

# Attitudes and Intentions Toward Acceptance of Islamic Banking System: Subgroup Meta-Analysis

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## Abstract

**Purpose:** Multiple studies investigate the connection between attitudes and the acceptance of Islamic banking systems. Nevertheless, the results collected by studies exhibit a lack of consistency. Hence, the primary objective of this study is to examine the robustness of the correlation between attitude and the intention of societal acceptability towards the Islamic banking system.

**Design/methodology/approach:** The present study utilisation of a meta-analysis methodology employed a random-effects model to examine 76 effect sizes derived from 72 articles that were indexed in the SCOPUS database.

**Findings:** The findings indicate a significant positive relationship between attitude and intention, the weighted effect sizes ( $r^+ = 0.67$ , 95% CI = 0.63-0.71). Furthermore, the study revealed that the association was moderated by factors such as banking products, religious affiliation, and the size of the Muslim population.

**Research limitations/implications:** The study did not discover any empirical support suggesting that the economic prosperity of a nation played a moderating role.

**Practical implications:** The findings of this study have substantial implications for aiding Islamic banking institutions in formulating effective marketing strategies. Banks can tailor their products and promotional efforts according to specific religious affiliations and the demographic composition of the Muslim population to enhance acceptance and market reach.

**Originality/value:** This study contributes to the Islamic banking literature by providing a quantitative synthesis of the attitude-intention relationship and identifying key moderating

factors influencing acceptance. It is among the few meta-analyses to systematically assess the strength and variability of this association across diverse contexts.

**Keywords:** Public Awareness, Attitude, Intention, Islamic Finance, Islamic Banking System, Meta-Analysis

## Introduction

The Islamic banking system (IBS) serves as an alternative to conventional banking systems (Alshater et al., 2021) and was established to cater to the financial requirements of Muslim customers, particularly in Muslim nations. This is because conventional banking, which operates on an interest-based model, is prohibited under Islamic shari'ah principles. Therefore, Muslims necessitate an establishment that provides them with an Islamic framework for conducting their financial dealings. IBS aligns with the principles of Islamic finance by offering financial services and products that adhere to the core principles of Shari'ah, or Islamic law (Abasimel, N. A., 2023). IBS is founded only on the principles of Islamic Shari'ah, with the exclusion of interest. Malaysia was the pioneering Islamic country in the creation of the Islamic financial system. The IBS has garnered appreciation not only from Muslims but also from the traditional banking business, (Naveed, A. K., 2010).

IBS, similar to traditional banking systems, is distinguished by its emphasis on innovation and competitiveness (Dinc, 2020). The Islamic banking business is rapidly advancing, with nearly every country now including some type of Islamic financing through the application of IBS. Nevertheless, the adoption of IBS by users is a notable obstacle, notwithstanding its competitiveness with conventional banking. The problems encountered in the implementation of Islamic banking practices are multifaceted and can differ among various geographical areas and financial institutions.

Primarily, the hindrance to the advancement of the IBS in the Western world lies in the prevailing attitude, since consumers are reluctant to embrace the products of Islamic banks with a positive mindset (Karbhari et al., 2004). Amidst fierce competition and an uncertain economic climate, the banking industry must achieve stringent performance criteria to address the high demands. Failure to do so may result in several issues, including the danger of system failure. Abdullahi et al. (2021a) suggest that psychological aspects, including attitude, subjective standards, and perceived behavioural control, can influence the effectiveness of IBS. As the effect of these elements increases, the likelihood of IBS being welcomed also increases, and vice versa.

The IBS functions under many contexts of client preferences. Examining the elements that impact customer behaviour and preferences in Islamic banking systems is crucial. This comprehension is highly advantageous for developing services to meet the distinct requirements of each consumer. Meta-analytic studies frequently identify deficiencies in the current body of knowledge, indicating the need for additional research in specific areas. Prior to this, meta-analytic studies were carried out to examine the degree of correlation between attitude, subjective norms, perceived behavioural control, and consumer intentions in different domains including food (Lin & Roberts, 2020), technology usage (Neves et al., 2022), digital business (Zerbini et al., 2022), green energy (Kumar & Nayak, 2022), and tourism (Zhu et al., 2022). According to these meta-analytic findings, attitude was determined to be the most significant factor affecting individual intentions to behave. Thus, this study aims to comprehend

the robustness of the correlation between attitude and public acceptance intentions towards IBS on a global scale.

## Literature Review

Attitudes, which are moulded by one's past experiences and upbringing, exert a substantial impact on behaviour and serve as a compass for actions in many circumstances. Attitudes typically encompass a collection of beliefs, emotions, and behavioural inclinations that are focused on a specific object, individual, group, concept, or circumstance. Attitudes consist of thoughts, emotions, and actions that are focused on particular objects or concepts. They represent a person's tendency to support or oppose something (Fishbein & Ajzen, 1975). Cacioppo et al. (1994) defined attitudes as an individual's preparedness to engage in a specific course of action. Essentially, attitudes represent an individual's inclination towards something. Intentions, conversely, shape human conduct and are impacted by personal evaluations on the inclination to attempt, strategize, and participate in particular acts (Ajzen, 1991). Hence, the greater an individual's receptive disposition towards IBS, the more pronounced their propensity to utilise the products or services provided by Islamic banking institutions.

The relationship between attitude and intents to accept IBS indicates variability across different research. Several studies demonstrate a tenuous association (Amin, 2022; Abdullahi et al., 2021b; Su'un et al., 2018), but others suggest a robust one (Baber & Billah, 2022; Boubker et al., 2021; Wardana et al., 2021; Zinser, 2019). Despite extensive research conducted on this subject, there remains a lack of consensus regarding the magnitude of this correlation. Hence, conducting a meta-analysis study is crucial in combining data from diverse sources, thereby offering a full comprehension of Islamic banking practices on a global scale. This study aims to consolidate current research, giving transparency for industry participants and researchers in the banking sector.

In order to ascertain the study's pertinence, many moderating factors such as banking products, religious affiliation, the Muslim population, and national income were thoroughly examined. These factors are expected to impact the relationship between attitude and social willingness to accept IBS, as indicated by Kaur et al. (2022), Jadil et al. (2021), and Yaden et al. (2022) (Figure 1). Religious beliefs impose a substantial influence on economic actions. For example, Muslims are forbidden from engaging in usurious activities (Alshater et al., 2021). The study conducted by Han et al. (2018) revealed that religiosity and attitudes had a substantial impact on customers' inclination to embrace Islamic banking services. Therefore, the IBS has been widely adopted by various countries globally, regardless of whether they are Islamic or non-Islamic. The IBS is currently operational in more than 60 nations. IBS functions on a non-interest basis, advocating for ethical and prudent financial practices that align with Islamic teachings. IBS practice caters to Muslim clients by ensuring adherence to Sharia law, enabling them to effectively handle their finances in alignment with their Islamic principles.

Thus, several stakeholders are involved in the Islamic banking system, each playing a specific role to ensure its successful operation. For example, governments of Organization of Islamic Cooperation (OIC) countries critically promote IBS concept and practice in their own countries to prevent Muslims from engaging in conventional banking involving usury (Asni, 2019). The role of religious beliefs and government policies, particularly in OIC countries, is crucial in determining societal acceptance of IBS. In fact, the successful operation of the IBS requires the collaboration and expertise of various stakeholders, including customers, Islamic banks,

regulatory authorities, scholars, investors, academic institutions, legal experts, auditors, compliance officers, and customers' advisors.

Furthermore, there is a strong interconnection between a nation's economic expansion and the progress of its financial system, with both exerting substantial influence on one another (Abduh & Azmi Omar, 2012; Anwar et al., 2020). The rapid expansion of the economy results in the creation of banking institutions that provide crucial financial and investment products. Individuals residing in middle-to-high-income nations, who possess higher earnings, exhibit a greater propensity to subscribe to products/services provided by IBS in comparison to individuals in low-income countries. Therefore, the proposed meta-analysis research is significant for various reasons. This research aims to offer a thorough and systematic analysis of quantitative empirical studies that explore the relationship between attitude and intention in the adoption of the Islamic banking system. Furthermore, this study also discovered a moderating variable that influences the relationship between attitude and intention to accept IBS. This finding can assist industry players, such as Islamic financial institutions, in developing efficient marketing strategies. Ultimately, this study provides insights into the potential avenues for further exploration in comprehending customer behavior towards Islamic banking.

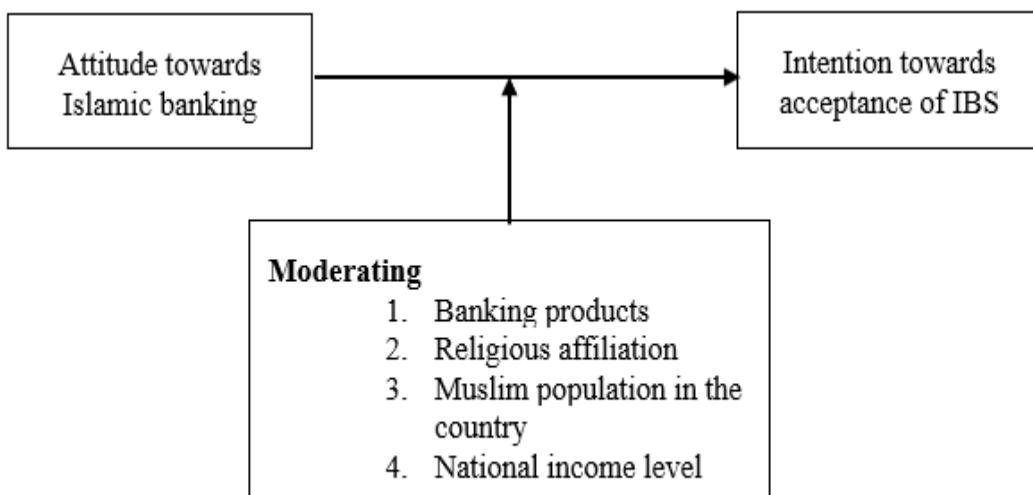


Figure 1. Research model

## Methodology

This study utilizes journal articles published in the SCOPUS database up until 2 July 2025. This database was chosen to search for relevant articles in understanding the relationship between attitude and the intention towards acceptance of IBS. The rationale for using this database is its global coverage and excellent calibre, which is nearly on par with the Web of Science database (Baas et al., 2020). As this database contains high-quality articles and covers various aspects of the field, numerous meta-analysis studies rely solely on this database (Lamb et al., 2022; Morgado et al., 2022; Noble et al., 2019; Slatyer et al., 2012; Sujarwo & Herwin, 2023). Hence, the articles utilised in this study are presumed to possess a high level of quality. A comprehensive search was conducted using keywords representing Islamic banking institutions, attitudes, and intentions; TITLE-ABS-KEY ("islam\* bank\*") AND (attitude) AND (intention\* OR willingness OR adoption\* OR "decision making" OR choice OR preference\* OR perception\* OR accept\*). The above keywords were filtered through titles, abstracts, and keywords using Boolean search techniques. At the screening stage, the first and fifth authors

assessed the suitability of articles based on titles and abstracts separately. Articles that passed the screening stage underwent an eligibility assessment, with only the first author involved in this stage. During the eligibility assessment, the first author evaluated the suitability of articles based on the established criteria.

A total of 237 articles were screened, and 76 effect sizes were identified from 72 articles that met the specified criteria. The criteria encompassed articles written in English, with no limitations on the publication year, quantitative approach, individual participant, reported correlation values for the relationship between attitudes and intentions, and articles published in journals. Hence, articles that did not satisfy the specified criteria were eliminated during the screening and eligibility phases, as documented in Figure 2.

The effect size employed in this study is correlation. In the event that the correlation value is not provided in the paper, the researcher will be contacted through email. However, the researcher provides feedback on only one study. This study does not include partial correlation value based on standardized beta value ( $\beta$ ) as suggested (Peterson & Brown, 2005). The term "contractual definition" is used in this study to ensure that the definitions of attitude and intention are predetermined and aligned. This study does not limit certain instruments in measuring attitude and intention; it is sufficient that the study reports instruments resources or includes the examples of instruments utilised. Careful extraction of data has been done using Microsoft Excel. Extracted data from the original articles includes researcher's name, journal, publication year, number of digital object identifiers (DOI), sample size, type of respondent, correlation value, types of banking products and percentage of Muslims.

Since the data obtained is non-homogenous (respondent, instruments and different sampling), a random-effect model has been used in this analysis (Borenstein et.al., 2009). In addition, the publication bias test has been done using the funnel plot technique and Egger's test. Funnel plot technique is a diagram form of technique that displays the relationship between sample size and effect size, and the data is considered to have no publication bias problem if it is symmetrically distributed between left and right (Sterne and Egger, 2001).

Meanwhile, Egger's test technique is based on statistical considerations. If the Egger's test is found to be insignificant, the study data will have no publication bias problem (Egger et al., 1997). Test techniques of  $I^2$  and Cochran's Q-statistics were also used in this study to determine whether or not the data is heterogeneity. If the value of  $I^2$  is more than 75%, and Cochran's Q-statistics are significant, this illustrates the heterogeneity of the data studied (Higgins, 2003). Among the approaches that are often used in determining the role of moderating factors that contribute to heterogeneity is through sub-group analysis. The sub-group analysis was conducted through Statistic Q-between (Card, 2012). In case the value of statistic Q-between is significant, it shows that the effect size for sub-group is different for the studied relationship. Meta-Essentials software is used in analysing the data due to its user-friendly nature and does not require any specific skills in analyzing the data (Suurmond et al., 2017).

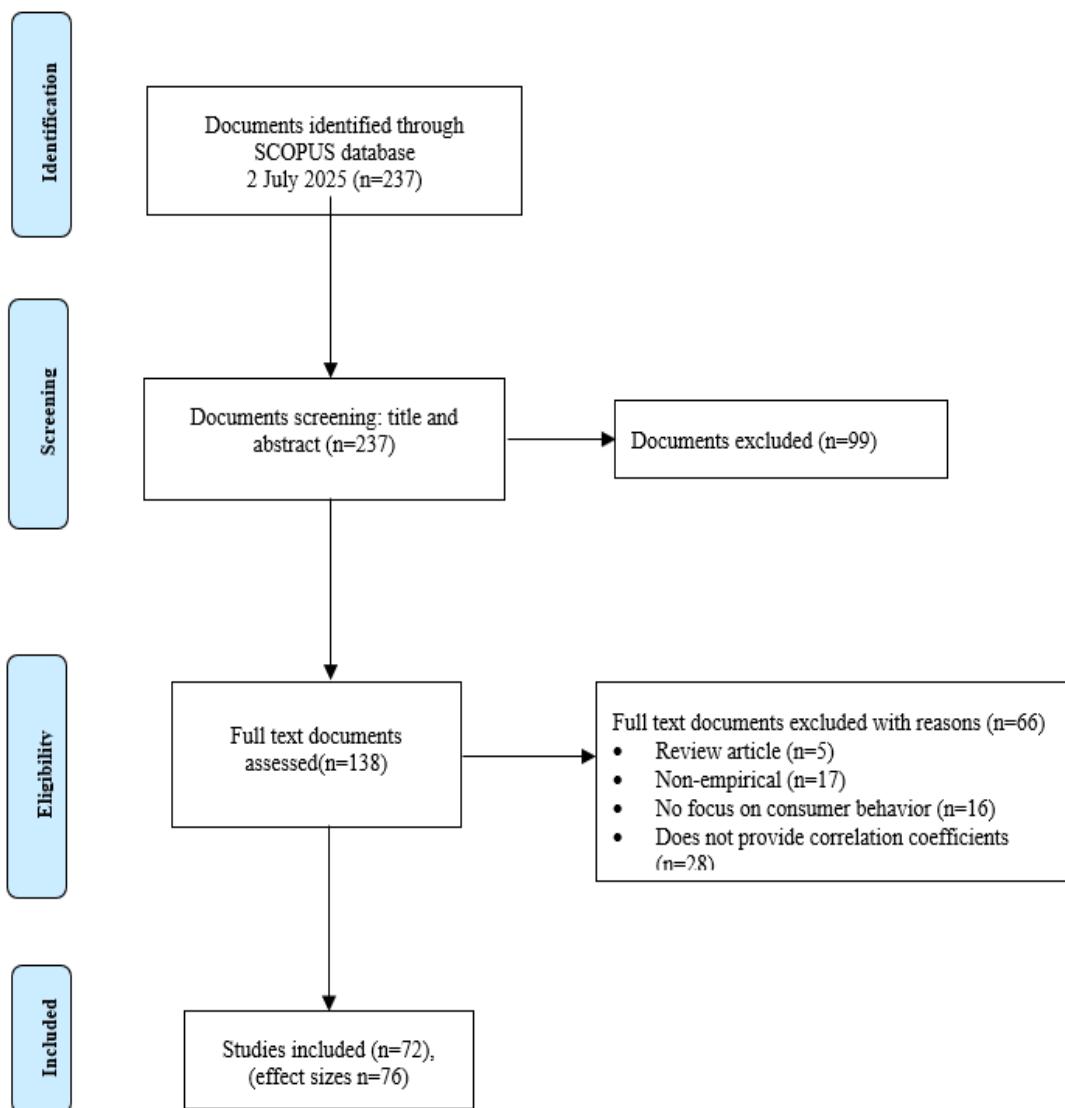


Figure 2. Flow chart systematic selection process documents

This study determined the sub-group based on certain criteria. Classification of the Islamic banking product subgroup is based on financing product and saving/investment product. Financing covers all collateralized and uncollateralized products. While saving/investment consists of savings or investment activity which involves financial resources from customers. Therefore, if research that examines IBS in general, this study omits the previous research because it does not specifically represent banking products.

Religious affiliation is based on religious beliefs which consist of Muslims and non-Muslims, while the study sample consisting of various religions was excluded. The size of the Muslim population in a country is defined by its membership in the Organisation of Islamic Cooperation (OIC) or vice versa. The requirement for membership in the OIC is that the country must have a majority population of Muslims. The last subgroup pertains to the country's income level, with the study being carried out either in middle/high income countries or in low-income

countries. The classification of a country's degree of wealth in this study was based on the report of the World Bank (The World Bank, 2023).

### Findings

A total of 76 effect sizes were analyzed from 72 studies. The earliest study was conducted by Fauziah et al. (2008), and the most recent study was by Ergün et al. (2025). Table I reports the meta-analysis results for the entire data used in this study. Figure 3 visually presents the forest plot for the combination of 76 effect sizes. The relationship between attitudes and intentions towards acceptance of IBS was strong, with  $r^+ = 0.67$  (95% C.I = 0.63 – 0.71) (Cohen, 1992). These results align with the Theory of Planned Behavior (TPB), indicating a positive correlation between attitudes and intentions to behave (Ajzen, 1991).

Table 1: Effect Size Estimation and Bias Assessment

Relationship p	k	N	$r^+$	95% CI		Heterogeneity		Publication bias		
				LL	UL	$Q^T$	$I^2$	Egger's test intercep	95% CI	
								t	LL	UP
Attitude-intention	7	25,81	0.6	0.6	0.7	2,393.34	96.875	1.79	-	23.46
	6	0	7	3	1	*	%		19.8	
								7		

\* $p < .05$ ; k = total effect size; N = total cumulative sample;  $r^+$  = weighted mean  $r$ ; 95% CI = 95% confidence interval; LL = lower limit; UL = upper limit;  $Q^T$  = Cochran's Q-statistics;  $I^2$  = degree of inconsistency in the observed relationship across studies.

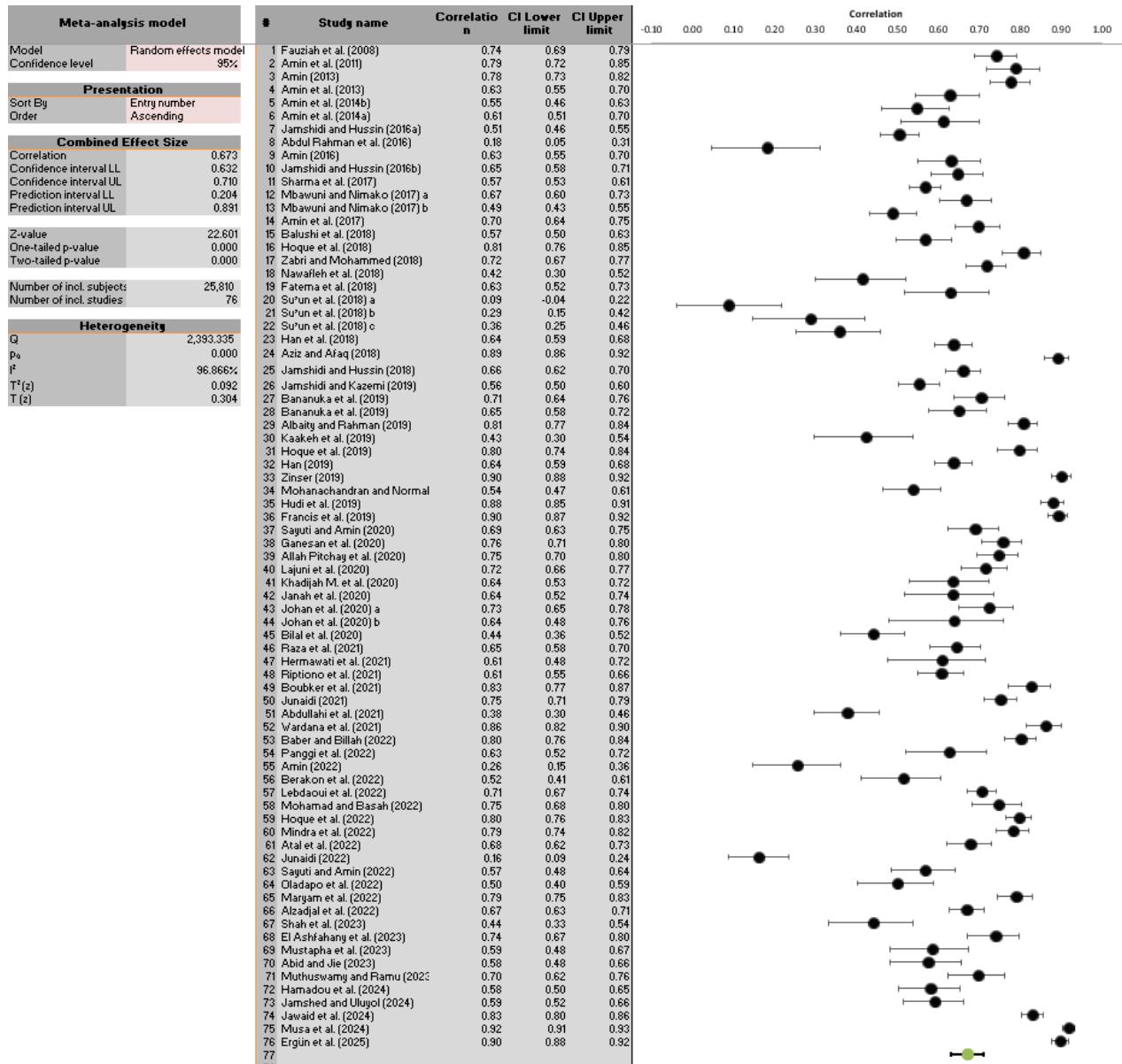


Figure 3: Forest plot for 76 effect sizes

This study found there is no publication bias because the Egger's test = 1.79 (95% C.I = -19.87 – 23.46) is not significant (Egger et al., 1997). Figure 4 shows that study data does not have a problem on publication bias due to the correlation value (Fisher r-to-z) for Combined effect size and Adjusted Combined effect size are symmetry (Suurmond et al., 2017). Table I also reports on the result of heterogeneity test for measured overall effect size through Cochran's Q-statistic and I<sup>2</sup>. The value of Cochran's Q-statistic = 2,393.34, p < 0.05 and I<sup>2</sup> = 96.87%, shows that the data being used in this study is heterogeneity (Suurmond et al., 2017). For the reason that the value of I<sup>2</sup> is extremely high, the population cannot be considered to have the same criteria. Thus, sub-group observation has to be done in this study.

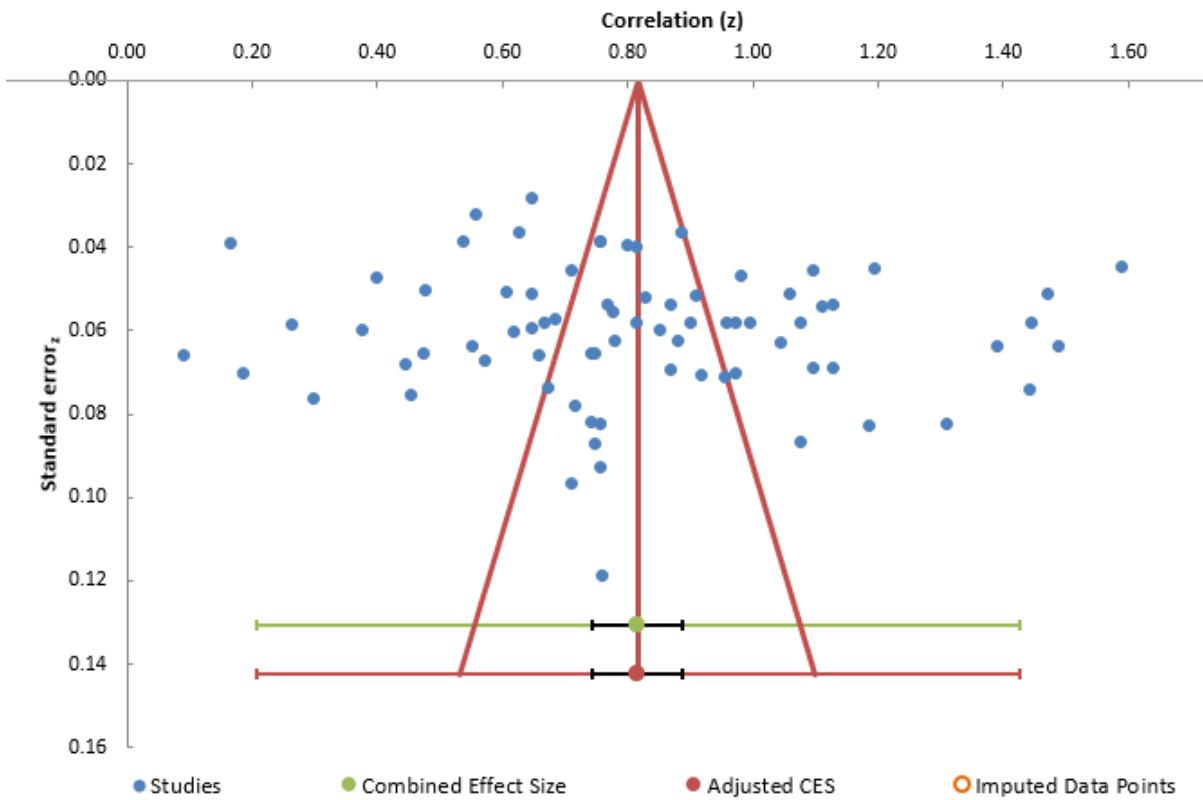


Figure 4: Result for publication bias through funnel plot

Table 2: Subgroup meta-analysis for relationship between attitude and intention

Subgroup	<i>k</i>	$r^+$	95% CI		<i>Q</i> -between	<i>p</i> -value	Pseudo $R^2$
			LL	UL			
<b>Banking Product</b>							
● Financing product	2	0.6	0.5	0.6			
	5	2	6	8			
● Savings and investment product	3	0.7	0.5	0.8			
		2	1	5			
<b>Religious Beliefs</b>							
● Muslim	1	0.6	0.5	0.7			
	9	5	5	3			
● Non-muslim	4	0.4	0.2	0.6			
		4	1	2			
<b>Membership of OIC countries</b>							
● OIC	6	0.6	0.6	0.7			
	8	8	4	3			
● Non-OIC	7	0.4	0.2	0.6			
		8	6	5			
<b>Classifications of Countries</b>							
● Middle- & High-income countries	4	0.6	0.6	0.7			
	1	9	4	3			
● Low- & Lowest-income countries	3	0.6	0.5	0.7			
	5	5	7	1			

OIC = Organization of Islamic Cooperation; \* $p < .05$ ; ns  $p > .05$ ;  $k$  = total effect size;  $r^+$  = weighted mean  $r$ ; 95% CI = 95% confidence interval; LL = lower limit; UL = upper limit.

The subgroup result for this study is shown in Table II. The country's income level cannot be the moderating factor in determining the level of strength between attitude and intention towards acceptance of IBS (statistical value  $Q$ -between = 1.14,  $p$ -value = 0.29). This study also found that the value of  $r^+$  for middle/high income countries is  $r^+ = 0.69$ , 95% CI = 0.64-0.73, and for low/lowest income countries is  $r^+ = 0.65$ , 95% CI = 0.57-0.71. Means that the level of strength for both  $r^+$  on country income level sub-group is at its strong (Cohen, 1992). As for the banking product sub-group, 25 studies represent financing products, and three studies represent savings/investment products.

This study found banking products to be moderate factors for the relationship studied. Even though financing product ( $r^+ = 0.62$ , 95% CI = 0.56-0.68) and saving/investment product ( $r^+ = 0.72$ , 95% CI = 0.51-0.85) each showing a strong relationship as the  $r^+$  value is more than 0.50 (Cohen, 1992), however there are significant differences ( $Q$ -between = 3.85,  $p$ -value = 0.04). This illustrates the strength of the relationship between attitude and intention towards acceptance of savings/investments-based IBS is much more positive as compared to the financing product.

Elements of religion were found to be important in understanding the relationship between attitude and intention towards acceptance of IBS. Subgroups of religious belief found to have differences ( $Q$ -between = 9.20,  $p$ -value = 0.00). The correlation value of Muslims ( $r^+ = 0.65$ , 95% CI = 0.55-0.73) is stronger than non-Muslim ( $r^+ = 0.44$ , 95% CI = 0.21-0.62). This study also found that  $r^+$  in the OIC countries ( $r^+ = 0.68$ , 95% CI = 0.64-0.73) are stronger compared to non-OIC countries ( $r^+ = 0.48$ , 95% CI = 0.26-0.65). These circumstances indicate that  $r^+$  for Muslim sub-group and OIC countries are at its strong level (Cohen, 1992).

## Discussion and Conclusion

This meta-analysis study was conducted to understand the strength of the relationship between attitude and intention of society's acceptance towards IBS. Combined results of effect sizes have shown a strong positive relationship between attitude and intention. Since the data is heterogeneity, this study also reports on sub-group results. Banking product, religious beliefs, and Muslim population was found to be the moderator.

Statistically, the study found there are significant different effect sizes between saving/investments product ( $r^+ = 0.72$ ) and financing product ( $r^+ = 0.62$ ) due to several possibilities. First, savings/investment activities involve guaranteeing long-term financial stability, growth, and risk perception. To some extent, these factors do shape and form consumer ethics in prioritizing the stability and shariah-compliant investment practices point of view. This study corroborates the research conducted by Allah Pitchay et al. (2019) regarding the selection of shariah-compliant deposit accounts by depositors. The reason behind this choice is the depositors' favourable attitude towards Islamic banking, which guarantees halal investment returns. However, choosing to use financing products is a decision that is made rather quickly, especially when there is an immediate need for funding, such as the possibility to purchase real estate or an asset. This means that the factor of the opportunity to obtain financing is able to reduce the level of strength in the relationship between consumer attitudes and intentions. Finally, the demand for saving/investment products of IBS is higher than the financing product because society is more often involved in financial transactions for savings products.

A significant finding worth stating is related to religion and its impact on people's attitudes and intentions towards Islamic banking. The study revealed that Muslim users (with a correlation of  $r+ = 0.65$ ) have a strong connection between their attitude and intention, while non-Muslim users ( $r+ = 0.44$ ) indicate a moderate connection. Indications imply that Muslims' preference for Islamic banking is driven by both financial advantages and adherence to Islamic principles, such as the avoidance of interest and speculative practices. Conversely, non-Muslim consumers predominantly prioritize financial benefits while assessing Islamic banking, as they are not obligated by Islamic teachings. Additionally, Muslims tend to have better awareness of Islamic banking, motivating them to opt for these services. Non-Muslim individuals, on the other hand, may have limited familiarity with the ideas of Islamic banking. This lack of exposure might result in less awareness and influence their opinions, eventually reducing their likelihood of selecting Islamic banking services.

From the point of view of the Muslim population, the relationship of attitude and intention in the OIC countries ( $r+=0.68$ ) are at its strong/high level, while in non-OIC countries ( $r+=0.48$ ) are at its moderately strong level. Factors that might contribute towards these differences are caused by different cultures and government support towards IBS. The OIC countries consist of a majority Muslims population and practice Islamic norms in their daily lives. Therefore, the influence of religion and influence towards compliances of Islamic principles in their daily lives are probably stronger compared to society in non-OIC countries. Furthermore, the financial structure also plays a role in causing this disparity. The majority of nations in the OIC have a dedicated financial system for Islamic banking, alongside conventional banking systems. Thanks to the presence of the Islamic banking system, IBS can provide a wide range of products and services. This might effectively enhance awareness among the people of OIC countries regarding the products and their associated benefits offered by the IBS. Enhancing awareness of IBS products in OIC nations can lead to a greater inclination towards a positive attitude and acceptance of IBS. Contrariwise, this is completely difficult to implement in a country that only depends on the conventional banking system due to the conventional banking legislation constraints. Sub-group for middle-high income countries and lower income countries are almost similar. This situation demonstrates that the disparity in a country's income does not serve as a decisive element in accepting IBS. It also shows that IBS is universal and accepted regardless of a country's wealth status.

In summary, the connection between attitude and society acceptance of Islamic banking is robust, as revealed by the study. Subgroup analysis pinpointed three key factors contributing to this relationship: banking products, religious beliefs, and the Muslim population. Conversely, it was discovered that the economic condition of a country had a little effect on the connection between attitude and intention. Nevertheless, the study's drawbacks encompass the absence of citations to reputable publications from esteemed databases such as Web of Science, Emerald, EBSCOhost, Wiley, and Google Scholar. Future research should consider exploring alternative databases to gain a more comprehensive understanding of the research findings. Moreover, this study concentrated solely on examining the relationship between attitude and intention. The TPB indicates that subjective norms and perceived behavioral control also play a role in shaping behavioral intentions.

Hence, it is advisable for future research to explore additional variables within the TPB to achieve a more holistic research outcome. One of the study's implications is that governments in OIC countries must ensure an inclusive legal framework for Islamic banking and finance. This step will enhance the competitiveness and continuous development of financing products.

Furthermore, banking institutions should broaden their market focus beyond Muslims and OIC nations. This is crucial because the majority of middle-to-high-income countries fall outside the OIC category. Islamic banking needs to explore opportunities in these nations by offering competitive financing and investment products, given the higher repayment reliability in these countries. Additionally, Islamic banking institutions should intensify public awareness programs, particularly regarding financing products. This is essential since many people in OIC countries still rely on conventional banking, assuming there is no distinction between Islamic and conventional products (Al-Tamimi et al., 2016).

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