic benefits, investigators have also attempt to identify the causal inferences between the psychological factors and the adoption of Islamic banking using the theory of reasoned action (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975), theory of planned behavior (Ajzen, 1985, 1991; Fishbein & Ajzen, 2010), decomposed theory of planned behavior (Taylor & Todd, 1995) and technology acceptance model (Davis, 1989; Davis, Bagozzi, & Warshaw, 1989). Although, numerous scholars have integrated two or more of these theories in

their research models to explain user acceptance of the new mode of financing, yet, a comprehensive and integrative literature review that encapsulates and summarizes the applicability of these theories in the context of Islamic banking is currently lacking.

This paper is an attempt to compliment efforts of previous researchers (Gait & Worthington, 2008; Md Nawi, Yazid, & Mohammed, 2013) by providing a comprehensive and integrative ‘big picture’ of the outcome of customer behavior studies associated with theory of reasoned action (TRA), theory of planned behavior (TPB), decomposed theory of planned behavior (DTPB) and technology acceptance model (TAM) that test causal inferences. We reviewed journal articles published from 2007 – 2015 with respect to the rationale, sample size, tools of data analysis and presentation of results. In addition, studies reviewed had to report data on predicting behavioral intention to adopt or use Islamic financial instruments or services. However, we did not include studies that uses TRA/TPB as underpinning theories but did not examine empirical relationships between TRA/TPB variables (Ejaz, 2014; Gumel & Mohammad, 2013; Jinjiri Ringim, 2014), or studies that tested only attitude – intention relationship (Souiden & Rani, 2015), nor do we consider studies that tested consumer value model – behavioral intention relationship (Thye Goh, Mohd Suki, & Fam, 2014). Using these simple criteria, 14 tests of the association between attitude and intention were extracted, 22 tests of the association between subjective norm and intention and 25 tests of the relationship between PBC and intention and 18 tests of the PBC–intention relationship. Table I presents the relationship between attitude, subjective norm, PBC and intention to adopt Islamic banking.

To the best of our knowledge, this paper is the first of its kind that was motivated by the desire to critically integrate these theories in order to fully understand Islamic banking customer behavior, and to provide a comprehensive and integrative literature that can serve as a useful checklist for Islamic banking researchers in their quest of evaluating the predictive power of these theories. The rest of the paper is organized as follows: Section 2 discusses the conceptual framework; section 3 provides categorization of empirical studies on instruments, products or services offered by Islamic banking; and section 4 is the conclusion.

Conceptual Framework:

The Theory of Reason Action (TRA)

The theory of reasoned action (Fishbein & Ajzen, 1975) is a theory that assume individuals make rational decisions (intention) pertaining to their actions. Thus, for every behavior, there must be an intention to perform the behavior. It therefore follows, the higher the behavioral intention, the greater will be the probability of performing the behavior in question. Thus for example, one is likely to adopt Islamic banking, if he intends to adopt it, and likely not, if he has not made an intention. According to the advocates of the theory (Fishbein & Ajzen, 1975, 2010), intention is in turn a product of attitude and subjective norm. Attitude is the positive or negative feelings of an individual towards a particular behavior, while subjective norm is the individual’s perception of significant others towards a particular behavior and the motivation to comply with these perceptions.

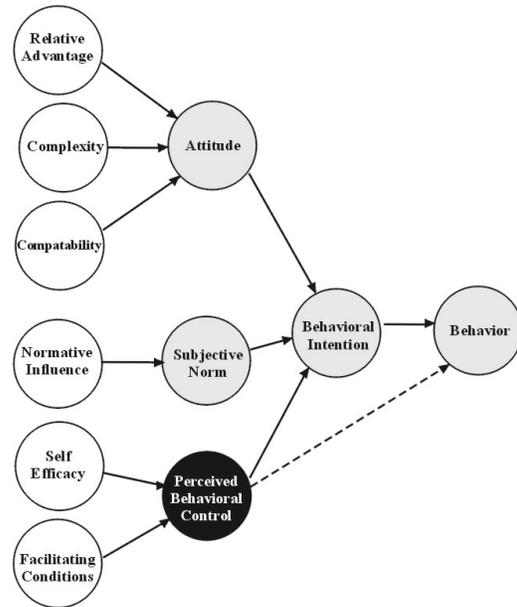
The theory of reasoned action have received warm reception from researchers as it predict behavioral intention and provides a relatively easier way of identifying consumer behavioral pattern (Sheppard, Hartwick, & Warshaw, 1988). Nevertheless, during the period of its supremacy, academic researchers have persistently criticized the volitional limitation and inconsistencies of subjective norm component of the theory, with heavy artilleries of condemnation that consequently set on the throne a new theory - the theory of planned behavior (TPB).

Theory of planned behavior (TPB)

Ajzen (1991) proposes TPB with the same TRA tools but with perceived behavioral control (PBC) as an additional instrument that captures volitional factors for predicting human behavior (Ajzen, 1991; Conner & Armitage, 1998). PBC is defined as the resources and opportunities needed at the disposal of an individual that may dictate the likelihood or otherwise of performing a given behavior. In fact, a meta-analysis conducted by Armitage and Conner (2001) found that on the average, TPB explained 0.27 of the variance in behavior, thereby justifying its efficacy as a predictor of human behavior.

However, despite the fact that TPB has captured attitudinal beliefs, normative beliefs and volitional factors, yet it has been criticized by scholars for not incorporating multidimensional constructs (Berger, 1993; Mathieson, 1991; Taylor & Todd, 1995). To overcome this limitation, a new model – decomposed theory of planned behavior was founded.

Figure:1
Decomposed theory of planned behaviour



Source: Adopted from Taylor and Todd (1995)

Note: The upper light shaded area is the TRA, and the dark shaded area is the PBC. Thus, TPB=TRA+PBC and the whole figure is DTPB

Decomposed theory of planned behavior (DTPB)

Taylor and Todd (1995) argued that decomposing TPB model may provide a better understanding of the relationship specified in the theory and improve the explanatory power of the model. Consequently, TPB was decomposed into corresponding antecedents by integrating Rogers (2003) diffusion of innovation characteristics, Bandura (1977) self-efficacy and Triandis (1979) facilitating condition. Thus, attitude was decomposed into relative advantage, compatibility and complexity.

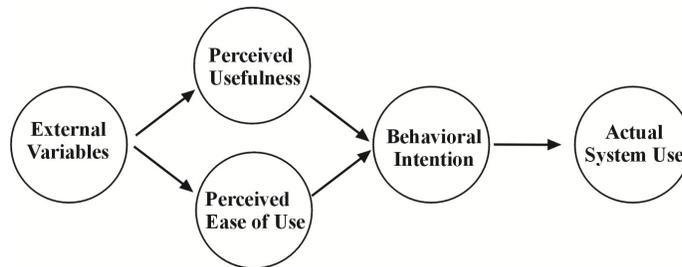
According to Rogers (2003), relative advantage is the degree to which an innovation provides additional benefits to the user in comparison to its predecessor, and compatibility is the degree to which an innovation is consistent with existing beliefs, experiences and current needs of potential adopters, while complexity is the degree to which an innovation is perceived to be difficult to learn, understand, or put into practical use. On the other hand, the antecedents of subjective norm are believed to be normative beliefs, while PBC was decomposed into self-efficacy and facilitating conditions. Thus, facilitating conditions refers to such factors as money, time, and resources (Triandis, 1979), while self-efficacy refers to individual ability (Bandura, 1977).

But, the 20th century came along with additional sophistication in information system (IS) that cannot be helpful unless they were adopted by customers. A technology acceptance model (TAM) was designed to measure consumers’ intention to use or adopt IS. According to a comparative study undertaken by Mathieson (1991), both TPB and TAM predicted intention, but TAM is easier to apply and have the slightest empirical advantage.

Technology Acceptance Model (TAM)

Taking into cognisance the limitations of the TRA model and the innovations in the IS community, Davis (1989) proposed perceived usefulness and perceived ease of use as the factors influencing individual attitude towards electronic innovations. Later, the proposed model was refined and behavioural intention was integrated into the model (Chuttur, 2009; Davis et al., 1989). Perceived usefulness and perceived ease of use are the fundamental elements of TAM model. Davis (1989) defined perceived usefulness as the degree to which a person believes that using a particular system would enhance his efficiency and productivity, while perceived ease of use refers to the extent to which a person believes that adopting a particular innovation would be free him from of unnecessary difficulties. Today, TAM has been applied in various disciplines particularly the information technology community, and has been found to be a robust model that explain user acceptance of new technology (Chuttur, 2009; King & He, 2006; Venkatesh & Davis, 1996).

Figure 2:
Technology Acceptance Model (TAM)



Source: Venkatesh and Davis (1996)

Empirical studies on intention to adopt (use) Islamic banking

Empirical studies on intention to adopt or use Islamic banking can be categorized into *Musharakah-mutanaqisah* otherwise known as Islamic home financing or Islamic diminishing home financing (Abduh & Abdul Razak, 2012; Amin, Abdul-Rahman, & Abdul-Razak, 2013; Amin, AbdulRahman, & AbdulRazak, 2012; Amin, Rahim Abdul Rahman, & Abdul Razak, 2014; Taib, Ramayah, & Razak, 2008), Islamic personal financing (*Qardhul-Hassan* debt financing) (Amin, Ghazali, & Supinah, 2010; Amin, Rahim Abdul Rahman, Laison Sondoh Jr, & Magdalene Chooi Hwa, 2011), Islamic credit card (Amin, 2007a, 2012, 2013) internet banking (Amin, 2007b), mobile phone banking services (Amin, 2008; Sun, Goh, Fam, & Xue, 2012) and adoption of Islamic banking in general (Echchabi & Abd. Aziz, 2012; Echchabi & Olaniyi, 2012; Gumel & Mohammad, 2013; Salamah Wahyuni & Arifin, 2013).

Musharakah-mutanaqisah home financing

According to AbdulRazak and Taib (2011), *Musharakah-mutanaqisah* home financing facility came into being when *Bai-bithamanan ajil* (BBA) was found inconsistent with belief and aspiration of the Muslim Ummah. Prior to the above, Taib et al. (2008) has already employed TRA model to examine *Musharakah-mutanaqisah* acceptance among 300 post-graduate students enrolling at three different Malaysian public universities. Cross sectional data were collected through self-administered questionnaires, and was computed using correlation, regression and factor analysis. Finding shows that customers' attitude and social influence predicted behavioral intention to adopt the new facility. Although, TRA model predicted intention of the participants, however, subjective norm component contributed greatly in the model. This is consistent with Abduh and Abdul Razak (2012) study of *Musharakah-mutanaqisah* home financing acceptance among 504 respondents in Kuala Lumpur. The structural equation modeling result indicate that customers' intention is greatly supported by subjective norm component compared to attitudinal disposition towards the new facility. This means that customers' intention to use *Musharakah-mutanaqisah*

financing was more of motivation to comply with expectations of others than the evaluation of outcome from engaging in the use of the facility.

Also, Alam et al. (2012) studied *Musharakah-mutanaqisah* financing and the influence of religiosity on intention to adopt the new facility using the theory of planned behaviour. Attitude, perceived behavioural control and religiosity proved significant in the study, while subjective norm was found to be insignificant. This simply implies that customer's ability and willingness in terms of resources and time to undertake Islamic home financing surpasses reliance on friends and relatives. This study is consistent with Amin et al. (2012) study that investigated the same Islamic home financing among 168 respondents in Malaysia using TPB model. The PLS-SEM analysis indicates attitude ranked high in the model while subjective norm and perceived behavioural control followed respectively. Furthermore, in another similar study, Amin et al. (2014) examine intention to adopt Islamic home financing products amongst 278 customers of Islamic banks in Labuan and Kota Kinabalu East Malaysia using the theory of planned behaviour. In addition to its original constructs, the influence of 'Islamicity of a product' and other demographic variables were also investigated. Findings from ordered probit model indicate that Islamicity of a product ranked high followed by subjective norm, perceived behavioural control and customers' attitude. Marital status, ethnic, occupation and religion were also influential factors. It is also revealed that gender, monthly income and academic qualification have little influence on the consumer acceptance.

In addition, Amin et al., (2013) decomposed theory of planned behaviour to determine customers' intention to adopt Islamic home financing using PLS-SEM algorithm, bootstrapping and blindfolding. Subjective norm, simplicity and relative advantage were found to be significant determinants of attitude. Findings also confirmed the role of subjective norm and perceived behavioural control on behavioural intention.

Islamic personal financing (Qardul-Hassan and Bay al-inah)

In its inception, Islamic banking introduced a new financing facility, otherwise known as *Qardul-Hassan* or benevolent loan. Although, *Qardul-Hassan* was introduced to cater for customers' urgent financial needs, however, its life span ended-up abruptly (Amin, Rahim Abdul Rahman, et al., 2011). Amin et al. (2010) test the applicability of TRA model in addition to the role of pricing towards *Qardul-Hassan* debt financing among 214 customers in Labuan, Malaysia. The linear regression result indicated that attitude, subjective norm and pricing predicted intention to adopt *Qardul-Hassan* financing.

In another closely related study one year after, Amin, Rahim Abdul Rahman, et al. (2011) conducted a study, examining the determinants of *Qardul-Hassan* financing facility among Islamic banking customers in Malaysia. In addition to the original variables of TRA, three additional variables were added. Thus, attitude, subjective norm, pricing, religious obligation, and government support were all put to correlation and multiple regression analysis. Findings from the 136 sampled customers of Bank Islam and Bank *Mu'amalat* Malaysia indicated that attitude, subjective norm and pricing were found positively related to intention, while government support and religious obligation proved insignificant in the study. Although, the study confirmed the insignificant contribution of religious obligation and government support, nevertheless, religiosity has been found significant in many studies of Islamic banking (Alam, Janor, Zanariah, & Ahsan, 2012; Amin, 2012; Sun et al., 2012). Also, some previous studies consider religiosity a very important determinant of selection, choice or preference of Islamic banking (Bley & Kuehn, 2004; Khan & Bhatti, 2008; Metawa & Almosawi, 1998).

Islamic credit card

Islamic credit card is another innovation introduced in Islamic banking industry, and hence, its acceptability among customers called for the attention of academic researchers. Therefore, Amin (2012) examines Islamic credit card adoption among 354 banks' customers in Malaysia. Knowledge, financial cost, attitude, financial recommendation and demographic variables were analyzed using Ordered Probit Model. Findings revealed that knowledge of Islamic credit card, financial recommendation, age, marital status, education and religion significantly influenced Islamic credit card usage intention. However, attitude appears to have no any significant effect in the study. Conversely, this is contrary to empirical

discoveries in which attitude is the strongest predictor of behavioral intention (Abduh & Abdul Razak, 2012; Amin, Rahim Abdul Rahman, et al., 2011). In another similar study, Amin (2013) employed TRA model to better understand the determining factors of Islamic credit cards among 257 respondents in Southeast Malaysia. Partial Least Square-Structural Equation Modeling (PLS-SEM) analysis indicate that attitude, perceived financial cost and subjective norm significantly influence customers' intention to adopt Islamic credit cards.

Earlier on, Amin (2007a) employed TAM to investigate customers' intention to use Islamic mobile credit cards among 108 Islamic banking customers in Kota Kinabalu and Labuan, Sabah, Malaysia. Amounts of information, perceived credibility in addition to the original TAM variables were analyzed. Findings revealed that perceived ease of use, perceived usefulness, perceived credibility and the amount of information predicted Malaysian bank customers' intentions. Similarly, a year later, Amin (2008) refined his earlier study and integrate perceived self expressiveness in relation between Islamic credit cards usage and intentions. However, findings from the 108 Islamic banking customers indicated that perceived self-expressiveness is not a significant predictor of Malaysian customer's intention to use mobile credit cards.

Internet banking acceptance

Moreover, Amin (2007b) investigate internet banking acceptance among 117 Islamic banking customers' in Labuan Kota Kinabalu, Sabah, Malaysia using TAM as the underpinning theory. Perceived credibility, amount of information on internet banking, perceived enjoyment, and social norm, in addition to perceived usefulness and perceived ease of use were numerically analysed. The hypothesised linear regression model indicates that perceived usefulness, perceived ease of use, perceived credibility and social norm are significant predictors of Internet banking acceptance among customers, while perceived enjoyment and perceived ease of use were found insignificant predictors of intention among customers.

Islamic mobile banking services

Amin, Hamid, Lada, and Anis (2008) also investigate bank customers' usage intentions for mobile banking in the future among 158 bank Islam customers in Malaysia. TAM was employed as the underpinning theory, while the outcome was computed using linear regression analysis. The results indicate that perceived ease of use and perceived usefulness are the main determinants of intention to adopt Islamic mobile banking. The results also indicate that perceived credibility, amount of information and normative pressure are also significant factors in predicting acceptance of mobile banking. Surprisingly, four years later, Sun et al. (2012) studied the same Islamic mobile phone banking adoption among 135 South-eastern young customers (Muslims, non-Muslims and those who doesn't have a religion) by incorporating perceived financial costs in addition to perceived self-expressiveness, perceived usefulness, perceived financial cost and subjective norm. The study confirmed the potentiality of perceived self-expressiveness in predicting intention while perceived financial cost was found not to have any significant effect before and even after interaction effect. The insignificant result presented about perceived financial cost, was in sharp contrast to some previous studies (Amin et al., 2010; Amin, Rahman, Sondoh Jr, & Hwa, 2011).

Islamic banking adoption among customers

Some scholars, such as Echchabi and Olaniyi (2012) studied Islamic banking adoption in general among customers. Attitudes, subjective norm as well as their corresponding beliefs structures were put to computational analysis. Using 350 questionnaire surveys, the structural equation modeling (SEM) analysis revealed significant relationship between normative belief and motivation to comply on attitude and subjective norm. This study reveals the contributions of normative beliefs and motivation to comply on attitude, subjective norm and intention to adopt Islamic banking. Furthermore, Salamah, Wahyuni and Arifin (2013) confirmed the validity of TRA constructs by examining the relationship between knowledge and intention to use Islamic banking products among 240 respondents in Surakarta, Indonesia. The results is consistent with the study of Amin (2012) in which knowledge of Islamic credit card, attitude and subjective norm were discovered to have positive relationship with intention to adopt Islamic banking among customers.

Also, Echchabi and Abd. Aziz (2012) studied the adoption of Islamic banking among 200 Islamic banking customers in Morocco using TPB model. The data collected were analyzed using SEM technique of analysis, and findings suggest that only customers' attitude has significant and positive influence on the intention, while subjective norm and perceived behavioural control has insignificant and negative influence on intention to adopt Islamic banking services in Morocco. Also, Echchabi and Abd. Aziz (2012) examined decomposed TPB among 200 Islamic banking customers in Morocco. The PLS-SEM Lisrel analysis indicates that attitude has significant and positive influence on intention to adopt Islamic banking, while perceived behavioural control and subjective norm has negative and insignificant influence on Islamic banking services adoption.

Conclusion

The intent of this study was to provide a comprehensive and integrative literature review of Islamic banking research using TRA, TPB, DTPB and TAM models that test causal inferences. The review process was guided by the theories and categorisation of products and services offered and studied by the researchers. Findings from the review indicate that all the aforementioned theories predicted intention to adopt Islamic banking with TRA and TAM having the highest R^2 value. Also, all researchers use non-probability sampling and sample respondents range from 108-504. Furthermore, responses were elicited from questionnaire survey and data were analysed using factor analysis, correlation, linear, multiple regressions, ordered probit model and structural equation modeling.

However, while subjective norm component of the TRA was found to be the most important factor in the adoption of *Musharakah-mutanaqisah*, the same subjective norm construct became inconsistent when TPB model was examined. In addition, *Qardhul-Hassan* financing was found to be predicted by pricing and the original constructs of TRA, while religious obligation and government support were not supported. Furthermore, there exist mixed findings in the TRA model pertaining to attitude of customers towards Islamic credit card, while all original variables of TAM predicted customers' behavioural intention to use Islamic credit cards, internet banking and Islamic mobile banking services. Furthermore, when adoption of Islamic banking is taken into consideration, the TRA model predicted intention of customers far better than the robust TPB model. In fact, only attitude seems to be significant in the TPB and the DTPB model.

Author (s)	Theory	Methods		Main hypothesis finding(s)	
		Sample	Tool of analysis	Supported	Not Supported
Taib et al. (2008)	TRA	300	-Factor analysis -Correlation -Multiple Regression	Intention ($R^2=0.771$), attitude, ($\beta = 0.451$, $p<0.01$), Social norm, ($\beta=0.479$, $p<0.01$)	
Amin et al. (2010)	TRA	214	Regression analysis	Intention ($R^2=0.689$), attitude, ($\beta = 0.309$, $p<0.01$), Subjective norm, ($\beta = 0.485$, $p<0.01$), Price of <i>Qardul-Hassan</i> , ($\beta = -0.175$, $p<0.01$)	
Amin, Rahman, et al. (2011)	TRA	136	Factor analysis Correlation Multiple regression	Intention ($R^2=0.731$), attitude ($\beta = 0.543$, $p<0.001$), Social influence ($\beta = 0.158$, $p<0.05$), Pricing ($\beta = -0.256$, $p<0.001$)	Religious obligation ($\beta = -0.020$, $p>0.1$) government support ($\beta = 0.087$, $p>0.1$)
Amin (2012)	TRA	354	Ordered Probit Model	Intention Financial recommendation ($\beta = 0.45$, $p<0.01$), Knowledge ($\beta = 0.38$, $p<0.01$), Age (young) ($\beta = 0.84$, $p<0.01$) Marital status ($\beta = 0.53$, $p<0.01$), Religion ($\beta = 0.84$, $p<0.01$) Education level ($\beta = 0.18$, $p<0.05$)	Attitude ($\beta = 0.13$, $p>0.1$), Financial cost ($\beta = -0.06$, $p>0.1$). Age (young) ($\beta = 0.26$, $p>0.1$), Gender ($\beta = 0.20$, $p>0.1$), Income level ($\beta = 0.01$, $p>0.1$)
Echchabi and Olaniyi (2012)	TRA	335	Exploratory factor analysis AMOS-SEM	Intention ($X^2=2659$, Behavioral beliefs ($\beta = 0.16$, $p<0.05$), Evaluation of outcome-attitude ($\beta = 0.21$, $p<0.05$), attitude ($\beta = 0.32$, $p<0.05$), normative belief-subjective norm ($\beta = 0.61$, $p<0.05$), motivation to comply, ($\beta = 0.16$, $p<0.05$), subjective norm ($\beta = 0.61$, $p<0.05$)	Evaluation of outcome-attitude ($\beta = 0.21$, $p<0.05$)
Abduh and Abdul Razak (2012)	TRA	504	AMOS-SEM	Intention ($R^2 = 0.695$), attitude ($\beta = 0.431$, $p<0.001$), subjective norm ($\beta = 0.264$, $p<0.001$), behavioral beliefs ($\beta = 0.656$, $p<0.001$), normative beliefs ($\beta = 0.634$, $p<0.001$)	
Amin (2013)	TRA	257	PLS-SEM	Intention ($R^2=0.66$), attitude ($\beta = 0.57$, $p<0.05$),	

				subjective norm ($\beta = 0.57, p < 0.05$), perceived financial cost ($\beta = -0.11, p < 0.05$)	
Salamah Wahyuni and Arifin (2013)	TRA	240	SEM-AMOS	Intention attitude ($\beta = 0.84, p < 0.01$), subjective norm, ($\beta = 0.84, p < 0.01$) Knowledge ($\beta = 0.84, p < 0.01$)	
Amin et al. (2013)	DTPB	237	Partial Least Square (PLS)	Intention ($R^2=0.55$), attitude ($\beta = 0.26, p < 0.01$), subjective norm ($\beta = 0.33, p < 0.01$), PBC ($\beta = 0.11, p < 0.05$), relative advantage ($\beta = 0.12, p < 0.05$), simplicity ($\beta = 0.18, p < 0.01$), compatibility ($\beta = 0.11, p < 0.05$), relative advantage –attitude ($\beta = 0.21, p < 0.01$), simplicity-attitude ($\beta = 0.32, p < 0.01$)	Compatibility-attitude ($\beta = 0.02, p > 0.1$)
Amin et al. (2014)	TPB	278	Ordered Probit Model	Intention ($X^2=208.7$), attitude ($\beta = 0.30, p < 0.05$), subjective norm ($\beta = 0.60, p < 0.01$), PBC ($\beta = 0.35, p < 0.01$), Islamicity ($\beta = 0.70, p < 0.01$), marital status ($\beta = 0.60, p < 0.01$), ethnicity ($\beta = 0.09, p < 0.05$), occupation ($\beta = 0.19, p < 0.01$), religion ($\beta = 0.46, p < 0.01$)	Gender ($\beta = 0.04, p > 0.1$), qualification ($\beta = 0.08, p > 0.1$), monthly income ($\beta = 0.03, p > 0.1$),
Amin et al. (2012)	TPB	168	AMOS-SEM	Intention attitude ($\beta = 0.72, p < 0.001$), subjective norm ($\beta = 0.50, p < 0.001$) subjective norm-attitude ($\beta = 0.59, p < 0.001$)	PBC ($\beta = 0.19, p > 0.1$)
Alam et al. (2012)	TPB	300	Multiple regression	Intention attitude ($\beta = 0.35, p < 0.01$), PBC ($\beta = 0.16, p < 0.05$), religiosity ($\beta = 0.25, p < 0.01$)	Social influence ($\beta = 0.73, p > 0.1$)
Echchabi and Aziz (2012)	DTPB	146	Multiple regression One sample t-test	Intention Attitude ($\beta = 0.842, p < 0.01$), subjective norm ($\beta = 0.134, p < 0.05$), PBC ($\beta = 0.092, p < 0.05$), uncertainty and attitude ($\beta = -0.185, p < 0.05$), compatibility-attitude ($\beta = 0.731, p < 0.01$), relative advantage-attitude ($\beta = 0.102, p < 0.05$), awareness-attitude ($\beta = 0.121, p < 0.05$), facilitating conditions ($\beta = 0.468,$	Complexity ($\beta = 0.61, p > 0.1$) Self-efficacy ($\beta = 0.61, p > 0.1$)

				p<0.01)	
Echchabi and Abd. Aziz (2012)	TPB	146	AMOS-SEM	Intention Attitude ($\beta = 0.927, p<0.05$), PBC ($\beta = -0.132, p<0.05$),	Subjective norm ($\beta = 0.066, p>0.1$)
Amin (2008)	TAM	108	Regression analysis	Intention ($R^2 = 0.638$), PU ($t = 2.242, p<0.05$), PEOU ($t = 2.340, p<0.05$), PC ($\beta = 2.584, p<0.05$), AOI ($t = 4.061, p<0.001$), PEOU-PC ($\beta = 0.497, p<0.001$)	Perceived self expressiveness ($t = 0.332, p>0.1$)
Amin et al. (2008)	TAM	158	Linear regression	Intention ($R^2 = 0.80$), PU ($\beta = 0.242, p<0.05$), PEOU ($\beta = 0.353, p<0.01$), PC ($\beta = 0.254, p<0.01$), AOI ($\beta = 0.439, p<0.001$), normative pressure ($\beta = 0.264, p<0.05$), PEOU - PU ($\beta = 1.162, p<0.001$), PEOU - PC ($\beta = 0.497, p<0.001$)	
Amin (2007b)	TAM	117	Factor analysis Regression analysis	Intention ($R^2=0.501$), PU ($\beta = -0.108, p<0.05$), PC ($\beta = 0.233, p<0.01$), SN ($\beta = 0.601, p<0.01$)	PE ($\beta = -0.110, p>0.1$) PEOU ($\beta = 0.166, p>0.1$) AOI ($\beta = 0.086, p>0.1$)
Sun et al. (2012)	TAM	135	Regression analysis	Intention ($R^2=0.469$) PU ($\beta = 0.401, p<0.05$) PEX($\beta = 0.232, p<0.01$) SN ($\beta = 0.227, p<0.05$) Religious affiliation (Muslim), Intention ($R^2=0.316$), PU ($\beta = 0.303, p<0.05$) PEX($\beta = 0.191, p<0.01$), SN ($\beta = 0.274, p<0.05$), religious affiliation (Non-Muslim) Intention ($R^2=0.196$), PU ($\beta = 0.544, p<0.01$), PEX ($\beta = 0.289, p<0.01$), SN ($\beta = 0.396, p<0.05$), Rel. commitment (High) Intention ($R^2=0.448$), PU ($\beta = 0.461, p<0.05$), PEX($\beta = 0.289, p<0.01$), SN ($\beta = 0.426, p<0.05$)	PFC($p>0.1$) Rel. affiliation (Muslim) PFC($p>0.1$) Religious affiliation (Non-Muslim) PFC($p>0.1$), PEX($p>0.1$), SN ($p>0.1$) Rel. commitment (High) PU ($p>0.1$), PFC ($p>0.1$), Rel. commitment (Low) PFC ($p>0.1$), PEX ($p<0.1$), SN ($p<0.01$)

Note: ***p < 0.01, **p < 0.05, *p < 0.1

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