

**Social and Religious Determinants of the Likelihood of Adopting Islamic Banking and
Financial Services Among Canadian Muslim Consumers**

A Thesis

**Submitted in Partial Fulfillment of the Requirements for the Degree of
Doctor of Business Administration (DBA)**

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Declaration

I confirm that this is my work and the use of all material from other sources have been properly and fully acknowledged.

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Dedication and Acknowledgments

In 2007, I completed my bachelor of science degree with a double major in Physiology and Zoology (now known as Cells and Systems Biology) with a minor in Near and Middle Eastern Civilizations, mainly for the Arabic grammar languages courses I was interested in. Upon graduating and not being accepted into any Canadian medical school I applied for, I had no desire to continue any path of higher learning. I was eager to enter the workforce, earn a paycheque, and assist my family financially. With a science degree, I entered the ever-so-changing finance industry, which further emphasized that my degree was worthless. I was a model employee, and with my dedication and work ethic, I achieved status and financial rewards I thought I would never be able to, considering my family's humble beginnings.

Fast forward to 2014, and that corporate glass ceiling became very real. My work became redundant with the awareness that I had zero impact on society. The realization that not having a degree in finance to establish that foundation became my why for not breaking through. I was introduced to Dr. Walid Hejazi through a close friend of mine, Dr. Bessma Momani, due to our shared interest in Islamic finance in Canada, him as an academic and myself as a practitioner. When I met with Walid for the first time, I was left speechless. I guess he was impressed with me as well, as he immediately took the risk of taking me on as his Teaching Assistant for his graduate-level Islamic Finance course, the first and only one of its kind in Canada. Soon after that, he set out a plan for me for, what I didn't know at the time, would be my renewed desire to commence the second chapter of my academic journey.

After completing my MBA, I discovered a new worldview. Opportunities within corporate finance, academia, and consulting presented themselves and were accepted way ahead of the

timeline we both set for me, centred around completing this DBA. Having achieved this, re-evaluating my participation in this program became common, especially after completing the Master's portion of the program. My research at the time was centred around dual-class shareholders of family-owned publicly listed companies. Although of interest at the time, I did not have the internal burning desire to continue researching it. Walid continued to push me, and it was also a time when I was re-inventing myself professionally through my newly gained knowledge of Islamic finance. When I established my company Manzil, I immediately realized how I could capitalize on the DBA's academic and practical objectives, and I hope it shows as you read this paper.

Without my loving and endearing wife, Dina, I could not have executed this new path Walid had set out for me. She loved to remind me that I have been a student since we tied the knot in 2010 (I completed several industry-specific certifications between 2010 and 2014). Without a doubt, this journey could not have been accomplished without your constant, unwavering, and unconditional love and support. You stood by me and held the fort down while I reinvented myself academically and professionally, travelled extensively for work and when I experienced significant emotional highs and lows. I hope to continually make you and our two boys, Mustapha and Musa, incredibly proud. I love you and the boys so much!

Through Walid, I was introduced to many people. He is a people connector and has a great talent for recognizing when two individuals are compatible. I am grateful he connected me to my brother from another mother, Dr. Amza Ali, which allowed us to experience our academic and professional journeys together in lockstep. For introducing me to Dr. Susan Murray, to whom I am so grateful to. Her empathy, leadership, and support professionally and academically have been and will always be unmatched. I truly owe so much of my growth and development to her.

And for introducing me to Professor Nedal Ismail, who took a chance on a “kid” at the time and allowed me to pursue a career in teaching at the degree level, which still stands. You’ve been an older brother to me, and your wisdom and guidance will never be forgotten and will always be applied. And finally, for introducing me to David Beatty, who never made me feel I was in the presence of a real-life legend and guru of corporate governance. He mentored me during my second master's thesis with absolutely nothing to gain on his part, which made me truly understand how passionate he was about his work. I am forever grateful for the personal friendship we established, first and foremost, and I hope you can see the same passion I have put into this research study.

To my parents, Hanaa and Mustafa, thank you so much for your words of encouragement, continuous prayers, and always believing in me. I want nothing more in life than for both of you to be proud of me, Inshā Allāh.

To the Manzil team, Sam, Mustafa, Ousama, Yuhan, Saad, Nader, and Zeinab. You are all unbelievable individuals and collectively a dominant force. Without you all doing your part and dedicating your time to move Manzil's vision and mission forward, I would not have been able to find the time to complete this degree. The positive financial and social impact we are creating for Canadian Muslims is astounding and precedent-setting. There is no other team I would rather go into battle with, and I can’t wait to go into the next phase of growth with you all hand in hand.

Lastly, but not to be misconstrued as the least important, all praise is due to The Most High, Allah (SWT), The Beneficent, and The Merciful. He gave me the strength, perseverance, and stamina to complete this program, and I am so thankful for the opportunity to serve my community through my academic work.

Abstract

This is the first-known study conducted in Canada on the social and religious determinants of the likelihood of adopting Islamic banking and financial services among Canadian Muslim consumers. Using Structural Equation Modelling, a model was tested based on the Theory of Planned Behaviour. The hypothesized paths in the structural model affecting one's intentions to use Islamic banking and financial services were: positive attitude, higher Islamic religiosity, positive subjective norms, perceived behavioural control, and lower perceived cost of being Muslim. A total of 536 completed surveys from individuals residing in Canada who self-identified as Muslims were obtained. The data were then analyzed using SPSS and AMOS. The model's research hypotheses were tested using a three-step approach: exploratory factor analysis, confirmatory factor analysis, and SEM.

The results reveal that attitude was most important, followed by religiosity, subjective norms, and perceived behavioural control. In contrast, the cost of being Muslim had the least bearing on the intention to adopt IBF.

This research study is based in Canada and seeks to address the gap in IBF literature in the Canadian and broader North American contexts. While other IBF studies consider religiosity as a construct to determine IBF adoption, this research study extends on this research, adopting a multidimensional construct that explores the impact of belief, experience, rituals, knowledge, devotion, and consequences to identify differences and relationships, if any, between each dimension and the intention to adopt IBF.

This study creates a predictive model that may be used to identify not only the intention of the Muslim population in Canada to adopt IBF but, ultimately, assist in developing targeted

marketing and business development strategies for IBF for both conventional and Islamic finance institutions. This is a timely study in the Canadian market and broader Western context, and the findings may significantly impact future development and practices.

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Islamic Commercial Law (Business, Banking, and Finance) Glossary of Terms

Note: The transliteration of Arabic words into the Roman script has been undertaken according to the Library of Congress transliteration standard. For simplicity, most singular Arabic words have been given an English 's' to denote the plural form. Words such as Sukuk, however, which are often used in modern financial markets, are used in the plural. Finally, according to the Oxford English Dictionary, Arabic words borrowed from the English language have not been transliterated or italicized. Such words include Shariah, Hadith, Sunna, and others.

- Dinar:** Currency in the form of gold coins used by Muslims throughout Islamic history. The dinar's standard mass, referred to in Fiqh, is 1 Mithqāl (app. 4.25 grams.)
- Dirham:** Currency in the form of silver coins used in the past in several Muslim countries and is still used as a legal tender in some Muslim countries, such as Morocco and the United Arab Emirates.
- Fairness:** Decision free from biases & injustice, to treat all sides alike.
- Fatwa:** Plural Fatāwa, An opinion, ruling, or pronouncement on Islamic law issued by an Islamic scholar or Sharī'ah Supervisory Board. A fatwa is an authoritative juristic judgment based on the Sharī'ah tenets.
- Fiqh:** Means understanding/human comprehension of the divine law (Sharī'ah); Islamic jurisprudence; the science of the Sharī'ah. Different schools of Fiqh developed over time within Islam, and these schools often have varying views on whether a particular action is permitted under Sharī'ah. The study and application of these views imply the study of Fiqh. It is an important source of Islamic business and finance.
- Fungible Goods:** (See also Mithli), goods similar to one another and are sold as units, generally available in the market; any difference between them is considered negligible. One can buy any of its units anytime in the market.
- Gharar:** It means any element of absolute or excessive uncertainty in any transaction or a contract about the subject matter of a contract or its price, or mere speculative risk, like injecting the risk while initiating or executing a transaction. It leads to unnecessary loss to a party and unjustified enrichment of others, which is prohibited.
- Hadith:** Plural Ahādith, A successively transmitted report of an utterance, deed, affirmation, or characteristic of the Holy Prophet Muhammad (PBUH). The Ahādith are the source texts by which the Sunnah is preserved.

Hajj:	Hajj means a pilgrimage to Makkah and other Holy places in Hijaz, Saudi Arabia. Hajj, the fifth pillar of Islam, is a duty of every Muslim who is financially and physically able to carry it out at least once in his lifetime. Hajj is a specific period, namely one week from the 8th day of the Islamic month of Dhul Hijjah to the 13 th day of that month in the Islamic lunar calendar.
Halal:	Anything permitted by the Sharī‘ah. In the Islamic view, items, activities, professions, contracts, and transactions are explicitly prohibited (Harām) by the Qur’an and the Sunnah. Barring them, all other activities, professions, contracts, transactions, etc., are halal. This is one of the distinctive features of Islamic economics vis-a-vis Western economics, where no such concept exists - all activities are judged on the touchstone of economic utility. Other factors, mostly religious and moral, are involved in Islamic economics. An activity may be (apparently) sound but may not be allowed in the Islamic society if it is not permitted by the Sharī‘ah.
Harām:	Anything prohibited by the Sharī‘ah; compare halal.
‘Ibādāt:	Plural of Ibādah, meaning worship or a ritual act.
Ijārah:	Leasing; sale of defined usufruct of any asset for a defined period in exchange for definite rent; only such assets can be leased corpus of which is not consumed with use or form/shape of which is not entirely changed with use. For example, cotton, yarn, fuel, milk, and money can be sold/bought, not leased against rentals. This is because the lessor has to bear the risk related to the ownership of assets, and it is possible only if the leased asset remains intact and the lessor gets the reward in the form of rental against taking a risk.
Islām:	(Lit. submission to Allah), The religion prescribed by Allah (SWT), i.e., the worship of Allah alone in the way as guided by His Prophet Muhammad (PBUH). Islam is (1) Shahadah, i.e., testifying that there is no God but Allah and that Muhammad is the Messenger of Allah (SWT), (2) establishing Salah, i. e. prescribed prayer, (3) paying Zakat, i.e., giving a portion of one's wealth to the needy, (4) the Sawm of Ramadan i. e. fasting during the 9th month of the Islamic calendar and (5) Hajj i. e. making the pilgrimage to the sacred precincts of Makkah in „Arabia once in a lifetime if one is able. A person whose religion is Islam is a Muslim. One becomes Muslim by declaring the Shahadah i.e. "Ash-hadu al lā ilāha illallaah wa ash-hadu anna Muhammadan Abdoh wa Rasuloh" ("I testify that there is nothing rightfully worshipped except Allah and I testify that Muhammad is the ‘Abd and Messenger of Allah").
Madhhab:	Plural Madhāhib - way of going; a Fiqh school or orientation

characterized by differences in the methods by which certain source texts are understood and therefore differences in the Sharī'ah rulings deduced from them. There are four well-known Madhāhib among Sunni Muslims whose names are associated with the classical jurists who are said to have founded them (Hanafi, Maliki, Shafi'i and Hanbali).

- Maisir:** An ancient 'Arabian game of chance played with arrows without heads and feathering for stakes of slaughtered and quartered camels. It came to be identified with all types of hazards and gambling and refers to acquiring wealth by chance / easily (without paying an equivalent compensation (,Iwa ۞) for it.
- Murābaha:** It means a sale on mutually agreed profit. Technically, it is a contract of sale in which the seller declares his cost and the profit. The contract is made on the known cost and the profit margin agreed between the parties. This has been adopted by Islamic banks as a mode of financing. As a financing technique, it can involve a request by the client to the bank to purchase a certain item for him. The bank does that for a definite profit over the cost stipulated in advance.
- Mushārahah:** Partnership; Islamic financing technique that refers to a partnership between two parties, who both provide capital towards the financing of a project, and both may participate in the management of the business. Both parties share profits on a pre-agreed ratio, but losses are shared based on the ratio of capital provided.
- Offer and Acceptance:** The actual execution of a sale, where one of the contracting parties makes an offer to sell or purchase an asset and the other accepts it, and thus the contract is executed.
- Perpetual Mushārahah:** A perpetual partnership in which the partnership contract period is not specified, as in the case of shares of joint-stock companies. Investors participate in a company's equity by purchasing shares/stocks and getting a share in the profit; a partner can exit by way of transferring his share to any other.
- Pledge:** A form of security taken from the client and maintained by the financial institution. It may be in the form of an asset or cash.
- Possession:** The ownership of all the risks and rewards associated with an asset.
- Profit and Loss Sharing (PLS):** The term is used to describe any deposit-taking and financial schemes based on the principle of Mudārahah or Mushārahah.
- Promise:** An undertaking by one party to enter into a contract with the other,

e.g. financial institution for the sale or lease of an asset in the future or to do any other job desired by the other party.

- Qur'an:** The Book of Divine Revelation was delivered to humankind through the Holy Prophet Mohammad (PBUH).
- Riba:** An excess or increase. Technically, it means an increase over the principal in a loan transaction or in exchange for a commodity accrued to the owner (lender) without giving an equivalent counter-value or recompense (Iwa) in return to the other party; every increase in debts, which is without an Iwa or equal counter-value.
- Rizq:** Livelihood.
- Sadaqa:** Alms.
- Sadaqa Jariyah:** Ongoing charity.
- Sak:** Plural Sukuk, Certificate of equal value representing an undivided share in the ownership of a tangible asset, usufruct or service.
- Sallallahu Alaihe Wassailam (SAW):** This is a salutation used by Muslims whenever referring to the Prophet Muhammad. It is abbreviated as "SAW". It means "Peace and Blessings of God Be Upon Him." In English, the phrase used is "Peace Be Upon Him (PBUH)."
- Salah:** Ritual prayer; the second pillar of Islam after the Shahadah.
- Şukuk:** Plural of Şak, meaning any financial certificates or investment instruments of equal value representing proportionate ownership of tangible assets of particular projects or specific investment activity.
- Shahādah:** Testimony to the fact that Allah has the unique right to be worshipped to the exclusion of anything or anyone else and that the Prophet Muhammad is the Messenger of Allah by declaring, "Ash-hadu al lā ilāha illallaah wa ash-hadu anna Muhammadan Abdoh wa Rasuloh" ("I testify that there is nothing rightfully worshipped except Allah and I testify that Muhammad is the 'Abd and Messenger of Allah").
- Sharī'ah:** The term Sharī'ah refers to divine guidance as given by the Holy Qur'an and the Sunnah of the Prophet Muhammad (PBUH) and embodies all aspects of the Islamic faith, including beliefs and practice.
- Sharī'ah Advisor:** An independent professional, usually a classically trained Islamic legal scholar, that advises an Islamic bank on the compliance of its products and services with the Sharī'ah, or Islamic law. While some Islamic banks consult individual Sharī'ah advisors, most

establish a committee of Sharī'ah advisors (often known as a Sharī'ah board or Sharī'ah committee).

Sharī'ah Advisory Board; Sharī'ah Supervisory Board or Sharī'ah Committee: A panel of Sharī'ah scholars appointed by Islamic financial institutions to supervise the transactions and ensure Sharī'ah compliance with their business. Its role also includes conducting regular and random audits.

Sharī'ah Compliant: An act or activity that complies with the requirements of the Sharī'ah, or Islamic law. The term is often used in the Islamic banking industry as a synonym for "Islamic" - for example, Sharī'ah compliant financing or Sharī'ah compliant investment.

Sharī'ah Non-Compliance Risk: The risk arising from non-compliance to Islamic law standards.

Sunnah: Custom, habit or way of life. Technically, it refers to the utterances of the Holy Prophet (PBUH) known as Hadith, or his personal acts or sayings of others, tacitly approved by the Prophet.

Takāful: It is an Islamic alternative to conventional insurance based on the principle of Ta'āwun or mutual help by members of a group – policyholders while observing the rules and regulations of Islamic law. Policyholders jointly cover the defined losses to the members of the Takāful pool on mutual consideration.

Takāful Operator: The Takāful company that manages the business.

Taqwa: Piety, virtue and righteousness with a sense of accountability to Allah (SWT). It encompasses obedience to Allah (SWT) and the love of fellow human beings who should be treated as part of an extended human family.

'Ummah: The Muslim Community.

Wakālah: Agency relationship, Contract of agency, can be commutative or non-commutative.

Waqf: Detention of a property. Technically tying-up of a property in perpetuity - no propriety rights can be exercised over it; Retention of a property for the benefit of a charitable or humanitarian objective, or a specified group of people such as any charity institution or the members of the donor's family. There are three kinds of Waqf in Islamic jurisprudence: Religious Waqf, Philanthropic Waqf and Family Waqf. The Waqf property can neither be sold nor inherited or donated to anyone. The concept of waqf is used in Takāful; if any Waqf is terminated for any reason, its assets must be given to charity.

Zakat / Zakat:

Zakat is the third out of five pillars of Islam. It means purification, increase, or cultivation of good deeds. In Sharī‘ah, it is a religious charge on Muslims having wealth over and above an exemption limit (Nisāb) at a rate fixed by the Sharī‘ah. As such, it is not the income tax, but on the assets held by a Muslim at a prescribed date (a Zakat day has to be determined for calculation of Zakat money, to be paid annually) over and above the amount of Nisāb after fulfillment of normal needs of the owner. It is a specified amount of the wealth of well-off Muslims prescribed by Allah the Almighty for the benefit of those entitled to Zakat as specified in the Qur’an. It is levied on cash, cattle, agricultural produce, minerals, capital invested in the industry, business etc. The rates are different for different natures of assets. The recipients of the Zakat fund have been identified in the Holy Qur’an (9:60): the poor, the needy, Zakat collectors, new converts to Islam, travellers in difficulty, captives and debtors and for the cause of the Almighty.

The definitions provided in this Glossary are borrowed directly from the list of terminologies and definitions provided by Ayub, M., 2012. A Comprehensive Glossary of Terms in Islamic Commercial Law-Business, Banking and Finance. *Journal of Islamic Business and Management*, 219(1237), pp.1-83.

List of Abbreviations

AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions
ATB	Attitude Toward Behaviour
AVE	Average Variance Extracted
CAC	Client Acquisition Cost
CB-SEM	Covariance Based Structural Equation Modelling
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CIBF	Canadian Islamic Banking & Finance Model
CMIN	Chi-Square Value
COBM	Cost Of Being Muslim
CR	Construct Reliability
CRS	Centrality of Religiosity Scale
EFA	Exploratory Factor Analysis
GOF	Goodness Of Fit
IBF	Islamic Banking and Finance
IBRS	Islamic Behavioural Religiosity Scale
IFSB	Islamic Financial Services Board
IM	Islamic Marketing
IMC	Integrated Marketing Communications
KMO	Kaiser-Meyer-Olkin
MRPI	Muslim Religiosity Personality Inventory
OIC	Organization for Islamic Cooperation
PBC	Perceived Behavioural Control
PCA	Principal Components Analysis

PLS	Profit and Loss Sharing
PNFI	Parsimony Normed Fit Index
RMSEA	Root Mean Square Error of Approximation
RCI	Religious Commitment Inventory
ROS	Religious Orientation Scale
PLS-SEM	Partial Least Squares Structural Equation Modelling
SEM	Structural Equation Modelling
SMVA	Scale of Muslim's Views of Allah
SN	Subjective Norm
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
VIF	Variance Inflation Factors

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Chapter One: Introduction

1.1 Forward

My interest in Islamic banking and financial services (IBF) was and currently is inspired by the Muslim community I serve today. Ever since I commenced my professional career in finance, conversations surrounding the lack of halal-certified financial products in the marketplace was constant. No one had an honest answer as to why. Many individuals and households I spoke to intentionally excluded themselves from acquiring assets and building long-term generational wealth because of a conventional financial system that did not adhere to their religious values and principles. Through my professional research, I found that the biggest challenge to the domestic development of IBF is the difficulty of new institutions meeting the regulatory hurdles required to obtain a banking license. However, notwithstanding two major economic downturns in the past 15 years, namely the 2008 global financial crisis and the 2020 pandemic, the banking system is notable for its stability and hence cushioned the impact on the Canadian economy.

Therefore, the critical question is, what are the prospects of IBF in the Canadian context? It has been argued that a relatively small Islamic bank in Canada would have good prospects for success, given the lack of interest in IBF among the major Canadian banks (Buchasia et al., 2019). Given the relatively few urban areas with high concentrations of Muslim Canadians, any new IBF institution would concentrate its activities in these areas. A new entity, particularly a digital one, could outsource essential systems-related requirements and tap into the services provided to smaller institutions. The availability of the internet and remote banking platforms could considerably benefit a new digital Islamic banking institution. While encouraging a conventional bank (or more credit unions) to offer Islamic finance products could be a faster way

to jumpstart Islamic banking in Canada, this path has yet to prove fruitful. Given estimates of the market size in Canada for Islamic financial services, it likely does not justify the investment in systems, products, training, and compliance for one of Canada's larger conventional banks (Reuters, 2016).

Notably, Islamic home financing activities have been successfully undertaken in Canada for over 30 years (Khan, 2008), thus demonstrating their consistency with the Canadian regulatory and legal system. However, issues that require further consideration have been raised, one being the taxation challenge in dealing with the specific Islamic finance structures (KPMG Canada, 2010). For instance, there is the challenge of a double real estate transfer tax in a Murabaha transaction, which can be solved through specific regulatory changes to abolish it, as has been done in other countries such as the United Kingdom (KPMG Canada, 2010). Nevertheless, innovative solutions by existing players have enabled the deployment of Shariah-compliant structures within the current regulatory environment (KPMG Canada, 2010).

Changes in the regulatory environment that levelled the playing field for Islamic Finance in Canada would enable the sector's growth. Canada's Muslims are, in general, aware of Islamic finance and the role it plays in their everyday lives. Many Muslims could access the conventional financial system except for believing that it violates Islamic principles (KPMG Canada, 2010). This will be a focus of exploration in my research.

Shariah-compliant structures in Canada are more costly to produce and hence more expensive for those who choose to purchase such products. This has resulted in a challenge in attracting Muslim customers currently being served by the conventional financial system. Most Muslims, however, are not naïve about the challenges facing Islamic finance (Buchasia et al., 2019) or the

areas where its practice falls short of the aspirational vision it has for facilitating economic development through risk-sharing and refocusing a financial system back to its role as a facilitator of the non-financial economy. Education is key in building awareness of Islamic finance and improving its practice. Recognizing these shortfalls and that only about 30% of Muslims will only use Islamic finance products (Demirguc-Kunt, 2014) does not invalidate efforts to develop Islamic finance. Instead, it increases the importance of developing the human capital base to support Islamic finance in its current form and develop ways to move it closer to its principles (Buchasia et al., 2019). This means training lawyers, accountants, and Shariah scholars to operate Islamic financial institutions within Canada and reinforcing their knowledge of the activities occurring worldwide to improve the prevalence and practice of Islamic finance in Canada.

Suppose Canada is to take a leadership role in Islamic finance. In that case, however, it is not just about organizing seminars to train financial professionals and regulators and develop thought leadership about the direction of the Islamic finance industry globally. Instead, it would also require concrete actions to demonstrate top leaders' interest in Islamic finance (Buchasia et al., 2019). One potential action to demonstrate such commitment would be supporting the development of small players that are currently in the space to not only help increase their efforts until they reach sufficient scale but also to use this as a tangible example of how digital Islamic financial institutions could address and alleviate Canadian Muslims from financially excluding themselves from creating wealth through financial solutions. For this reason, I founded Manzil, the only Islamic Fintech in Canada that creates and distributes retail financial solutions to the Muslim population through halal-certified residential home financing, investment solutions, and prepaid Visas, with many more solutions to come.

1.2 Introduction

This chapter provides an overview of this thesis's research, research problem, and structure. It begins with an overview of the research, why this area is worthy of exploration, conceptual definitions, background to the research problem, and the process to develop the research questions and related hypotheses. The philosophical assumptions of the researcher and the research are examined, followed by a brief explanation of the research design and methodology. The chapter concludes with a summary of the research's theoretical and managerial contributions and sets the thesis's structure.

1.3 Overview of Research

This thesis examines the viability and impact of including or expanding Islamic banking and financial services (IBF) in Canada. It investigates the determinants and the likelihood of Muslims adopting IBF in Canada. This research aims to measure the likelihood of IBF adoption by conceptualizing, developing, and testing a model to examine the factors influencing one's intention to adopt Islamic financial services in the Canadian context. Unlike previous models, it integrates the components of familiarity, perceived costs associated with being Muslim, and religiosity within an established theoretical framework within a North American context. This model draws on existing literature in three key areas: 1) Islamic banking and financial services adoption, 2) religiosity, and 3) the theory of planned behaviour.

1.4 Research Background

This research focused on Muslims living in Canada. This research was conducted using a representative sample of the Canadian Muslim population. While the Muslim population in Canada was 1.9 million in 2021, this number is set to reach 3 million Muslims by 2030, making this the fastest-growing demographic in Canada and the second-largest religious group by 2030 (Statistics Canada, 2021).

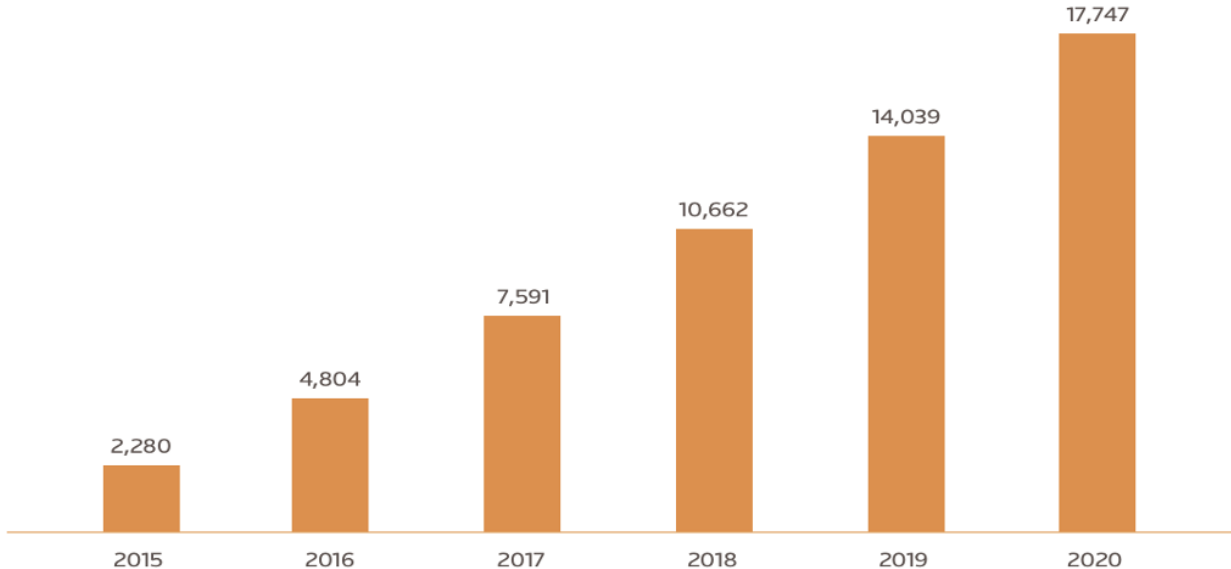
While there is a growing population, however, mainstream IF services are not evident and the Muslim community at large seeks to better understand their availability through centres of influence such as imams and community leaders as well as their community institutions like mosques, community centres and Islamic schools. Many financial institutions offering these products prefer to market through these means and they rely on these centres of influence and civil society institutions to promote such services. Additionally, opportunities are provided to directly market by hosting them on their premises to present and engage with the community. All of these marketing and promotional activities assist in strengthening overall demand in the country.

Islamic banking and finance are distinctive from conventional banking services as they offer faith-compliant financial instruments. The core principles of Islam emphasize Islamic social cooperation instruments such as *Zakah*, *Kafalah*, *Qard al-Hassan*, and *Waqf*. These financial contracts and Islamic social cooperation instruments provide Muslims with a viable alternative to conventional interest-based financing (Mohieldin et al., 2012).

The home finance industry in Canada is ill-prepared to finance the housing needs of this increasingly important demographic. If we look at examples of Islamic banking in Western markets, it has been primarily driven in two areas: deposit products; a safe and Shariah-compliant place for consumers to the bank, and home financing; a large purchase that most people are not able to do without external financing (Reuters, 2016).

Figure 1.1 Projected Potential Islamic Home Finance Assets in Canada

**PROJECTED POTENTIAL ISLAMIC HOME FINANCE ASSETS
IN CANADA (US\$ Mn)**



Source: Thomson Reuters IFG forecast.

Source: Thomson Reuters Canadian Islamic Finance Outlook 2016

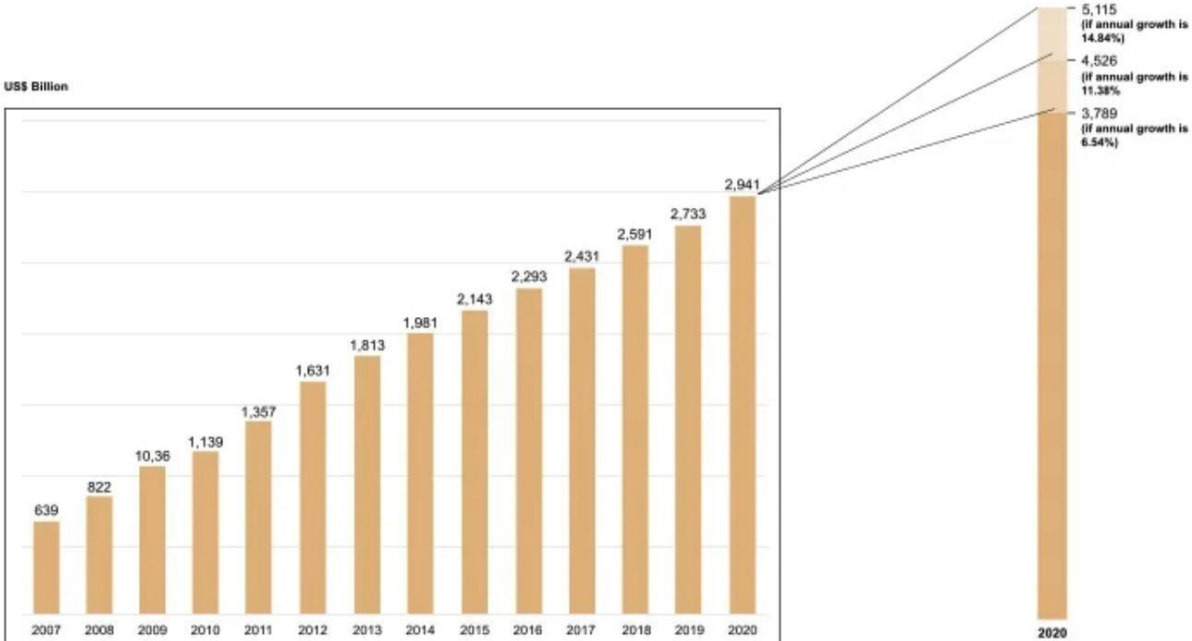
The Thomson Reuters 2016 study highlights the potential for Islamic finance in Canada and provides an argument that there should be no reason to doubt that a well-regulated Islamic banking institution can find a home in Canada providing core banking services to Muslims and other Canadians attracted to the principles underlying Islamic finance. Figure 1.1 illustrates the potential growth of home financing assets should a bank step in and provide Shariah-compliant

home financing solutions to Muslims in Canada. Although this figure is six years old, no updated figure or alternative was able to be sourced.

Islamic finance is a segment of global finance, serving a core population of 1.8 billion Muslims worldwide and a broader global ethical finance audience. Its role is growing globally, especially regarding global social financing needs. According to the Global Islamic Finance Report 2021 report, the international Islamic finance industry was valued at US\$2.941 trillion as of December 2020 (GIFR report 2021). Inopportunately, the industry is still concentrated in Muslim countries and comprises just 1% of the global finance business.

Nevertheless, steady and consistent progress has been made over the last three decades (Saba et al., 2017). Additionally, the global fintech revolution has had a similar impact on Islamic finance by evolving a nascent Islamic fintech ecosystem.

Figure 1.2 Size and Growth of Islamic banking and Finance 2007-2020



Source: The Global Islamic Finance Report 2021

The global fintech market is expected to grow at a compound annual growth rate of 23.58% from 2021 to 2025, and the Islamic finance industry is also accelerating its digital transformation (Haddad & Hornuf, 2019). Fintech investment has soared across regions, with the Americas garnering US\$54.5 billion in 2018, up from US\$29 billion in 2017 (World Bank, 2019). According to a recent report, Canada ranked 18th in the Global Islamic Fintech Index, ahead of many of the 57 Organization for Islamic Cooperation (OIC) member countries (Global Islamic Fintech Report, 2021). This ranking evaluated countries with the most favourable ecosystem for the development of Islamic fintech by applying 32 indicators across five different categories for each country. These five categories are talent, regulation, infrastructure, Islamic fintech market and ecosystem, and capital. The UK, a non-OIC country, is currently the leading hub for Islamic fintech with strengths in talent, regulation, bank participation, and proximity to the customer.

Canada has similarly been able to compete at the top level. The conventional fintech ecosystem is proliferating in Canada due to its high-value education, talent attraction, and institutional support, all critical factors to its recent development (Accenture, 2021). In addition, new legislation for open banking is on its way to implementation, bringing plenty of synergistic opportunities between conventional and Islamic fintech since it is developing financial instruments that conventional fintech cannot. Islamic fintech follows the footprints of Islamic finance, that is, to promote ethical, responsible finance and the social-economic development of society (Alam, 2019).

The current offerings from Islamic financial institutions are not cost-effective due to brick and mortar, that is, the physical branch-driven model (Alam 2019). Affordability by low-income groups is always challenging, such as remittance services, and banks face challenges in serving them (Alam 2019). Such services are becoming increasingly feasible due to the availability of

mobile and digital wallets, which allows access to remittance services at a fraction of the cost charged under conventional remittance services (Alam 2019). Islamic Financial Institutions are now realizing these gaps in services and the market potential they offer. It has already started in countries with heavy Muslim populations. The players are trying to develop solutions not limited to Muslim clientele but to serve non-Muslim segments to have wider acceptance. To further build up confidence, Islamic fintech is now driving toward Shariah certification to serve the greater demand for certified Shariah-compliant products and services (Alam 2019).

1.5. Research Aim and Theoretical Framework

This research aims to determine the viability of Islamic banking and financial services (IBF) in Canada. This is accomplished by examining the determinants that contribute to and influence the banking choices of Muslim Canadians. The key research question guiding this study is: What determinants contribute to a Muslim's intention to adopt Islamic banking and financial services in Canada?

This empirical study draws on the work of Ajzen's (1991) Theory of Planned Behaviour (TPB), using an extended model that includes the additional constructs of familiarity, religiosity, and the influences of the pricing of IBF, or the "cost of being Muslim" (COBM). Aligned with similar research in the field, this study employs structural equation modelling (SEM) to test the extended model empirically. The main objectives of the research were to identify specific variables that explain the likelihood of the adoption of IBF in Canada. These variables include one's attitude, subjective norms, and perceived behavioural control towards using Islamic banking and financial services, as defined by Ajzen's TPB. Ajzen (1991) supports the inclusion of other variables to enhance the predictive power for a given behaviour. For this study, the additional external

variables include the degree of influence of Islamic religiosity, the perceived cost of using these services, i.e., the COBM, and the degree of familiarity with IBF. Using these variables as latent constructs, a conceptual model is proposed and operationalized. The model is then tested using a sample of adult Muslims from different regions across Canada.

1.6 Research Questions

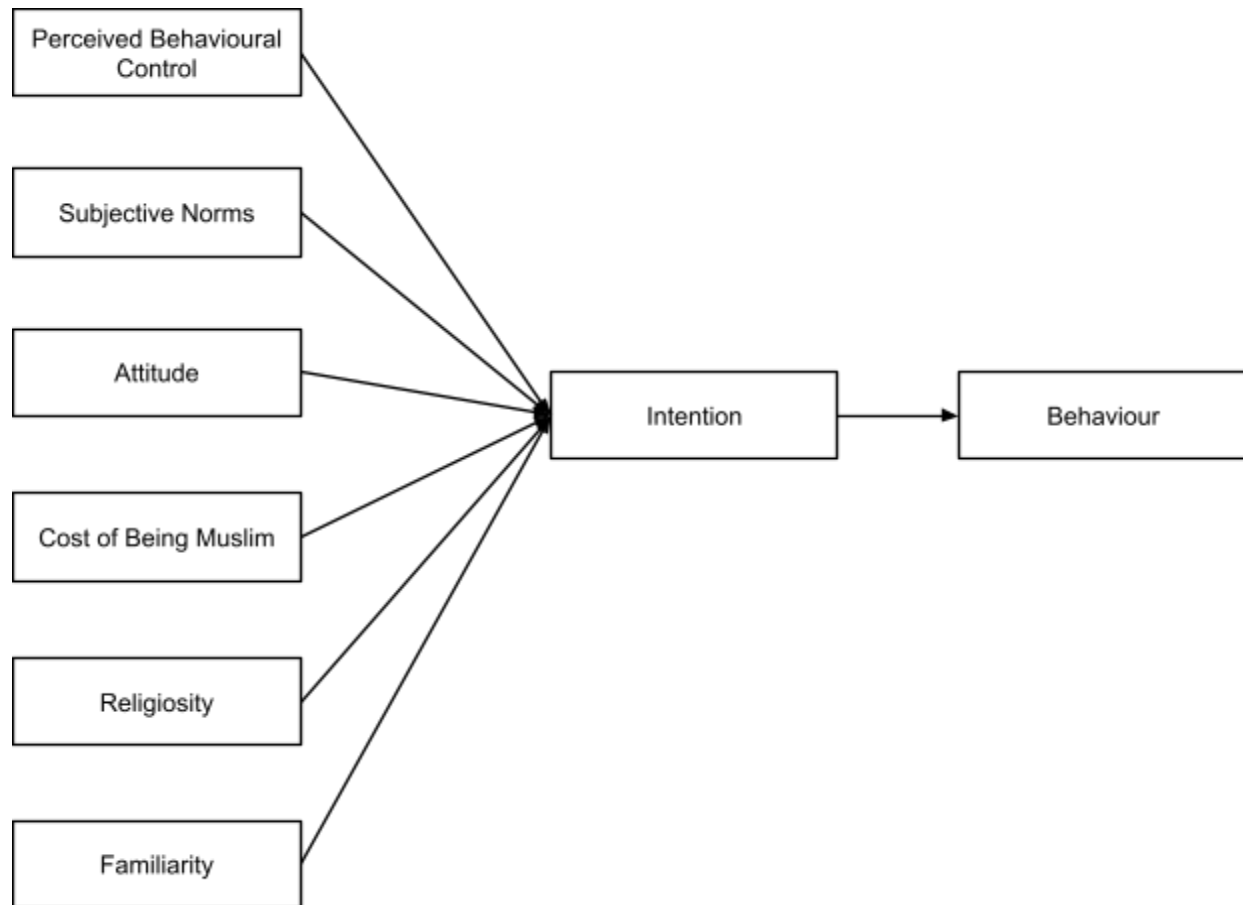
Drawing on the theoretical framework of TPB, along with the additional external constructs of familiarity, religiosity, and COBM, the research for this thesis aimed to respond to the following questions regarding the intention of Muslims to adopt Islamic banking and financial services in Canada and, ultimately, the viability of offering such services in Canada.

1. What are the determinants that influence the adoption of IBF?
2. Does attitude, subjective norms, perceived behavioural control, familiarity, religiosity, and perceived associated costs (COBM) influence a consumer's intention to use IBF in Canada?
3. Is it viable to offer IBF in Canada?

1.7 Research Model and Hypotheses

Aligned with the primary research question and drawing on the extended TPB model, the following research model and hypotheses were investigated in this thesis. Figure 1.3 identifies the key constructs of the research model, which extends Ajzen's (1991) Theory of Planned Behaviour.

Figure 1.3 Proposed Research Model



To test this extended TPB model, the following hypotheses are proposed:

H₁: Attitude has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₂: Subjective norms have a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₃: Perceived behavioural control has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₄: Familiarity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₅: The cost of being Muslim has a negative and significant impact on the intention to adopt Islamic banking and financial services.

H₆: Religiosity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

1.8 Significance of Study

Significant literature exists that addresses the determinants of IBF selection, including religiosity and TPB, primarily in Muslim-majority countries. Only one such study is evident in the North American context (Zinser, 2019). This research study is based in Canada and seeks to address the gap in IBF literature in Canadian and broader North American contexts.

While other IBF studies consider religiosity as a construct to determine IBF adoption, this research study extends on this research, adopting a multidimensional construct that explores the impact of belief, experience, rituals, knowledge, devotion, and consequences to identify differences and relationships, if any, between each dimension and the intention to adopt IBF.

A key aim of this study is to determine a predictive model that may be used to identify not only the intention of the Muslim population in Canada to adopt IBF but, ultimately, develop targeted marketing and business development strategies for IBF to contribute to managerial practices for both conventional and Islamic finance institutions. This is a timely study in the Canadian market, and the findings may significantly impact future development and practices.

1.9 Thesis Structure

Chapter Two reviews the relevant literature for this research, including Islamic banking selection and attitudes, noting the gap in North American research. This chapter reviews and discusses the

key literature on Islamic banking selection criteria determinants. Following this, the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) (Ajzen, 1998, 1991) are discussed, drawing on relevant literature in the field. Next, an overview of the literature surrounding religiosity, key theories, and associated definitions are presented. Research on the measures associated with religiosity, including Muslim scales, is shared, particularly in the influence of religion on consumer banking choices. The chapter closes with a summary of conclusions from the literature review, with identified gaps highlighted, which inform this thesis's research questions, hypotheses, and conceptual framework.

Chapter Three connects the research to the proposed conceptual framework. It provides the development of the conceptual model and associated hypotheses. Chapter Four explains the research methodology and design employed for this study, including the philosophical assumptions of the researcher.

Chapter Five shares the results of the data analysis. It provides a descriptive overview of the population studied. Following Hair et al.'s (2018) six-stage systematic procedure for applying CB-SEM, the data are analyzed, presenting the results, including the proposed structural model. A summary of the key findings is shared.

Chapter Six discusses the findings and contributions to theory and managerial practice. This is followed by the limitations of the research, opportunities for future research, and a concluding reflection.

Chapter Two: Literature Review

2.1 Introduction

This research aims to determine the viability of Islamic banking in Canada. This is accomplished by examining the determinants, or factors, that influence the banking choices of Muslim Canadians, including religiosity, attitudes, behaviours, social influences, and intentions.

This chapter reviews and discusses the key literature on the determinants of conventional banks and Islamic banking selection criteria. Following this, the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) (Ajzen, 1998, 1991) are discussed, drawing on relevant literature in the field.

In this research, specific emphasis is given to religiosity as a key determinant of Muslim consumer banking choices. Next, an overview of the literature surrounding religiosity, key theories, and associated definitions are presented. Research on the measures associated with religiosity, including Muslim scales, is shared, particularly in the influence of religion on consumer banking choices. The chapter closes with a summary of conclusions from the literature review that inform this thesis's research questions, hypotheses, and conceptual framework.

2.2 Islamic Banking Selection

2.2.1 Differences Between Conventional and Islamic Finance

Important differences exist between conventional and Islamic finance. Islamic finance must follow certain 'Shariah' legal standards; hence it is often called "Shariah-compliant." The general principles of Islamic finance are the rules that created the significant difference between the practices of conventional finance from Islamic finance. Alternatively, they are referred to as

unique identifiers of Shariah-compliant organizations. Shariah-compliant governance dictates the inability of the organizations to get involved in the activities prohibited in the general principles of Islamic finance, which sets the various virtues and prohibitions of Islamic finance.

Hanim (2018) defines an Islamic bank as a financial establishment that identifies the Shariah laws from the Holy Qur'an and Sunnah in its operations, objectives, practices, and principles. A sound Islamic banking system relies on the ideas presented by Profit and Loss Sharing (PLS), also known as Musharaka, Mudarabah (trust financing), Ijara (leasing), and Murabaha (cost-plus financing) (Ahmad, 1994). Modern Islamic banks are wholly interest-free systems. Islamic banks currently operate in more than 75 countries. In 2022, Islamic banking constitutes 78.9% of Islamic financial services in the international Islamic finance industry (IFSB, May 2017). The top five Islamic banking markets as of 2019 are as follows: Iran (US\$641 billion), Saudi Arabia (US\$477 billion), Malaysia (US\$297 billion), the United Arab Emirates (US\$194 billion), and Kuwait (US\$125 billion) (Statista, 2021).

Al-Tamimi et al. (2009) summarize the differences between Islamic and conventional banks, which can be attributed to factors such as bank functions and operations, management, and the nature of relations with clients (see Al-Tamimi et al., 2009, p. 244). For the most part, Islamic banks do not differ from conventional banks in terms of the financial services they offer, including deposits, withdrawals, assistance, and consulting services, but they do differ in terms of how these financial services are structured (Ahmad, 2000; Chapra, 2000; Mirakhor and Iqbal, 2007; Iqbal and Molyneux, 2005; Wilson and Henry, 2004).

Khaki et al. (2011) and Hassan et al. (2013) establish Islamic banking as a concept based on uprightness and mutual aid. In chapter five, verse two, the Qur'an calls for Muslims to "Help ye

one another unto righteousness and piety, but help ye not one another unto sin and transgression.” (Itani, 2014). Islamic caveats veto transactions that generate interest or are associated with gambling, uncertain and ambiguous contract terms, and are generally prohibited by Islamic law. These faith-specific rules are instigated for Islamic investments. The investments must be separated from conventional insurance and financial services, activities that involve the use of weapons, production, sale, and distribution of pork, alcohol and substance abuse, gambling, and pornography. These are qualitative filters. It is important to note that these rules are not only limited to the above-mentioned activities, but also to anything termed to be addictive or that causes harm to society should not be taken as an area of investment. These activities are termed haram or sinful (Reuters, 2016). The prohibitions also apply in socially responsible investing since the underlying value systems are quite similar. One such prohibition involves loans whereby, instead of loans, Islamic finance transactions are structured with a reference or a link to an asset.

Islamic banks focus on asset values, viewed as actualities, while Western banks are credit-focused, essentially future potentialities (Alatassi & Letza, 2018). According to Archer (2009), one of the key differences between Islamic and conventional banks is that the former does not offer interest-bearing deposit accounts, as payment or receipt of interest is forbidden by Shariah or Islamic law. Instead, Islamic banks offer profit-sharing and loss-bearing investment accounts, usually based on a *Mudarabah* partnership contract between the bank and the customer; alternatively, a *Wakalah* agency contract may be used instead.

By definition, a *Mudarabah* partnership is a ‘partnership between work and capital,’ in which one partner, the *Mudarib*, provides the work in the venture. In contrast, the other partner, the *Rabb al-mal*, provides the capital as a ‘silent partner’. The partners share profits according to an

agreed-upon percentage ratio. At the same time, the *Rabb al-mal* bears any losses as the *Mudarib*, having no capital in the partnership wouldn't be subject to any losses. The share of profits received by the *Mudarib* (the *Mudarib* share) is the partner's remuneration for managing the funds (the “work”) invested by the *Rabb al-mal*.

Given these differences, many Muslims may not be willing to seek services from conventional banks as they are in contravention of Shariah principles but would be receptive to financial services offered by Islamic banks as they are structured in accordance with Shariah principles, as the literature review will demonstrate. This literature review will focus on the role that religiosity on the part of Muslims influencing their choice or intention to adopt Islamic financial solutions.

2.3 The Impact of Religiosity on Bank Selection

Alserhan (2011, p.115) contends that defining a Muslim consumer is not straightforward. Being a Muslim by birth does not necessarily signify that a person searches for, adopts, or consumes Shariah-compliant products (and may) arrange their finances through conventional rather than Islamic banking. He suggests these consumers may acknowledge that the adoption of conventional banking transgresses Islamic principles with regret. In comparison, others may lack this regret or may not believe that this act transgresses their Islamic principles. Alserhan (2011) posits that the degree of religiosity appears to be the key determinant of Muslim consumer attitudes and behaviours.

In their research on Islamic consumer banking choices, Soudin and Rani (2013) draw on key research (Abbas et al., 2003; Ahmad and Haron, 2002; Al-Ajmi et al., 2009; Gerrard and Cunningham, 1997; Erol and El-Bdour, 1989; Erol et al., 1990; Haron et al., 1994; Metawa and Almosawi, 1998; Naser et al., 1999; Omer, 1992), to identify ten common determinants of bank

choices. The first nine of these are confidentiality, cost and benefits of products offered, service delivery, convenience, size and reputation of the bank, friends and family influences, friendliness of personnel, mass-media advertising, and satisfaction with the bank's products and services. The tenth determinant is religiosity if the study is conducted in an Islamic context or for Islamic banks/financial services (Souiden and Rani, 2013). One of the main constructs related to this research is the personal religiosity of Muslims and how it impacts banking decisions, if at all.

Studies pertaining to Islamic banking are numerous, with early research indicating that religiosity is an important factor in selecting a bank (Haron et al., 1994; Metawa and Almosawi, 1998; Almosawi, 2001; Dusuki and Abdullah, 2007; Haque et al., 2009; Hegazy, 1995; Manzoor et al. 2010; Omer, 1992). In his critical review of Islamic banking studies, Astrom (2013) identified over 50 customer-related studies that explore bank selection criteria, including religiosity, with the vast majority of these studies conducted in countries where Muslims are the majority. More recently, Al Mamum et al. (2020), in their comprehensive review of Islamic marketing, also note religiosity as a determinant in consumer behaviour and attitudes towards banking and the financial sector.

Some (Alemu, 2012; Nawi et al., 2013; Lee and Ullah, 2011) suggest that religious belief is the key motivating factor for choosing an Islamic bank as determined by conformance to Islamic requirements. Manzoor et al. (2010), in their study based in Pakistan, found that religiosity was the dominant factor in the growth of the Islamic banking industry. Al-Ajmi et al. (2009), in a study of banking choices in Bahrain, state that the satisfaction of religious responsibility is an important component in choosing a bank. In their study of the UAE, Al-Tamimi et al. (2009) found that customers choose IB to transmit piety, aligning with their social identity and status.

Conversely, other research supports different results. Hegazy (1995) in Egypt, Naser et al. (1999) in Jordan, and Lee and Ullah (2012) in Malaysia suggest that the quality of banking services outweighs religion. Haron et al. (1994), in a study on banking in Malaysia, found that only 38.7 percent of respondents indicated religion as a reason for bank selection. Likewise, Awan and Bukhari (2010), in their study of Islamic banks across four major cities in Pakistan, found that religious belief was not the dominant reason for choosing an Islamic Bank.

Outside of religiosity, other influences are noted as determinants of Islamic Bank selection. Amin et al. (2011) found that attitude and social influence, and pricing factors determine participation in Islamic financing. Gerrard and Cunningham (1997), in their study on Muslims in the UK, found that family and friends influenced banking choices. Souiden and Rani (2013) find that attitude is a key determinant. Along with Shariah compliance, Fatema et al. (2018) suggest that brand equity, trust, attitude, and value consciousness are core to Islamic banking choices. Sanni et al. (2011) suggest that lower bank charges, accessibility, and efficiency are more important than religious motivations. Ltifi et al. (2016) also suggest that the quality of service and trust are core to banking choices.

Zinser (2019), in his study of the determinants of Islamic banking for Muslims in the US, finds mixed results related to attitude, subjective norms, perceived behavioural control, religiosity, and the lower perceived cost of being Muslim. To conduct this study, Zinser drew on the works of other researchers in studies on Islamic banking (Taib et al, 2008; Amin et al, 2010, 2011; Sayani and Miniaoui, 2013) to apply the Theory of Planned Behaviour Framework (Ajzen,1998, 1991, 2011) as the conceptual framework for exploring the determinants of choice for a Muslim to use Islamic banking and financial services. Al Mamum et al. (2020) note this theory as the most widely used in the study of consumer behaviour in the Islamic context.

Aminuddin (2019), in his study on Islamic religiosity, uses TPB as he notes the flexibility of the model of the theory to adapt based on context (Fishbein and Ajzen, 2010). This theory, the associated conceptual framework, and related studies on Islamic banking are presented next.

2.4 Theory of Planned Behaviour (TPB)

The theory of planned behaviour (TPB) has been used significantly to explain and predict human behaviour in a multitude of domains, including consumer behaviour (Ajzen, 2020), with over 4200 papers referenced across social sciences, and business management research. The theory of planned behaviour is an extension of the theory of reasoned action (TRA) (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975).

According to Ajzen's theory of planned behaviour, religion is a potential background factor that can shape consumer attitudes and subjective norms (Ajzen and Fishbein 2005). Peterson (2001) refers to religiosity as an individual's worldview that is reflected in their beliefs, narratives, symbols, and practices of worship, which then becomes a significant source of personal values (Fry et al. 2011; Fry and Slocum 2008; Parboteeah et al. 2009; Ramasamy et al. 2010).

Islam establishes an order in which Islamic economics and other systems related to daily life can function (Choudhury and Malik, 1992). This order is made up of various systems that are integrated through ethical relationships. The Islamic economy operates within its own ethical system, making it unique and relative. The ethical principles of Islam are closely tied to economic motives and are considered a fundamental part of revealed knowledge, making it necessary to adhere to them (Naqvi, 1994). The ethical principles of Islam are deeply intertwined with economic motives in Islam and are not considered optional, but rather an integral part of the

revealed knowledge. Due to its dogmatic nature, it is necessary to follow these principles. (Asutay, 2007).

For instance, an individual's belief in a just and merciful God may lead to the development of corresponding values. Similarly, a theological belief in the equality of all humans may result in the formation of moral standards such as fairness and solidarity. According to research (Ajzen and Fishbein 1980; Dickson and Littrell 1996; Hill 1990), values serve as a foundation for the formation of attitudes, and religiosity may also affect attitudes towards pro-social behaviours such as purchasing socially responsible products.

Many religions promote values such as responsibility, generosity, mercy, and righteousness. For instance, in Islam, the core value of justice is central to economic life (Ahmed 1995; Abeng 1997). Muslims are expected to be compassionate by considering the needs and interests of others, providing assistance as needed, and supporting actions that benefit society as a whole. This also encompasses protecting the environment (Hasan 2001).

As representatives of Allah, Muslims are encouraged to use natural resources responsibly. Due to the significance of social values in many religions, it is commonly observed that religious individuals tend to be pro-social and helpful (Batson et al. 1993). This pro-social self-perception may lead to a positive attitude towards products that promote social causes. According to the theory of symbolic interactionism, the degree to which individuals internalize standards from their religious community is influenced by the prominence of their religious identity (Weaver and Agle 2002). When religious identity is highly salient, individuals are more likely to base their actions on the expectations associated with that identity. Deviating from these expectations when religious identity is salient can lead to cognitive dissonance and emotional distress (Fry 2003).

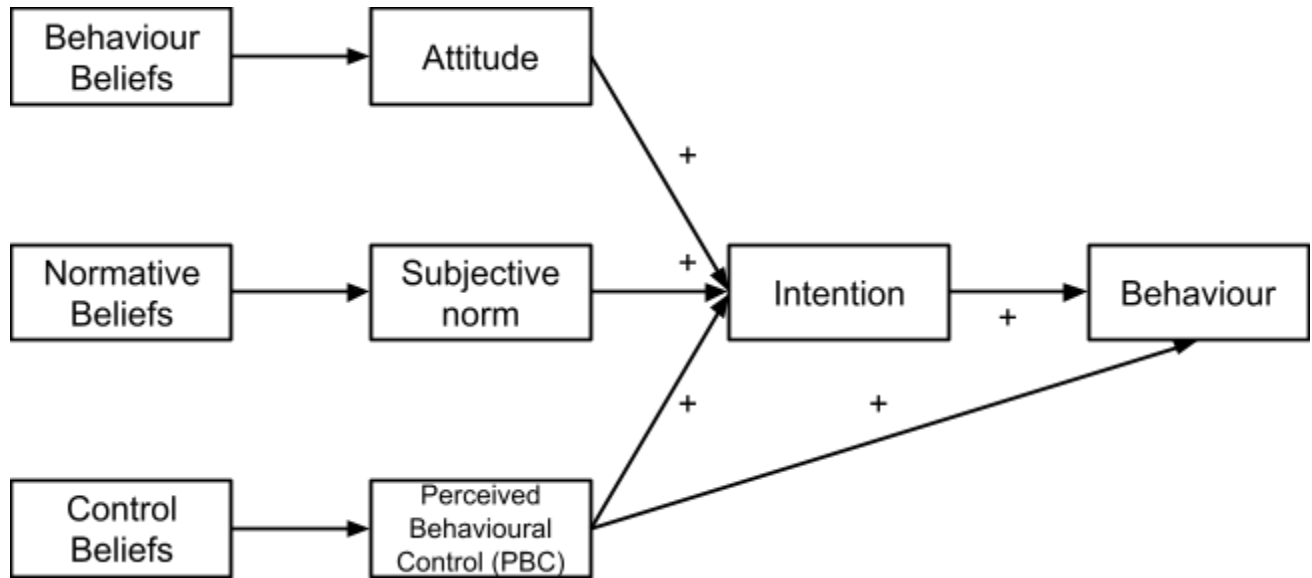
In their original model to examine human behaviour, Fishbein and Ajzen (1975) identified two independent constructs, namely, attitudes and subjective norms, as predictors of the dependent variable of intention to undertake a certain behaviour, for their theoretical model referred to as the theory of reasoned action (TRA). The TRA posits that an individual's intention is an antecedent of actual human behaviour, i.e., intention can be approached by attitude and subjective norms toward a behaviour. Further research and criticisms (Bandura et al., 1980 and Sheppard et al., 1988) that other alternatives can lead to changing behaviour led to a revision of the model.

Ajzen (1998, 1991) added an additional construct to the TRA model, called “perceived behavioural control.” This additional construct demonstrates the extent of people’s control over their behaviour. He states, “the more favourable the attitude and subjective norm with respect to a behaviour, and the greater the perceived behavioural control, the stronger should be an individual’s intention to perform the behaviour under consideration” (Ajzen, 1991, p.188). Perceived behavioural control represents the factors that may force or hinder actions. It encompasses one's perception and capability to successfully engage in a behaviour (Ajzen, 1985), a function of one's control beliefs. Ajzen (1991) suggests that the more resources and opportunities an individual has relative to a valued action, the more likely they will intend to engage in the specific corresponding behaviour. Similarly, if people perceive obstacles or deficits in their capabilities, they are less likely to perform the behaviour.

Ajzen (1991) posits that an extension was needed to account for the original model’s limitations in addressing behaviours over which people have “incomplete volitional control” (p.181). These volitional behaviours are influenced by behavioural intentions, which are the likelihood to act (Fishbein & Ajzen, 1975) and the immediate determinant of behaviour (Ajzen, 1985). Figure 2

provides a graphical representation of this theory, based on Ajzen's (2020) most recent research. A detailed explanation follows.

Figure 2.1 - The Theory of Planned Behaviour (TPB)



Source: Ajzen, 2020

As noted in Figure 2.1, TPB postulates that human behaviour is guided by three considerations, namely: beliefs about the likely consequences of behaviour (behavioural beliefs); beliefs about the normative expectations of others (normative beliefs); and beliefs about the presence of factors that may facilitate or impede the performance of the behaviour (control beliefs) (Ajzen, 2020, p.354). Behavioural beliefs produce an attitude toward behaviour (ATB); normative beliefs result in social or subjective norms (SN); and control beliefs create a sense of self-efficacy or perceived behavioural control (PBC) (Ajzen, 1991). Ajzen (2019) suggests that the more favourable the attitude and subjective norm and the greater sense of perceived control, the stronger the person's intention is to perform the behaviour of interest. Ultimately, given a sufficient degree of control, people are expected to carry out their intentions when faced with the opportunity.

The constructs associated with the TPB are discussed next. The following section discusses the dependent variable, intention to adopt IFB, first, followed by attitudes, subjective norms and perceived behavioural control. For this study, an additional predictor to those contained in the TPB, religiosity, will be discussed in a later section.

2.4.1 Intention to Adopt IFB

Ajzen and Fishbein (2000) identify intention as a central component in TPB, noting it happens immediately before the actual behaviour. They define the term “behavioural intention” as the measure of the strength of one’s intention to perform a specific behaviour (Fishbein and Ajzen, 1975). This aligns with other research (Swan, 1981; Conner and Armitage, 1998; Correia et al., 2007), which notes a link between intention and actual behavioural performance.

They argue that how strong a person’s intention is to perform the behaviour, the more likely they will perform it when an opportunity arises. Based on their findings (Ajzen and Fishbein, 2000), they posit that a person’s behavioural intention is assumed to predict their actual future behaviour.

2.4.2 Attitudes

This construct of TPB is the attitude toward behaviour or a person’s positive or negative evaluation of a relevant behaviour (Ajzen and Fishbein, 1980). Attitude comprises the combination of behavioural beliefs and the person’s feelings when they try to do a specific action, such as good and bad, advantageous and disadvantageous, interesting and boring, and other specific actions (Ajzen, 1985). This construct is studied extensively across many fields of research. Baldwin (1901) defined it as readiness for attention or action of a definite sort, while Thomas and Znaniecki (1918) refer to it as the individual mental processes that determine a

person's actual and potential responses. Ajzen and Fishbein (1980) note this definition as the first to apply the concept of attitude to social behaviour. Early definitions assumed an automatic relationship between attitudes and predicting behaviour, while further analysis identified an aggregation of other variables. Fishbein and Ajzen (1975) suggested that combining other variables with attitudes could increase the validity of the prediction of behaviour versus a single variable. They define attitudes as a person's degree of favorableness or unfavorableness to a psychological object. Lemmens et al. (2005) extended this definition to include a person's overall evaluation of the proposed behaviour, including a perception of how good or bad the consequences may likely be. Allen et al. (2002) redefine attitude by focusing on values, such as knowledge, price, usefulness and image, versus objects or events.

In Muslim consumer studies, several studies suggest that there is a positive and significant relationship between attitudes and behavioural intentions. For example, Alam and Sayuti's (2011) study demonstrates that attitudes positively and significantly influence halal food purchasing intentions. In addition, Siang and Weng (2011) examine the intention to use Islamic banking products and services among non-Muslim consumers in Malaysia using TPB. They found attitude significantly influences non-Muslims in using Islamic banking products and services. Similar findings were noted by Gopi and Ramayah (2007) and Ramayah et al. (2009) in their research on factors that influence online trading in Malaysia. A positive relationship was found among customers of Islamic banking services in Morocco (Echchabi, 2012) and Indonesia (Wahyuni, 2012).

2.4.3 Subjective Norms

The next construct in TPB is subjective norms, closely related to the intention to predict behaviour. Subjective norm is defined as a person's perception of social pressure to perform or not to perform the behaviour of interest (Fishbein and Ajzen, 1975). Subjective norm also represents a person's perception of whether significant referents approve or disapprove of behaviour (Ajzen and Fishbein, 1980). Ajzen (1991) argues that social pressure groups impact decision-making processes. There may be a motivation to comply, which deals with the influence of social pressure on individuals and, thus, on behavioural intention. In addition, the person's perceived norms are based on the beliefs they hold about what constitutes acceptable or permissible behaviour within their group or society. These individual suggestions would influence the behaviour intention (Fishbein and Ajzen, 2010). In this study, subjective norms are defined as the perceived social pressures that influence Muslim consumers' participation in Islamic banking and finance. Ramayah et al. (2009) found a significant positive effect of subjective norms on the intention to adopt internet stock trading in Malaysia. Lada et al. (2009), in their study of the intention to use halal goods in Malaysia, found subjective norm as the most important factor.

2.4.4 Perceived Behavioural Control

The final construct of the TPB is the degree of perceived behavioural control. Ajzen (1991) defined perceived behavioural control as a function of control beliefs about the perceived ease or constraints of carrying out the intended behaviour and may have both direct and indirect effects on behaviour. It may influence behavioural intention on behaviour performance, and such intentions lead to behaviour performance. Xiao (2008) describes the process of perceived

behavioural control as the easier the performance of the behaviour is perceived to be and the stronger the behavioural intention, the more likely the behaviour will be performed. Behavioural intention predicts an individual's intention to engage in a behaviour at a specific time and place (Ajzen, 1991). It can be described as the willingness of an individual to engage in certain behaviour. In TPB, intention is the closest determinant to influencing behaviour (Ajzen, 1991). The higher the person's behavioural intention, the higher the possibility the person will perform the behaviour. Saad et al. (2020) found that behavioural intention was a decisive factor in affecting the behaviour of business zakat compliance. A study by Chaerunnisa and Kasri (2018) found that perceived behavioural control is important in influencing the intentions of millennials in Indonesia to donate through cash *waqf*. Kashif et al. (2015) report similar findings to predict charity intentions in Indonesia. Empirical studies of Islamic banking (Echchabi and Aziz, 2012; Alam et al., 2012; Ali et al., 2017) find perceived behavioural control to have a positive and significant effect. Based on the prior studies, this research also hypothesizes that the factor of behavioural intention will have a positive and significant influence on participation in IBF.

Ajzen (2020) notes the continued focus on the theory as a work in progress and the need to propose additional factors to "account for the complexity of human behaviour" (p.355). He posits that additional variables could further extend the theory and help in understanding the predictability of human behaviour. He notes that new constructs can be added to the existing model with due consideration to 1) the factors that should be essential in decision making; 2) new variables should be independent in the model; 3) variables should elicit particular behaviour. For this study, the religiosity construct will be added to the existing model, mindful of the considerations provided by the research.

2.5 The Theory of Planned Behaviour in Islamic Research

Along with the previously noted studies, consumer theories, like the theory of reasoned action (TRA) and the extended theory of planned behaviour (TPB), are frequently found in research on Islamic consumers. The TPB has been employed to study the intention of individuals to purchase insurance (Innan and Moustaghfir, 2012), to purchase halal products (Hanzaee and Ramezani, 2011; Alam and Sayuti, 2011), to deal in online trading (Gopi and Ramayah, 2007; Ramayah et al., 2009), and to adopt internet banking (Al-Ajam, 2013). Furthermore, the TPB model has been widely tested to predict the intention to adopt Islamic banking services by many researchers who have found that this model was applicable in the context of Islamic banking. These include studies about Islamic banking services (Echchabi and Aziz, 2012), Islamic unit trust (Ali et al., 2014), Islamic credit cards (Amin, 2013; Amin, 2012; Ali et al., 2017a), and Islamic home financing (Alam et al., 2012; Amin et al., 2009). Table 2.1 summarizes some of the key research in Islamic studies that use the theory of Planned behaviour, noting both financial and halal-specific studies. These studies are further reviewed and discussed in this section.

Table 2.1 Summary of Empirical Studies in Islamic Consumer and Finance Research

Researchers/Country	Study	Sample	Findings
Ali et al, 2017 China	Halal Purchase Intention	436 survey responses from international Muslim students, from Muslim majority countries, currently studying in China	Results suggest that a positive personal attitude, personal conviction and perceived control predict the intention to purchase halal products
Amin et al 2010 Malaysia	Islamic Home Financing	440 respondents (Muslim and non-Muslim customers of four Islamic and dual-window Islamic banks) Personal interviews using questionnaires	In addition to attitudes and subjective norm, the price factor is a determinant of product acceptance
Amin et al 2011	Islamic Personal Finance in Malaysia	136 surveys (5 points Likert scale) from customers of two Malaysian Islamic banks	In addition to pricing, they incorporated religious obligation and government support. Findings support attitude and social

			influence constructs as well as pricing as a predictor of use of IB
Fatema et al. (2018) Bangladesh	Islamic banking Participation / Halal Purchase Intention	200 customers and potential customers of Islamic Banks. Data analysis used SEM	brand equity, brand trust, product involvement, value consciousness, and attitude have a significant relationship with halal purchase intention
Iranmanesh et al. (2019), Malaysia	Halal Products	277 Muslim consumers survey respondents Partial least squares technique	Attitude, and religiosity were found to have a positive impact on willingness to pay. Religiosity has a positive effect on attitude and a positive moderating effect on the relationship between PBC and intention.
Mohd Suki and Abang Salleh (2018), Malaysia	Halal Certification and Intention to Purchase	480 surveys from Muslim consumers across two cities	There is a significant mediating effect of halal certification on the relationship between consumers' attitude, subjective norms and perceived behavioural control of consumers' behavioural intention to patronize retail stores.
Mukhtar and Butt 2012 Pakistan	Intention to Use Halal Products	180 survey respondents, stepwise regression analysis	Results found that subjective norms, attitude towards halal products, and religiosity positively influence intention to purchase. The subjective norm appears to be the strongest predictor of intention.
Raza et al. 2019 Pakistan	Islamic Insurance Adoption	305 survey respondents from different organizations across the country.	Results suggest that attitude, subjective norms and perceived behavioural control are strong predictors. Factors such as compatibility, relative advantage and awareness have positive and significant impacts on takaful participation. A negative but insignificant relation is found between perceived risk and intention.
Taib et al. (2008) Malaysia	Islamic Home Financing	Cross-sectional data through a survey (n=300) of post-graduate students and analyzed by factor and regression analysis	Positive attitude or degree of favorableness towards the diminishing partnership (DP) concept and religious and social influence are jointly responsible for determining the intention to engage in DP though the former commands greater influence.

Zinser (2019) United States	Islamic banking and Finance	Survey (n=251) of Muslim consumers across the USA. The model was analyzed using SEM	Positive attitudes towards Islamic Finance Services were statistically significant with some significance for religiosity. No support was evidenced for the effect of positive subjective norms or perceived behaviour controls.
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Source: Author

One of the earlier studies by Taib et al. (2008) applied TRA to study the acceptance of Islamic home financing by Malaysian consumers, noting that both attitude and subjective norms were influential in adoption. Also, in Malaysia, Amin et al (2014), in their investigation of the factors that influence the Islamic mortgage industry, suggest that while these theories fail to accommodate the Islamic perspectives of consumer behaviour, given their development in Western contexts, TPB, in particular, offers the opportunity to be modified to fit into the context under investigation and increase the importance of Islamic financial studies. Both Amin et al. (2014) and Ali et al. (2017) argue that the TPB has more predictive power, given the additional constructs. Amin et al. (2011) included three new constructs - pricing, religious obligation and government support - in their revised model. The subsequent correlation analysis found significant ($p < 0.01$) positive correlations between all but one (pricing) of the independent variables, with the independent pricing variable (intention to use Islamic financing) having a significant negative correlation. Further regression analysis supported the validity of the constructs of attitude and subjective norms in the context of Islamic personal finance.

For their study of the factors of Islamic insurance adoption (takaful) in Pakistan, Raza et al. (2019) used a modified conceptual model of the TPB. They included several new variables: 1) awareness of the Islamic insurance system and 2) relative advantage, defined as the extent to which the adoption should be beneficial for people and a way to get good deeds. Applying

structural equation modelling to their survey results (n=305), they found the introduction of these new variables had a positive impact on the intention to participate in takaful. It concluded that attitude, subjective norms, perceived behavioural controls, awareness of perceived compatibility, and relative advantage have positive and significant impacts on purchase intention while perceived risk has a significant and negative impact on intention.

In their study on Muslims, willingness to pay for halal products in Malaysia, Iranmanesh et al. (2019) extended the TPB model to include self-identity and religious commitment. They identify religious beliefs as a moderating variable on the impact of subjective norms and perceived behavioural control, drawing on the work of Said et al. (2014), who found the strong influence of religious beliefs on consumer behaviour. Their survey results (n=277) were analyzed using SEM to test the research model. Their results found that the extended TPB model, including religiosity, explained 63.4 percent of the variance in intention (willingness to pay). They suggest that for Muslim consumers in this context, subjective/social norms are not an important factor in relation to implementing the rules of Islam. Religiosity was a strong predictor of attitude and intention.

While the majority of the referenced studies are in Asian, Muslim-dominated countries, more recently, Zinser (2019) conducted a study of the determinants of the intention to adopt Islamic banking in the United States. Using the extended TPB, he hypothesized a positive relationship between intention to adopt and attitude, subjective norms, perceived behavioural control, greater Islamic religiosity, and a negative relationship between intention and the perceived cost of being Muslim (COBM). Using a random sample (n=251) of Muslims across the US, the findings indicate that a positive attitude toward Islamic financial services was the strongest, with religiosity trending towards being statistically significant. The COBM was statistically

significant but in a negative direction. No support was found for subjective norms or perceived behaviour control. Noted limitations include the sample size. While Qualtrics was used as an external provider to collect Zinser's data, a convenient online sample was obtained from a panel service, so it may be subject to response bias. However, it does expand on the limited number of studies evidencing that Muslims are a minority and adds findings to support the impact of religiosity, Shariah compliance, and reputation for IBF services use.

Building on these key findings, this study will include factors related to attitudes, subjective norms (social influences), and perceived behavioural controls, from the TPB, along with the construct of religiosity to identify the determinants of the intended use of IBF by Muslims in Canada. Thus far, the literature surrounding the selection of IBF and the theoretical framework has been shared, and the next section will provide research related to the construct of religiosity and associated scales for measurements that will be used in this research.

2.6 Religiosity and the Adoption of Islamic Banking and Financial Services

The purpose of this research is to investigate the impact of religiosity on Muslim Canadians' intention to participate in Islamic finance and hence on the viability of the introduction of Islamic banking and financial services (IBF) in Canada. Previous studies referenced have found religiosity to be a major factor in the selection of IBF.

Ji (2019) and Guiso et al., (2003) highlight the impact of religiosity on the extent of the adoption and usage of financial services. Guiso et al. (2003) posit that the extent to which people live in accordance with their religious beliefs may impose informal constraints, affect decision-making processes and, thus, affect choices and behaviours. Ji (2019) suggests that higher levels of religiosity are negatively associated with financial inclusion, using both United States cross-state

data and cross-country analysis. Similarly, Zinser (2019), in a study that investigated the determinants of the intended use of IBF by US Muslim consumers, also explored the impact of religiosity, noting the uniqueness of the study in the Western context, as most are primarily conducted in Muslim-majority countries.

Religiosity is often researched as a factor in consumer behaviour in the Islamic Marketing (IM) context (e.g. Abou-Youssef et al., 2011; Ashraf, 2019; Diandri, 2019; El-Bassiouny, 2016; Fatima et al., 2018; Ghazali et al., 2018; Hamelin et al., 2018; Ihtiyar, 2019; Mukhtar & Butt, 2012; Nurhayati & Hendar, 2019; Uysal & Okumuş, 2019). Research is also evidenced in the Islamic finance and banking context (e.g. Fatima et al., 2018; Idris, Naziman, & Januri, 2011; Jamshidi & Hussin, 2016; Ltifi et al., 2016; Mahdzan et al., 2017; Yendaras, 2016; Yildiz et al., 2014, Souiden and Rani, 2013; Mamman and Ogunbado, 2016; Zinser, 2019). This is due to both the emergence of Islamic banking services globally, including in the West and the differences between conventional and Islamic banking (Souiden and Rani, 2013). Unlike conventional banks, Islamic banks are governed by Islamic or Shariah law (Haque, Jamil, & Ahmad, 2007; Hassan, Chachi, & Latiff, 2008; Marimuthu et al., 2010; Manzoor, Aqeel, & Sattar, 2010; Idris et al., 2011). Given these differences, religiosity is often explored as a variable of interest in bank selection.

2.7 Religiosity and its Determinants

Founded in early research in the Christian context, religiosity is widely accepted as a multidimensional phenomenon. Religiosity is not a unidimensional concept (Allport and Ross, 1967; Faulkner and DeJong, 1966; Glock, 1962; King and Hunt, 1972; Stark and Glock, 1968), rather, it pertains to various elements of religion and the effects of those elements on daily

activities (O’Connell, 1975). Slater et al. (2001) suggest that religiosity has a personal dimension indicative of one’s relation to the sacred. Seminal work by Charles Glock identifies five key dimensions, namely (1) belief, (2) practice, (3) knowledge, (4) experience and (5) consequences. Table 2.2 provides definitions of these dimensions, as noted by Glock (1962) and is foundational to significant empirical research. It should be noted that these dimensions may not reflect the full Islamic paradigm, as Islam also suggests contemplation to produce action since Muslims are held accountable for their actions. The Action dimension is not included in Glock’s model as it was geared towards Christians, or as you will read further, in Huber’s model which adapts Glock’s model to be applicable to other religions including Islam. Badri (2018) mentions that contemplation “...is a free, unrestrained form of worship. It is also a cognitive and emotional process that enlivens the heart and enlightens perception as the mind ascends from contemplating the signs of God in the universe to their Creator and Lord.”

The significance of *tafakkur* or meditative contemplation amongst devout Muslims is a religious duty for all Muslims (Badri, 2018) and should be considered as a dimension in the Islamic Religiosity model as it potentially demonstrates a gap. Further research could be conducted to evaluate whether the dimension of “Action” plays a significant role among Muslim’s behaviours.

Table 2.2 Dimensions of Religiosity (Glock, 1962)

Dimension	Definition
Belief	The theological content of a certain religion.
Practice	A ritual aspect relating to formal rites, acts, and practices are mostly performed in public, and a devotional aspect refers to personal worship and contemplation, mostly performed in private.
Knowledge	A person’s information about beliefs, practices, and other religious matters.
Experience	Feelings and perceptions of contact and communication with God or the transcendent world.
Consequences	The effects of these dimensions on an individual’s life.

In the literature, the terms “Religion” and “Religiosity” are often used interchangeably. Koenig et al (2000, p. 18) define religion as, “an organized system of beliefs, practices, rituals and symbols designed (a) to facilitate closeness to the sacred or transcendent (God, higher power, or ultimate truth/reality), and (b) to foster an understanding of one’s relation and responsibility to others in living together in a community”. McDaniel and Burnett (1990, p. 101) define religiosity as “a belief in God accompanied by a commitment to follow principles believed to be set by God.”

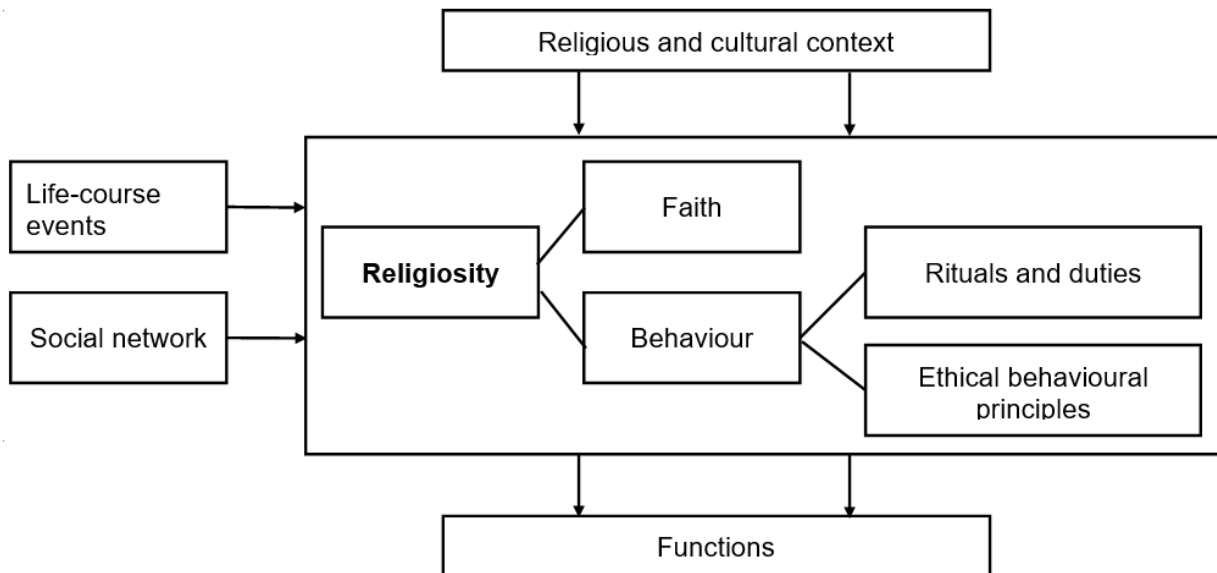
Souiden and Rani (2013) note that religiosity suggests the extent to which an individual is committed to the religion they profess, with this commitment reflected in their attitudes and behaviours.

Alshehri et al. (2019), in their research on the link between religiosity and ethics, espouse the work of Froese and Bader (2008, 2010) who find that many believers refer to their God as the key role model for their behaviour with their connection and views of the sacred constituting the “ontological basis of a person’s self or society” (p.1011) which may therefore influence attitudes, work behaviours, and choices. Berghammer and Fliegenschnee (2014) distinguish religiosity from spirituality i.e. one’s subjective relationship with God, noting that religiosity refers to the held beliefs and the practices associated with those beliefs. Froese and Bader (2008) note that understanding how an individual views God and how this sacred is evoked in situations capture one’s religious beliefs and, thus, how they influence ethical behaviour. Hall and Fujikawa (2013) posit that spirituality is also influential in the lives of many Muslims, with submission to Allah as the central tenet of Islam (Alshehri et al., 2019; Badawi, 2001; Greeley, 1997). Therefore, a Muslim’s view of Allah may strongly influence the value systems, traditions, sense of self, attitudes, behaviours, and choices (Badawi, 2001).

In their qualitative research on the concept of Muslim religiosity, Berghammer and Fleigenschnee (2014) adopted a grounded theory approach. In their analysis of first-generation female Muslims interviewed living in the West, they found that Muslim religiosity consists of both a belief and behavioural dimension, consisting of “rituals and duties” coupled with “ethical behavioural principles” (p.89). They build on the concept of lived religion (McGuire, 2008) which assumes that one’s religiosity is in flux, often defined and redefined by concrete experiences and practices in the context of everyday life. They found that religiosity is strongly influenced by both life-course events and social networks, which, in turn, impact specific functions of daily life.

Figure 2.2 captures their conceptual findings. For this current research, it is apparent that the consideration of context is of equal value, as it seeks to explore if religiosity is a dominant factor in determining consumer choices for banking or, perhaps, if the current cultural context of a Western society impacts the rituals and financial behaviours of Muslims in Canada.

Figure 2.2 Model of everyday lived Muslim religiosity



Source: Berghammer and Fleigenschnee, 2018

2.8 Religiosity Measures

Religiosity measurements are abundant in the literature across many streams of research. The first scale was designed by Glock (1962), who defined four core dimensions of religions constituting a general frame of reference for empirical research. These dimensions include the intellectual, ideological, ritualistic, and consequential dimensions. Further revisions by Stark and Glock (1968) eliminated the consequential dimension and split the ritualistic dimension to encompass public and private practice. The intellectual and ideological dimensions refer to thought, the dimensions of public and private practice refer to an action, and the experiential dimension refers to experience, emotion and perception.

Building on the work of Glock (1962), one of the most widely used religiosity scales, especially in psychology, is the Allport and Ross (1967) bi-dimensional Religious Orientation Scale (ROS), which categorizes individuals into two groups: individuals who perceive (the practice of) religion as a goal in and of itself (intrinsic orientation) and those who perceive it as an instrument allowing them to achieve a particular goal (extrinsic orientation). Allport and Ross (1967) constructed the intrinsic/extrinsic religiosity scale, composed of eight items. They defined an extrinsically motivated person as someone who uses their religion versus an intrinsically motivated person who lives their religion, motivated by internalized beliefs. Hoge (1972) revised this scale to be unidimensional and focused solely on intrinsic religious motivation. In contrast, the Quest Scale developed by Batson and Ventis (1982) posits religiosity as a tri-dimensional concept that includes questioning beliefs, valuing doubts, and expecting change (Batson and Schoenrade, 1991).

As previously noted, most of the scales presented are based on the concept of religion/religiosity in a Christian context. Although Christianity shares several values with other religions, adapting previous scales or developing new ones is imperative to understand the religiosity of non-Christians better. To address this challenge, Huber (2003) built on the work of both Glock and Allport and Ross (1967) to define a scale that may be adapted to address inter-religious applicability.

2.8.1 The Centrality of Religiosity Scale

The Centrality of Religiosity Scale (CRS) was created by Stefan Huber (2003, 2004, 2009) and is an instrument developed to measure the “centrality, importance or salience of religious meanings in personality” (Huber and Huber 2012, p. 711). It builds on the work of Glock’s (1962, 1973) central dimensions and the intrinsic and extrinsic religiosity of Allport and Ross (1967).

The CRS has been applied in more than 100 studies in the sociology of religion, psychology of religion, and religious studies in 25 countries with more than 100,000 participants (Huber and Huber, 2012). It measures the general intensities of five theoretically defined core dimensions of religiosity: public practice, private practice, religious experience, ideology and intellectual dimensions. These five core dimensions can be seen as channels or modes in which personal religious constructs are shaped and activated. Huber (2003) suggests that the activation of religious constructs in personality can be regarded as a valid measure of the degree of religiosity of an individual. The five-dimensional measures are combined to create an overall measure of the centrality of religiosity. Huber and Huber (2012) provide the theoretical basis and rationale of

the scale construction with different versions of the CRS in 20 languages with norm values for 21 countries.

To address the generalizability concerns of both the Glock (1962) and Allport and Ross (1967) scales, specific modifications are developed for studies with Buddhists, Hindus, and Muslims to address inter-religious applicability. For Muslims, two specific modifications are made. Huber and Huber (2012) acknowledge key differences between the Muslim faith. First, in Islam, there is a differentiation between obligatory prayer (Salat) and private prayer (Du‘a). To ensure the comparability of the frequency and importance of the private prayer dimension with the respective measurements for other religions, the value for (Du‘a) should be considered in the calculation of the centrality score. Attention is given to the frequency and importance of the obligatory prayer (Salat) in the questionnaire and only thereafter to the private prayer (Du‘a) in order to make the item unambiguous.

The second modification concerns the dimension of religious experience. Huber and Huber (2012) are cognizant that Muslim respondents may perceive the idea of direct contact with God as a violation of the Islamic concept of the absolute sovereignty of God and, thus, provide a more reserved description of divine actions.

Researchers, however, suggest that a one-to-one translation or rewording of a scale will only result in outcomes with considerable bias because of the beliefs and assumptions inherent in any scale, originally intended for use with Western Christians, therefore acknowledging the need for specific items and measures of religiosity for non-Christian cultures to determine validity (Gonzalez, 2011. King and Crowther (2004, p. 98) posit that “there should be a specific set of items or measures only for those who self-identify as Muslim.” Alshehri et al. (2019) argue the

need to develop a scale related to the Muslim's view of Allah (SWT) embedded in the Muslim worldview and Quran-based concepts to fully capture the uniqueness of Islamic religiosity. They suggest that adapted scales, including Huber's, could lead to invalid findings. Sue (1992) suggests that an adapted scale that is not specifically designed to reflect Islam may not reflect Islamic philosophy, beliefs, and the uniqueness of Islamic theological concepts (Ahshehri et al., 2019). Therefore, research supports the importance of using measures that have been validated for, and with Muslim populations, and reflect the distinctive dimensions of Islamic religiosity (Abu-Raiya et al., 2007; Ghorbani et al., 2007; Jana-Masri and Priester, 2007; Ji and Ibrahim 2007; Kapuscinski and Masters 2010; King and Crowther 2004). Some of these will be explored in the next section.

2.8.2 Islamic Religiosity Scales

Building on the call for culturally relevant measures, multiple Islamic religiosity scales have emerged that have been validated with a Muslim sample. Jana-Masri and Priester (2007) developed the Islamic Behavioural Practices scale to measure common religious beliefs and practices within Islam. Alsherhi et al (2019) developed the Scale of Muslim's Views of Allah (SMVA), adding the spiritual dimension, to explore the relationship between religiosity and ethics.

In their adaption of Christian scales, Ji and Ibrahim (2007) used intrinsic and extrinsic measures; however, they added Islamic doctrinal questions, which asked about the five pillars of Islam, and a quest section. Krauss et al. (2006) also explored the belief and practice dimension in their Muslim Religiosity Personality Inventory (MRPI), which assumes that Islamic religiosity can be understood through two main constructs; Islamic worldview and religious personality. Islamic

worldview reflects the belief in the Islamic creed (Aqidah), which is dictated by the Quran and the prophet Muhammad (SAW) practices (Sunna). Religious personality is manifested through one's religious worldview in worship (Ibadah).

Shabbir (2010) adapted Glock's religiosity dimensions to fit within the Islamic religion. Worthington et al. (2003) designed a scale called the Religious Commitment Inventory (RCI), which measures the degree to which a person adheres to their religious values, beliefs, and practices and uses them daily. Many of these religiosity scales have been used to determine health and well-being indicators (Abu-Raiya and Hill, 2013).

In their exploration of consumer behaviours and to measure Islamic-driven buyer behaviours, Abou-Youssef et al., (2011), designed a market-minded religiosity scale called, The Islamic Behavioural Religiosity Scale (IBRS), to assess the degree of consumer religiosity and its link to behaviours to predict patterns. Drawing on the work of Ji and Ibrahim (2007), they modify the scale to include all components of Islam: belief, worship, legislation, and morality as behaviour measurement. The scale has been evaluated and used with over 684 Muslims in Egypt, with detailed factor analysis (Abou-Youssef et al., 2011). The research suggests that the scale could be tested on different samples of Muslims in different world regions to assess the link between consumer behaviour and attitudes towards products and services.

In their study on the impact of religiosity on consumer intentions toward Islamic banks in Tunisia, Souiden and Rani (2013) adapted multiple religiosity scales to fit the context of their study, including Ghorbani et al. (2002); Jana-Masri and Priester (2007); King and Crowther (2004) and Abu-Raiya et al. (2008). This scale was pre-tested with sample groups before deployment to test its reliability and validity. Their results suggest that individuals' religiosity,

particularly the religious beliefs dimension, significantly influences their attitude towards Islamic banks.

Like Huber and Huber (2012), El-Menouar (2014) builds on the work of Glock (1967) to address the five dimensions of Muslim Religiosity, using a new, readily available instrument that was tested among 228 Muslims living in German cities. She suggests that the translations of Christian religiosity into Islamic terminology are not always appropriate. Instead, she uses Glock's theoretical model as a heuristic tool to measure different aspects of Muslim religiosity, particularly a new dimension of secular consequences. While only a small sample is used, the research suggests that the scale is valid, calling for more use, particularly to capture variations within the group of believing Muslims. Table 2.3 identifies the link between the original dimensions of Glock and the related dimension within the Muslim faith, as determined by El-Menouar (2014).

Table 2.3 Indicators for Dimensions of Muslim Religiosity

Dimension	Code	Item
Belief	B1	Belief in Allah
	B2	Belief in the Quran and the unchanged revelation
	B3	Belief in the existence of Jinn, Angels etc...
Ritual	R1	Frequency of performing the ritual prayer
	R2	Pilgrimage to Mecca
	R3	Fasting during Ramadan
	R4	Celebrating the end of Ramadan
Devotion	D1	Frequency of personal prayer to Allah
	D2	Frequency of recitation of the <i>Basmala</i>
Experience	E1	Feeling: Allah is close
	E2	Feeling: Allah tells you something
	E3	Feeling: Allah is rewarding you
	E4	Feeling: Allah is punishing you
Knowledge	K1	Knowledge of Islam in general
	K2	Knowledge of the contents of the Quran

	K3	Knowledge of the life and actions of the Prophet
Consequences	C1 C2 C3 C4 C5 C6	Drinking Alcohol Eating <i>halal</i> meat Avoiding shaking hands with the opposite sex Sex segregation at marriages and other celebrations Muslims should not listen to music Religious donation (<i>zakat</i>)

Source: El- Menouar, 2014

The contents listed above are various beliefs, practices, and behaviours that are commonly associated with the Islamic faith. However, it's important to note that the interpretation and practice of Islam can vary greatly among different individuals and cultures. This is because Islam, like any other religion, is a cultural construct that is shaped by the social, political, and historical context in which it is practiced.

One of the key points to consider is that the list primarily focuses on external religious practices and observances, such as performing the ritual prayer, fasting during Ramadan, and making the pilgrimage to Mecca. While these practices are certainly important to many Muslims, they do not represent the entirety of the Islamic faith. In fact, many scholars argue that the true essence of Islam is rooted in ethical behaviour and moral conduct. This is reflected in the Quran and the teachings of the Prophet Muhammad, which emphasize the importance of treating others with kindness, compassion, and justice.

Another important aspect to consider is the role of cultural influences in shaping the practice of Islam. For example, the practice of sex segregation at marriages and other celebrations, as well as the prohibition on listening to music, are cultural norms that are not specifically prescribed by Islamic teachings. These cultural practices and beliefs reflect the diversity of the Muslim community and the ways in which Islam is interpreted and practiced differently across different cultures and societies.

Additionally, it is also important to note that the list does not mention ethical behaviour as it remains within prohibitions, which is a fundamental aspect of Islam. Islam emphasizes the importance of treating others with kindness and compassion, being just and fair in one's actions, and avoiding harmful or destructive behaviour. The concept of 'Zakat' is also not just a donation but it is a mandatory act of worship for Muslims. It is a way to redistribute wealth and help the less fortunate members of society.

The list of beliefs and practices presented above is certainly reflective of some of the common elements of the Islamic faith. However, it is important to keep in mind that the practice of Islam is a complex and diverse phenomenon that is shaped by a variety of factors, including cultural influences, historical context, and individual interpretation. Additionally, ethical behaviour and moral conduct are also important aspects of the Islamic faith and should not be overlooked.

Building on the five dimensions identified by Glock, she addressed both commonalities and differences. Using principal component analysis, El-Menouar (2014) identifies similarities between both the experience and knowledge dimensions. She further defines differences and also includes the consequential dimension, called orthopraxis, which Glock subsequently removed from his model. Table 2.4 outlines the main characteristics of the dimensions validated in El-Menouar's (2014) scale.

Table 2.4 The Five Dimensions of Religiosity

Basic religiosity	Central duties	Experience	Knowledge	Orthopraxis
Religiosity on an individual level differentiates between believing and not believing Muslims	Religiosity on a collective level Differentiates between practicing and not practicing Muslims	Responsive religious experience	There is no fixed set of knowledge expected to be known by believers	Counterpart to orthodoxy in Christianity

<p>Contains:</p> <ul style="list-style-type: none"> - Belief - Devotion - Sense of omnipresence of Allah 	<p>Contains:</p> <ul style="list-style-type: none"> - Ritual prayer - Fasting at Ramadan - Pilgrimage to Mecca - Observance of dietary rules 	<p>Contains:</p> <ul style="list-style-type: none"> - Sense that Allah... - Communicates with oneself - Punishes behaviour - Rewards behaviour 	<p>Contains:</p> <p>Self-assessment of knowledge:</p> <ul style="list-style-type: none"> - Islam in general - Contents <i>Quran</i> - Contents <i>sunna</i> 	<p>Contains:</p> <p>Observance and strict religious norms:</p> <ul style="list-style-type: none"> - Gender relations - music
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Source: El Menour, 2014

Given the alignment of El-Menouar (2014) and Huber (2012), these dimensions will be used in the religiosity construct for this study to identify both the individual and overall dimensions of religiosity of the participants, as well as explore each relative to the overall determinants of participation in IBF in Canada.

2.9 Literature Review Conclusions

Understanding the determinants of IBF selection for Muslim consumers continues to be an area for research and exploration. Al Mamum et al (2020), in their meta-analytic review of the literature surrounding Muslim consumer behaviour, including IBF, note that religiosity is an important variable in the research, along with subjective norms, perceived behavioural control, social and cultural factors, customer attitude, knowledge, market offerings and brand equity, communications, halal perception, and subject traits. It is evidenced in the research that these factors, or determinants, influence the behaviour of Muslim consumers. As noted by some (Ltifi et al., 2016; Wilkins et al., 2019), the impact of these factors is moderated by country location, age, gender, education, and other subject traits. Yet, little empirical evidence is available in

support of these moderating variables, providing an opportunity for future work (Al Mamun et al., 2020).

Contextually, most of the research cited is in Muslim-majority countries, particularly Malaysia and Indonesia. Few studies were evidenced in the Western context. There is a clear need for cross-cultural/cross-national research, including the impact of religiosity on consumer behaviour in the Western context (Al Mamun et al., 2020).

This literature review provided an overview of key research across Islamic banking and finance, determinants of bank selection, and religiosity. As an extension of the theory of reasoned action, the theory of planned behaviour was also examined as a critical theoretical underpinning of this thesis. The literature review discussed the importance of religiosity as either a direct or moderating factor in a Muslim consumer's selection of banking and finance options. This research study adds to this work. It considers a multidimensional view of religiosity as an independent construct for consideration as part of the theory of planned behaviour theoretical framework. As Ajzen (2020) suggests, the inclusion of such variables may “account for the complexity of human behaviour” (p.355). It should elicit behaviours, such as participation, or the intention, to participate in Islamic banking and finance.

This review of relevant literature lays the groundwork for Chapter Three of this thesis, whereby the fields of bank selection, religiosity, subjective norms, perceived behavioural controls, and attitudes intersect in the conceptual framework for this study. The proposed conceptual model is described, the variables will be examined, and the hypotheses are developed.

Chapter Three: Model Development and Research Hypotheses

3.1 Introduction

Drawing on the literature review findings presented in Chapter Two, a conceptual framework for this study is developed and presented in this chapter. This chapter connects the research questions to the proposed conceptual framework. It explains the development of the conceptual model. It presents the building blocks for developing a model to determine a person's intention to use Islamic banking and its associated research hypotheses.

3.2 Model Development

This researcher has provided a literature review relevant to the likelihood of a person adopting Islamic banking. While the theory of planned behaviour (TPB) is central to this research, the literature also notes the need to identify additional factors that may be integral in determining a willingness to adopt Islamic banking. In this chapter, the factors, or constructs of interest for this study are presented in more detail. Drawing on the theories presented in Chapter Two, a conceptual model is developed that identifies a number of factors that will be considered as possible determinants of one's behavioural intention to adopt Islamic banking practices in Canada.

The research model proposed for this thesis, presented in Figure 3.1, extends TPB in the context of Islamic banking based on the research presented in the literature review. The model posits that the likelihood of a Muslim in Canada adopting Islamic banking and financial services is determined by the constructs of TPB, namely, perceived behavioural control (PBC), subjective norms (SN), and attitude (A). Based on the research, additional

external factors for consideration include familiarity with Islamic banking (FAM), religiosity (REL) and the Cost of Being Muslim (COBM). This chapter presents literature support for the six research hypotheses and the proposed variables used in the conceptual model.

H₁: Attitude has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₂: Subjective norms have a positive and significant impact on the intention to adopt Islamic banking and financial services.

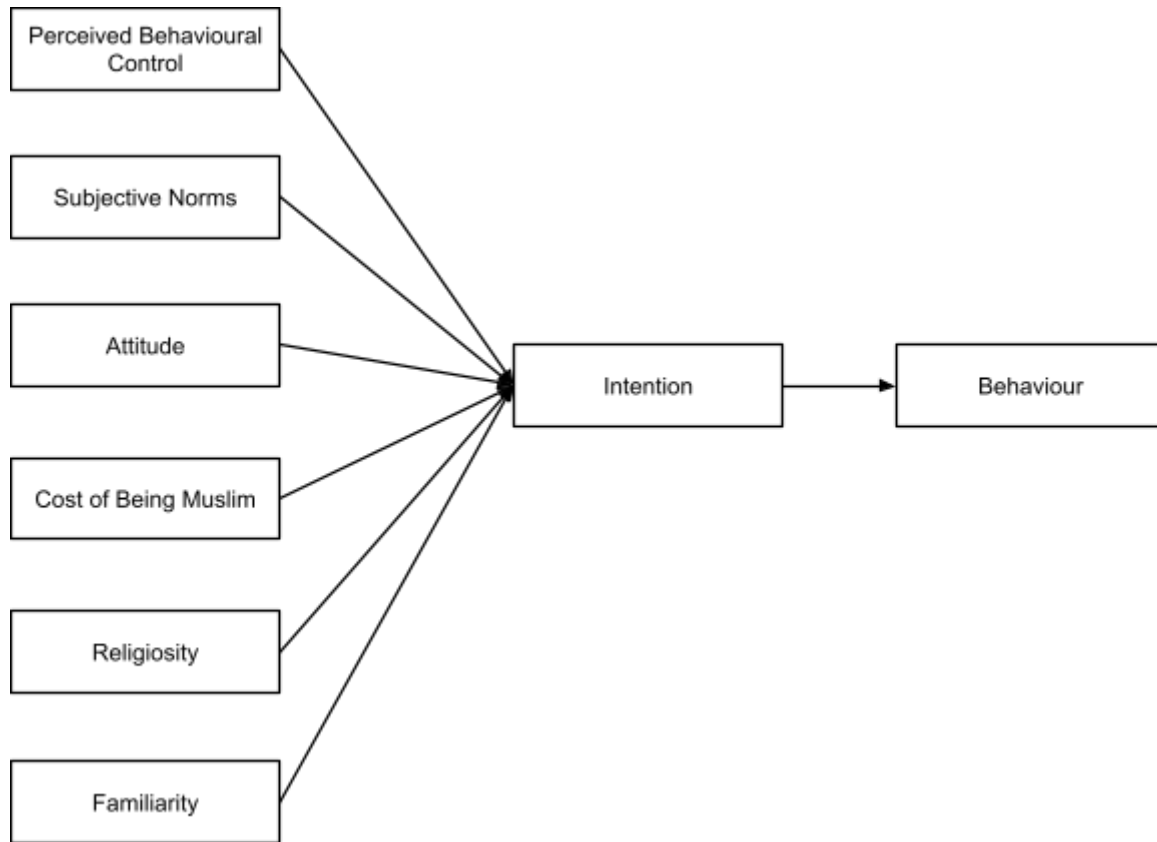
H₃: Perceived behavioural control has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₄: Familiarity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₅: The cost of being Muslim has a negative and significant impact on the intention to adopt Islamic banking and financial services.

H₆: Religiosity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

Figure 3.1 Proposed Research Model



As noted in the literature review, the TPB has been used in numerous studies to investigate the intention to use IBF across social science and marketing studies (Amin et al., 2011; Bananuka et al, 2019, 2020; Echchabi et al, 2016; Kaakeh et al, 2019; Maryam et al, 2021; Mbawani and Nimako, 2017, 2018; Taib et al., 2008; Raza et al., 2019; Zinser, 2015). While many of the studies referenced in the literature are predominantly for Muslim-majority countries, such as Malaysia and Pakistan, with well-established Islamic banking systems, others address non-Muslim, secular countries. Zinser’s (2015) study of Islamic banking in the United States acknowledges that while access to IB services is limited, attitude is the most significant predictor of intention to use IB, with religiosity partially associated with intention, as well as a new variable, the cost of being Muslim, not significantly associated with intention to use IB. Mbawani and Nimako (2017, 2018) examined the introduction of IB in Ghana using TPB, an emerging

economy and non-Islamic country, finding that Muslim respondents have significantly positive perceptions of IB, with attitude and religiosity as major predictors of a consumer's intention to adopt IB. Bananuka et al (2019), examined the effects of subjective norms, religiosity and intention to adopt IB in a non-Islamic country, Uganda, and found that attitude and religiosity are significant determinants of the intention to adopt IB, while the predictive power of subjective norm is subsumed in attitude. A later study (Bananuka et al, 2020), using a similar sample in Uganda, found that attitude is a significant mediator for both religiosity and subjective norms for the intention to adopt IB.

Building on the three constructs of TPB, namely attitudes, subjective norms, and perceived behavioural control, Azjen (1991) supports the inclusion of external or additional independent variables "if they capture a significant proportion of the variance in intention or behaviour after the theory's current variables have been taken into account" (p.191). Previous TPB studies often include respondent demographics, ethnicity, and religion (Amin et al., 2014; Azjen and Fishbein, 1980; Husin and Rahman, 2014; Raza et al., 2019). Zinser (2015), in his study on U.S Muslim's intention to use Islamic banking and financial services, included two additional external variables, namely Islamic religiosity and the perceived cost of using Islamic banking and financial services, which he called the Cost of Being Muslim (COBM). Raza et al. (2019), in their study on the purchase intention towards takaful, used the additional variables of awareness, familiarity, and perceived compatibility. For the research model for this thesis, the additional external variables considered by Zinser (2015) will be used along with the awareness, or familiarity, variable introduced by Raza et al. (2019). Each will be discussed, in turn, relative to the hypotheses development.

3.3 Hypotheses Development

For this research, the constructs of TPB along with the additional external variables of Religiosity, the Cost of Being Muslim and Familiarity are included in the model. Each will be defined, and the related hypotheses shared.

3.3.1 Attitude

Ajzen and Fishbein (1980) suggest attitude is a feeling or way of thinking in a settled manner. Attitude defines the individual's ability to react positively or negatively in situations, including evaluating a product as favourable or unfavourable. They suggest it is a valid and reliable predictor of intention and behaviour. Butt and Aftab (2013), in their study on halal banking, found that the attitude of consumers related to the intention to adopt Islamic financial services has a positive impact on both service quality and overall satisfaction. Souiden and Jabeur (2015) also note the positive impact of attitude on the intention to adopt Islamic financial services. Raza et al., (2019) demonstrate that attitude has a significant impact on behavioural intention to use Islamic financial services, namely takaful, and is consistent with other studies (Husin and Rahman, 2016; Rahman and Amin, 2011; Zinser, 2015), suggesting that attitude is a primary predictor for consumers to influence the adoption of Islamic financial services. This discussion leads to the first hypothesis in this thesis:

H₁: Attitude has a positive and significant impact on the intention to adopt Islamic banking and financial services.

3.3.2 Subjective Norms

Ajzen and Fishbein (1980) define subjective norms as the influence, or social pressures, from

family, friends, and peers to perform an action. Kim and Karpova (2010) suggest that subjective norm has a significant direct relationship with purchase intention and is positively associated with consumers' specific types of decisions (Han, 2014). In multiple studies on Islamic banking adoption (Raza et al., 2018; Echchabi et al., 2016; Husin and Rahman, 2016; Amin et al., 2011), the relationship between subjective norms is both positive and significant. In contrast, the Zinser (2015) study results do not support a relationship between subjective norms and intention to adopt. For this thesis, the hypothesis would be:

H₂: Subjective norms have a positive and significant impact on the intention to adopt Islamic banking and financial services.

3.3.3 Perceived Behavioural Control

Perceived behavioural control is defined as the perception of a person towards the ease or difficulty of performing a behaviour (Ajzen, 1985; Husin and Rahman, 2016). Ajzen (1991) notes that the more opportunities an individual has relative to a valued action, the more likely the intention to engage. Conversely, if individuals perceive barriers or deficits in personal capabilities, the lower the likelihood of engagement. Azjen (1991) posits that perceived behavioural control is an integral predictor of changing consumer behaviour. Islamic banking studies note support for this hypothesized relationship, finding PBC has a positive and significant association with the intention to adopt (Husin and Rahman, 2016; Mas'ud, 2016; Raza et al., 2019). In contrast, Zinser (2015) found an insignificant relationship between PBC and intention. Thus, the hypothesis for this thesis would be:

H₃: Perceived behavioural control has a positive and significant impact on the intention to adopt Islamic banking and financial services.

3.3.4 Familiarity

Familiarity, or awareness, is a customer's perception and knowledge of a specific product, service, or situation that helps them select a product and make a purchase decision (Rogers, 1995). Raza et al. (2019) posit that customers prefer to engage with products and services which they have some knowledge about. Current studies investigating the relationship between familiarity and intention to adopt found a significant and positive influence on intention (Al-Nasser Mohammed et al., 2013; Bananuka, et al, 2020; Buchari et al., 2015; Echchabi et al., 2014; Kaakeh et al, 2019; Luija et al.2018; Maryam et al, 2021; Mbwani and Nimako, 2018). Thus, the hypothesis will be:

H₄: Familiarity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

3.3.5 Cost Of Being Muslim

Zinser (2015) and Goud (2009) reference the cost of being Muslim in the context of the United States in relation to the ability to offer Shariah-compliant banking options to be cost-competitive with conventional products (Zinser, 2015; p. 41). Boss (2000) coined the term COBM in addressing the opportunity costs of limiting one's investment alternatives to Sharia-compliant options. Studies by Amin (2008), Abdullah and Dusuki (2006), and Rahman (2005) advocate pricing as the key predictor of Islamic banking consumers' intention to use a banking product. Lajuni et al. (2017), in their study of IB in Malaysia, posit the greater the perceived financial cost, the less likely a consumer's intention to choose Islamic banking products. Interestingly, their results suggest an insignificant relationship with the intention to use Islamic banking products. Zinser (2015) proposed a negative relationship between COBM and intention in his

study on the United States, yet the results were positive and significant. The hypothesized relationship for this study is

H₅: The cost of being Muslim has a negative and significant impact on the intention to adopt Islamic banking and financial services.

3.3.6 Religiosity

As noted in the literature review, religiosity is defined as “the extent to which an individual is committed to the religion they profess and its teachings, such as the individual’s attitudes and behaviours reflect this commitment” (Johnson et al., 2001, p. 25). Souiden and Rani (2015), in their study of the intention to adopt IB, define it as indicating one’s respect for the religion they are professing. Lajuni et al. (2017) argue that the more an individual fears divine punishment, the more they will have a favourable perception and intention to adopt IB. Shabbir (2010) found that religiosity significantly influences product adoption. Likewise, Echchabi (2012) Bananuka et al. (2020) and Maryam et al, (2021) found that the choice of an Islamic bank is a significant determinant of intention to adopt IB. However, Alzadjal et al (2021) found that religiosity is a poor moderator of the relationship between attitude and intention and only a partial moderator between subjective norms and intention. Mbwani and Nimako (2017) found that perceived religious effect was amongst the least influential factors for intention to adopt in their study of Ghana. Amin et al. (2011) found religiosity to be insignificant in its relationship to banking choices. Zinser’s (2015) US study suggested a weak but positive path ($p=0.96$) between religiosity and intention to adopt. For this study, the hypothesized relationship is

H₆: Religiosity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

3.4 Conclusion

This chapter has outlined the conceptual model for this research study. The model is based on the three constructs of TPB: attitude, subjective norm, perceived behavioural control, and the three additional constructs of familiarity, the cost of being Muslim, and religiosity. The inclusion of these additional variables aligns with the current research in the field. This model extends the Zinser (2015) study in a similar Western setting by including the Religiosity and Cost Of Being Muslim variables and the additional external variable of Familiarity introduced by Raza et al. (2019). Additionally, this model further extends Zinser's (2015) study by introducing a multidimensional scale for religiosity instead of the unidimensional one used by Zinser.

The next chapter, Chapter Four, identifies the methodology for this research. It will also provide a detailed overview of the instruments developed for measuring the research variables and collecting demographic details, along with a sampling plan, ethical considerations, and the procedures employed for data analysis.

Chapter Four: Methodology

4.1 Introduction

In Chapter Three, the conceptual model was developed to examine the determinants of the intention to adopt IBF using the theory of planned behaviour and other external constructs. This chapter provides the researcher's philosophical assumptions that are foundational to this study and is followed by a description of the research design that is used to investigate the determinants of Muslim consumers' intention to use Islamic banking and financial services in Canada.

The rationale for the chosen research method is presented, followed by an explanation of the chosen instrument and testing process, the sample, data collection, a discussion of bias issues and how they are addressed, and data analysis approaches employed. The chapter concludes with a discussion of limitations, risks, ethics, and closing comments.

This research employed a quantitative method to validate the conceptual framework. Drawing on a positivist paradigm, a survey approach was employed, and a questionnaire was used for data collection. Structural equation modelling (SEM) using AMOS 29.0 was employed as a data analysis technique.

The next sections, 4.2 and 4.3, discuss the researcher's philosophical assumptions and provide a rationale for the choice of a positivist epistemology and ontology.

4.2 Philosophical assumptions

The starting point of any research and subsequent design is grounded in the philosophical assumptions of the researcher. Considering how a problem or phenomenon will be investigated,

a researcher needs to clearly define their ontological and epistemological stance, i.e. what constitutes knowledge, as it influences both the research purpose and study design (Cresswell, 2013). Easterby-Smith et al., (2008, p.17) suggest that central philosophical debates amongst researchers concern assumptions about ‘ontology,’ the nature of reality and ‘epistemology,’ the best ways of enquiring about the nature of the world.

Islamic normativeness refers to the principles and beliefs that guide the actions and behaviour of Muslims, as laid out in the Quran and Hadith. Realism and positivism are two different philosophical perspectives that can be used to understand and explain various phenomena, including Islamic normativeness.

Realism is a philosophy that emphasizes the objective reality of the world and posits that knowledge and understanding of the world can be achieved through observation and scientific analysis. From a realist perspective, the prohibition of riba (interest or usury) in Islam can be understood as a practical measure to regulate economic activity and prevent the exploitation of vulnerable individuals and groups.

Positivism, on the other hand, is a philosophy that holds that knowledge can only be acquired through scientific observation and experimentation. From a positivist perspective, the prohibition of riba in Islam can be understood as a moral principle that is supported by evidence from economic and social studies.

Reconciling the differences between these two perspectives may involve understanding that both realism and positivism can provide valuable insights into understanding the prohibition of riba in Islam, but they may also have different limitations and implications. Ultimately, the best way to

reconcile these differences would be to take a multidisciplinary approach that considers both the philosophical and practical dimensions of the issue.

The ontological position adopted for this study is grounded in realism which, in its traditional form, emphasizes that the “world is concrete and external and that science can only progress through observations that have a direct correspondence to the phenomena being investigated” (Easterby-Smith et al., 2008, p.19). In contrast, a relativist position assumes many perspectives and viewpoints that may be contextually dependent.

Epistemology is defined as “the general set of assumptions about the best way of inquiring into the nature of the world” (Easterby-Smith et al., 2008, p.60). Philosophical debates about the merits of the “best way” centre on two traditional, contrasting views or paradigms on how research should be conducted: positivism and social constructionism.

Positivism is the view that the only authentic knowledge is scientific knowledge and that such knowledge can only come from the positive affirmation of theories through the strict scientific method. It draws on techniques for investigating phenomena based on gathering observable and measurable evidence, subject to specific principles of reasoning. As a positivist, the role of the researcher is that of an objective analyst, interpreting measurable and tangible realities. While positivist researchers agree that the social world exists externally and is best explored objectively, there is a range of differences between other implications of a post-positivist philosophy related to value freedom, causality, operationalization, generalization and cross-sectional analysis.

As noted in the literature review, the majority of previous studies in this area have taken a positivist research philosophy using a range of analytical approaches. Similarly, most TPB

studies that also investigate Islamic banking and finance employ a positivist approach. This study is grounded in that tradition.

Drawing on the conceptual model for this study, this research posits six hypothesized relationships to be tested and quantitatively measured within the context of similar research using the theory of planned behaviour. From a methodological stance, a positivist approach is warranted. The intention of this research is to define a model where the relationships between the constructs are clearly defined and will require precise measures aligned with the current research in the field. It will use an SEM technique to test the hypotheses and employ statistical techniques and statistical software (SPSS and AMOS) that are grounded in the positivist approach (Gefen & Straub, 2005; Hair et al., 2018).

In adopting an approach involving a form of positivism and internal realism, it should be mentioned that this researcher is open to using qualitative research methods to provide deeper insights into the issue of interest.

Further explained, ‘internal realism’ is a form of realism according to which the truth of statements does not consist of their correspondence to some independent external reality but, as Hilary Putnam puts it:

“[As regards what] I shall refer to as the *internalist* perspective, ... it is characteristic of this view to hold that *what objects does the world consist of?* is a question that it only makes sense to ask *within* a theory or description. ... [S]igns do not intrinsically correspond to objects, independently of how those signs are employed and by whom. But a sign that is actually employed in a particular way by a particular community of users can correspond to particular objects *within the*

conceptual scheme of those users. ‘Objects’ do not exist independently of conceptual schemes.” Putnam, H (1981).

4.3 Strategy of Inquiry

Following the definition of the philosophical assumptions, the next step is to focus on the research design, the data collection methods and the techniques employed.

Having defined a positivist ontology and epistemology, quantitative research methods are considered for this research. Cresswell (2008) notes that these methods are mainly linked to positivist epistemology as they use statistical methods and procedures. Bryman (2008) identifies that quantitative research methods are used to verify relationships between measurable variables and use a deductive approach associated with hypothesis testing to negate, support, or modify an existing theory.

The intent of an initial research design is to organize the research activities to ensure the research questions are addressed and that the overall research objectives are met (Easterby-Smith et al., 2013). To do this, the development of the research objectives occurs through a process of re-examining the issue/question for implicit assumptions. Drawing on the work of Easterby-Smith et al., (2013), Table 4.1 below presents and aligns the researcher's ontology, epistemology and methodology with the appropriate activities for this study.

Table 4.1 Linking Philosophical Assumptions to Research Design

Ontology	Internal Realism	
Epistemology	Positivism	
Research Aims	Determinants of Behaviour	Test the theory of planned behaviour model using the new variables of religiosity and familiarity Identify the factors that influence Muslim's intentions to participate in Islamic banking and financial services

Starting Points	Propositions	Develops conceptual model and proposes six hypotheses.
Data Types	Numbers and words	Use of an inferential, web-based cross-sectional survey with closed-ended questions, utilizing a 5-point Likert scale.
Analysis and Interpretation	Correlation and regression	Partial least squares - structural equation modelling; regression analysis
Outcomes	Theory testing and generation	Contribute new knowledge to the theory of planned behaviour. Develop a model to determine the intention or behaviour of Muslims relative to Islamic banking and financial services.

Author’s Conceptualization Based on Easterby-Smith et al., 2013

Drawing on the work of Easterby-Smith et al. (2013), key considerations and components were considered during the initial design phase of the research, including the research background, rationale, aims, data, sampling, access, ethics, unit of analysis, methodological analyses, and theory. These are summarized in Table 4.2.

Table 4.2 Considerations for Research Design

Research Design Stage	Summary of Approach
Background and Theoretical Lens	<p>Research question</p> <p>What are the determinants of Muslim consumers' intention to adopt Islamic banking and financial services in Canada?</p> <p>Theoretical lens: internal realist ontological and a positivist epistemological perspective.</p>
Rationale	<p>Key gaps within the Islamic finance literature, particularly in the North American setting</p> <p>Few Islamic banking and financial services (IBF) studies address the North American context.</p> <p>Call for additional external variables in the Theory of Planned Behaviour (TPB) research.</p>

Research Aims	<p>Develop a measure of intention to adopt IBF.</p> <p>Examine factors that influence an intention to adopt IBF in Canada, through the theory of planned behaviour, with the additional external variables of familiarity, religiosity, and the cost of being Muslim (COBM).</p> <p>Test six hypotheses to empirically substantiate the intention to adopt IBF in Canada</p>
Data	A consumer adoption model is developed using structural equation modelling.
Sampling	<p>Muslims living across Canada</p> <p>18+ years of age; English speaking</p> <p>Goal: approximately 300+</p>
Access	Online survey deployed via Typeform
Ethics	Ethics form was approved via RSIS in October 2018
Unit of Analysis	Individuals (Muslims living in Canada)
Process	<p>Conduct literature review</p> <p>Develop research questions</p> <p>Develop a model and possible hypotheses</p> <p>Develop and pilot survey with expert panel</p> <p>Refine survey and deploy</p> <p>Review data</p> <p>Conduct initial data analysis</p> <p>Follow the process for applying SEM to analyze data</p> <p>Interpret results, and state conclusions</p>
Considerations	<p>Develop and deploy a survey across Canada to Muslim Canadians.</p> <p>Select validated measures from the literature, including religiosity scales, to develop the questions for the survey</p>
Contributions	<p>Theoretical</p> <p>Methodological</p> <p>Empirical</p> <p>Managerial</p>

Research Outputs	Colloquium Presentations
	Business Writing
	Thought Leadership
	DBA Thesis: 2022

Source: Easterby-Smith et al., 2013

The use of this quantitative research strategy aligns with researchers in the field of the adoption of Islamic banking and finance (Amin et al., 2008; 2011; Buchari et al., 2015; Raza et al., 2019; Souiden and Rani, 2015; Zinser, 2015). This research aims to investigate and test hypothesized relationships within the context of Islamic banking objectively, with the research isolated from the study. The constructs within the conceptual model were derived using theories and models from the current research, as noted in Chapter Two, that similarly employed a deductive approach. Aligning with the research, a survey method is employed for data collection, and statistical techniques are used to test the hypotheses.

4.4 Research Method

The research method addresses the procedures used to collect and analyze the data to address the key research questions of this thesis. A cross-sectional study was chosen using an online survey. The use of this type of survey research aligned well with positivist epistemology, allowing for the measurement of multiple factors and the examination of relationships (Easterby-Smith et al., 2013). Sudman and Bradburn (1982, cited in Andres 2012, p.9) suggest that while some ‘facts’ such as age or occupation are verifiable in principle, the “only way of gathering information on behaviour, attitudes, beliefs, and opinions most efficiently is through asking individuals through survey research.” Given the behavioural context of this research, an online survey provides the most effective and efficient way to gather this information.

Survey research is quite evident in the research conducted in the field of Islamic banking and finance selection (Amin et al., 2014; Ayedh et al., 2014; Echchabi et al., 2016; Gerrard and Cunningham, 1997; Raza et al., 2019; Zinser, 2015). Likewise, the majority of studies that use the TPB framework to determine consumer intentions also employ survey research (Amin et al., 2014; Ali et al., 2017; Hassan and Abbas, 2019; Souiden and Jabeur, 2015).

4.5 The Sampling Choice

For this study, non-probability, convenience, and homogeneous sampling were employed so that selected research participants met certain criteria and could provide accurate and meaningful responses to the survey instrument (Andres, 2012). Non-probability sampling is based on a non-random selection of the sample, with techniques including judgemental, quota, snowball, and convenience sampling methods (Blumberg et al., 2008; Easterby-Smith et al., 2012). Etikan et al., (2016) define convenience sampling as a non-random technique where members of the target population, who meet certain criteria, including a willingness to participate, are included in the study. Convenience sampling is practical as it is the least expensive, time-consuming, and generally the most common among other methods. It allows the researcher to select sample subjects from the targeted population who are accessible and willing to participate, with the potential to collect a large sample size needed for analysis across multiple geographical locations. The targeted population is Muslims living in Canada, distributed across a wide geographical context. In this study, a homogenous method of convenience sampling was used to focus on participants who share similar traits and specific characteristics (Etikan et al., 2016). To ensure the reliability and transferability of the study, the sampling design is clearly documented, with the following considerations:

1. **The Population:** The “universe,” or population of interest for this study, consisted of Muslims living in Canada with the goal of identifying the determinants of their intention to adopt IBF.
2. **Sampling unit:** The sampling unit is the individual.
3. **Sampling frame:** The sampling frame had to recognize the reality of access and response.
4. **Size of sample:** The sample size was selected to consider the requirements of efficiency, representativeness, reliability, and flexibility. Statistical study guidelines were used to set the number of survey responses deemed acceptable.

Consideration was given to the sample size rules of thumb generally considered for social science research. Fowler (2014) notes that precision increases steadily up to sample sizes of 150 to 200; there are only modest gains after that point. Comrey and Lee (1992), as noted in Raza et al., (2019), suggest that a sample size of around 500 is very good for factor analysis. The sample size is well within the recommended size range in a significant survey of social science studies (Weisberg & Bowen 1977) and in the range noted by Tabachnick & Fidell (1996) of fair to good. Hair et al., (2018) suggest that sample size should be estimated relative to the number of respondents per estimated construct. They note, for example, that a sample of 400 or more is required for a model with six or more constructs, as is the case in this research study. Schreiber et al., (2006) suggested that a rule of thumb is ten respondents for every estimated variable within the model. In line with these assumptions, the total sample of 536 usable surveys aligned with these suggestions and was determined to be sufficient for analysis.

4.6 Survey Design and Data Collection

This research employs a quantitative design in that Muslims living in different cities across Canada were surveyed about their use of conventional banking, perceptions and knowledge of IBF and religiosity. It also allowed a reasonable scope of work for this research, relative to both cost and time, compared to the multiple periods of data collection and time associated with a longitudinal study. To keep a reasonable scope for this research and consider both financial and health concerns as a result of the global pandemic, a cross-sectional approach is employed across all provinces and major regions within Canada.

The selection of participants was based on their availability and willingness to respond to the survey. The disadvantages of this approach are noted. Easterby-Smith et al. (2013) note that this approach does not describe processes over time or provide more in-depth explanations that may be garnered via interviews or longitudinal data.

4.6.1 Questionnaire Design and Development

The questionnaire for this study was developed to collect the data necessary to answer the research questions. The items were generated from the literature review about IBF adoption, the theory of planned behaviour, and religiosity. Specifically, the questions were designed to capture the data to respond to the proposed conceptual model and hypotheses outlined in Chapter Three to operationalize the constructs noted in the model.

This section explains the process for the design and development of the research instrument, an online survey. Careful attention was paid to the relevant literature that identified best practices and challenges in this type of research (Ali et al., 2017; Amin et al., 2011; Fatema et al., 2018;

Iranmanesh et al., 2019; Zinser, 2019) that investigates IBF participation, as well as the impact of religiosity.

Hulland et al. (2018) suggest that careful attention must be paid to the development of a survey in order to address multiple sources of error that can impact the usefulness of the findings. Notably, they suggest focusing on two areas of weakness, namely 1) the measurement of constructs and 2) survey unit representation. These two areas were addressed during the initial design phase of the survey.

During the survey design stage, the following categories were identified based on current surveys in the literature and researcher-generated questions that would assist in answering the research questions: (Please refer to the complete survey in Appendix C)

1. Screening questions
2. Demographics
3. Residency status
4. Awareness of IBF
5. Intention
6. Attitude
7. Subjective Norms
8. Perceived behavioural control
9. Religiosity

4.6.2 Initial Item Pool

The initial survey items were based on the literature reviewed for this research and were drawn from existing, validated measures. The items shared below are the initial item pool for this

research that was shared with several expert panels. Subsequent revisions were completed and lead to the scales that were included in the final survey. Revisions included some refinements of the wording of items and word choices, particularly for the banking and religiosity sections. The final survey, including the list of item scales, is included in Appendix C.

The initial item pool, related to IBF participation and religiosity, drawn from the literature, is shared below in Table 4.3, noting the references from the literature.

Table 4.3 Survey questions and related research

Constructs	Measure	Response Type	Sources
Familiarity	FAM1. Do you currently have an Islamic bank account in another country?	Yes / No	Sawwaf (2021) Faisal et al., (2014)
	FAM2. If Islamic banking were to be established in Canada, which Islamic banking products are most important to you? Takaful	Multiple Responses	
	FAM3. If Islamic banking were to be established in Canada, which Islamic banking products are most important to you? Ijara	Multiple Responses	
	FAM4. If Islamic banking were to be established in Canada, which Islamic banking products are most important to you? Mudaraba	Multiple Responses	
	FAM5. If Islamic banking were to be established in Canada, which Islamic banking products are most important to you? Sukuk	Multiple Responses	
	FAM6. Do you believe there is a difference between Islamic and conventional banks?	Multiple Responses	
	FAM7. Should Canada Establish Islamic banking?	Likert	
	FAM8. Are Islamic banks important for the growth and inclusion of the Muslim community in Canada?	Likert	
Cost of Being Muslim (COBM)	COBM1. As compared to regular banking, fees/service charges are higher for using Islamic banking.	Likert	Amin et al., (2011)
	COBM2. Overall, the economic cost of using Islamic banking is higher.	Likert	Zinser (2019)

	COBM3. There is a financial penalty for using Islamic banking.	Likert	
	COBM4. The economic cost of Islamic banking is too high for the product or service received	Likert	
Perceived Behavioural Control (PBC)	PBC1. Have you had an Islamic bank account in the past?	Yes / No	
	PBC2. If you have or had an Islamic bank account, why did you choose to open it?	Multiple Responses	Sawwaf (2021)
	PBC3. How satisfied are you with Islamic banking?	Likert	Amin et al., (2014)
	PBC4. Why would you change your banking from your regular bank <i>to</i> an Islamic bank? Islamic banking aligns with my beliefs.	Multiple Responses	Bashir (2012)
	PBC5: Why should Muslims shift their banking from their regular bank <i>to</i> an Islamic bank? Islamic banking aligns with their beliefs.	Multiple Responses	Alam et al., (2012)
Subjective Norms (SN)	SN1. Most people who are important to me support me using Islamic banking	Likert	
	SN2. Most of my friends/colleagues who use Islamic banking agree that Islamic banking is better than regular banking	Likert	Sawwaf (2021)
	SN3. People who I trust could influence me to use Islamic banking	Likert	Alam et al., (2012)
	SN4. How many people <i>do</i> you know have an Islamic bank account?	Multiple Responses	
Attitude (ATT)	ATT1. Islamic banking is in line with my values	Likert	
	ATT2. Islamic banking fits my needs	Likert	Gounaris & Koritos (2008)
	ATT3. Islamic banking is well suited to my lifestyle	Likert	
	ATT4. Using Islamic banking services fits well with the way I like to manage my finances	Likert	Jansson (2011)
Religiosity (REL)	REL1. Do you believe that Allah سبحانه وتعالى exists?	Likert	Glock (1969)
	REL2. How familiar are you with the religious rulings of the Quran?	Likert	Ruthven (2000)
		Likert	

REL3. How familiar are you with the life and the actions (<i>Sunnah</i>) of the Prophet Muhammad ﷺ	Likert	Waardenburg (2002)
REL4. Do you attend Eid ul-Fitr prayers at the end of the month of Ramadan?	Likert	Mihciyazgan (1994)
REL5. Do you celebrate Eid ul-Fitr at the end of the month of Ramadan?	Likert	Stark (1965)
REL6. Do you celebrate Eid ul-Adha at the end of Hajj (the pilgrimage)?	Likert	Stark and Glock (1968)
REL7. Do you attend the Eid ul-Adha prayer at the end of Hajj (the pilgrimage)?	Likert	
REL8. I feel that Allah سبحانه وتعالى is close to me	Likert	
REL9. I feel that Allah سبحانه وتعالى speaks to me or guides me along my path	Likert	
REL10. I feel joy and satisfaction when I do something righteous	Likert	

Source: Author

4.6.3 Determining Validity

As noted, the survey items were generated from the literature review on the variables of interest in this research and the initial survey instrument designed. To further develop and validate the survey, it was essential to establish the content and face validity of the survey using established techniques (Alshehri et al., 2019; Devellis, 2012; Hinkin and Tracey, 1999).

Once the initial survey was constructed, expert panels were convened to offer their insights into the survey instrument and assess the survey for acceptable content and face validity.

In the first stage, the initial version of the survey was reviewed by four experts. These experts were selected based on expert knowledge and professional experience with the subject matter. This expert judge panel session was held online on August 10, 2021. The researcher moderated the session. The four experts included a leadership professor, a marketing director specializing in

marketing to the Canadian Muslim demographic, a finance expert specializing in both conventional and Islamic banking, and a technology and operations specialist, focusing on how technology can meet the needs of Muslims in Canada today. Please see the list of experts in Appendix A.

Prior to this session, the experts were invited to complete the survey and provide written feedback on each item, and evaluate for clarity and relevance to improve the soundness of the scale (Polit and Beck, 2006). During the session, each item was reviewed and the expert panel provided their professional subjective judgement on the items of each dimension of the construct. Qualitative viewpoints on the relevance, representativeness, and comprehensiveness of the items were captured. Post-session, the feedback was reviewed, and changes were made to the survey, including rewording of items and both additions and deletions. The survey started out with 108 questions and was tapered down to 81 questions as the expert panel felt there were many redundant and irrelevant questions. For example, the responses for the below question were changed to be more consistent with the normal practice:

From:

How often do you fast during the month of Ramadan? (El-Menuoar 2014)

- Very Often*
- Often*
- Occasionally*
- Rarely*
- Never*

To:

How often do you fast during the month of Ramadan?

- The whole month (100%)*
- Approximately 75%*
- Approximately 50%*

- Approximately 25%*
- I am not able to due to medical reasons*
- Never*

The rationale here was that many Muslims look at fasting as an “all” or “nothing” paradigm, and those that fast partially, particularly females due to their monthly cycles, generally take a week off. Hence it was thought that the ability to answer in 25% intervals it was more in line with real-life situations.

Additionally, questions pertaining to religiosity, such as the ones below, were removed completely as part of the roundtable discussions. Many participants felt that these questions were not core to understanding how religious you are. They felt the questions should be centred around the five main pillars of Islam and the six main pillars of piety (Iman).

- *How often do you think about religious (Islamic) issues? (Huber 2012);*
 - *How interested are you in learning more about (Islamic) religious topics? (Huber 2012);*
- and***
- *To what extent do you believe in an afterlife (akhirah) (e.g. immortality of the soul, resurrection of the dead or reincarnation)? (Huber 2012)*

Following this, a second session was convened with lay experts (See Appendix A) on August 17, 2021, consisting of students and professionals within their domain. Again, the survey was shared before the online session so that participants could complete and comment on the items. Once again, the instrument was revised based on qualitative feedback. Minor modifications were made to the demographics and banking sections and the introduction. One such example is the Islamic banking question under the familiarity construct that asks:

“Are Islamic banks important for the financial inclusion of the Muslim community?”

Based on the feedback, the question was revised to the following as they felt more closely connected to it:

“Are Islamic banks important for the growth and inclusion of the Muslim community in Canada?”

A table comparing the preliminary and final versions of the survey is presented in Appendix C.

4.6.4 Instrument Scale Measurement

The questionnaire for this study incorporated both nominal and ordinal scales. Ordinal scales were used specifically for questions that led the respondent down a path with different questions, essentially skipping unnecessary questions. Nominal scales were used to capture the participants demographic characteristics such as age, gender, industry, education, and nationality. Likert scales were used to measure the participant’s responses to the variables related to TPB, familiarity, religiosity, and the cost of being Muslim. The Likert scale, first developed in 1932, is a sequential point scale that ranges from 1 to 10, separated by equal intervals. For this study, a 5-point Likert scale was used as it aligned with the scales and surveys that were evidenced in the prior research (Husin and Rahman, 2014; Rahim and Amin, 2011; Raza et al., 2019), particularly the religiosity scale used for this study (El-Menour, 2014).

4.6.5 Addressing Bias

The most significant risk of sample bias identified in the literature was the potential for natural bias of respondents in the reporting of data. Fowler (1998) notes a tendency amongst survey respondents to distort responses that may project a positive image, either because of personal risk associated with an honest answer or because the accurate answer does not correspond to the respondent’s self-image, which couples with the research issue that people tend to give what they think is the ‘correct’ answer rather than revealing their true feelings. Podsakoff et al., (2003), in

their discussion of this common rater effect, suggest the assurance of anonymity and confidentiality may address this possible bias. This issue was identified, and every effort was made to ensure that the instructions and survey questions minimized this issue. The use of experts in the design and pilot process supported the view that much of this social desirability bias issue had been addressed. Likewise, the use of a web-based survey addressed the concerns identified in the literature for anonymity, confidentiality, and trust.

Along with a cognizance of inherent bias, in order for research to be of value, it must be both reliable and valid (Hair et al, 2018). These two requirements were considered at all stages of the research and various procedures were used to ensure both the validity and reliability of the instrument and the model results. All stages of the research, including the sampling design and data analysis, are well documented to ensure the reliability and transferability of the research. The evaluation of the measurement model includes three key criteria: internal consistency reliability (i.e., Chronbach's alpha, composite reliability), convergent validity (i.e., indicator reliability and average variance extracted) and discriminant validity.

This scale was pre-tested with sample groups before deployment to test its reliability and validity. Firstly, face validity was considered. Face validity is "...the degree that respondents or users judge that the items of an assessment instrument are appropriate to the targeted construct and assessment objectives" (Hardesty and Bearden, 2004, p.99). As noted, the survey instrument is comprised of both items from this researcher along with items from established theoretical constructs used in the literature and existing scales validated in previous research. Additionally, prior to deployment, an expert panel was engaged to confirm initial validity and reliability, providing valuable insights into the design of the final item scale.

Next, to assess the validity of the model, we assess both convergent and discriminant validity to identify if further improvements can be made to the specified model. Convergent validity is defined as "...the extent to which a measure correlates positively with the alternative measures of the same construct" (Hair et al., 2017, p.112). In this stage of analysis, indicator outer loadings, indicator reliability and average variance extracted (AVE) are evaluated.

Discriminant validity is "the extent to which a construct is truly distinct from other constructs by empirical standards" (Hair et al., 2017, p. 115). Discriminant validity was assessed by examining the square root of the AVE compared to all the inter-factor correlations (Hair et al., 2018). Multicollinearity was assessed by investigating the variance inflation factors (VIF). The goodness of fit statistics for the measurement models was compared to thresholds outlined by Hair et al., (2018).

The reliability of the scale was assessed to determine the internal consistency of the scale. An EFA was conducted to test for factor validity. To assess the reliability, Cronbach's alpha was computed, and all but two were above the recommended threshold of .70 for factor reliability (Hair et al., 2018). To assess the reliability, Cronbach's alpha was computed, and all but two were above the recommended threshold of .70 for factor reliability (Hair et al., 2018). George and Mallery (2003) note that the size of alpha is determined by both the number of items in a scale and the mean inter-item correlations, finding that an alpha between .7 and .6 is acceptable.

4.6.6 Data Collection

Data was collected using an online survey instrument using the Typeform online platform and delivered via social media and email links to the participants. Heen et al., (2014) note that online surveys are an invaluable method for academic and management research. As the population is

potentially large and dispersed across Canada, an online survey can reach the desired number of participants at a low cost. Instead of in-person surveys, there is less risk of interviewer bias compared with a self-administered survey. Time constraints for respondents are minimal, and they have time to consider their responses.

4.7 Data Analysis

For this research, the data were analyzed in two stages. In the first stage, the data were screened and analyzed using SPSS v.27 to generate descriptive statistics and initial data analysis, including missing values, outliers, skewness, means, correlations, multicollinearity, and factor analysis. In the second stage, Structural Equation Modelling (SEM) was used to assess and examine the relationships between the variables within the proposed conceptual model. This section describes and provides justification for this approach, the most commonly used in TPB and Islamic banking and finance literature.

4.7.1 Structural Equation Modeling (SEM)

Following the collection of data via online surveys, a three-step approach was employed using structural equation modelling (SEM) to test the six hypotheses. Prior to data analysis, the data were screened to ensure the quality of the data.

The review of the literature identified predominant research methods and data analysis techniques used in similar studies, with a dominant preference noted for quantitative analysis utilizing structural equation model (SEM) data analysis techniques. Tabachnick and Fidell (2007) find SEM is primarily used to generate theories and concepts. Hair et al., (2018) note SEM as a multivariate technique, combining features of multiple regression and factor analysis to estimate multiple networking relationships simultaneously in a single and systematic analysis. SEM, also

known as path analysis, covariance structure analysis or simultaneous equation models, is used to test hypothesized relationships amongst the variables within a proposed conceptual model. SEM models can be categorized into two types: covariance-based (CB-SEM) or partial least squares (PLS-SEM). Hair et al., (2018) contend that CB-SEM is used to confirm or reject theories, whereas PLS-SEM is used more in explanatory research to develop theories. Dash and Paul (2021) note that SEM aims to understand the relationship between latent constructs (factors) that are generally indicated by various measures (Hooper et al., 2008) and provides a single complex model that includes the various dependence and interdependence relationships amongst the constructs. Each latent construct is measured by observed variables that are tested for reliability and validity. In this study, the observed variables were measured by the items used in the survey instrument and comprised the conceptual model presented for investigation. SEM uses Confirmatory Factor Analysis (CFA) to assess the variables within the measurement model (Hair Jr. et al., 2020). Once the model fit is complete, the path models among the latent constructs are assessed (Dash and Paul, 2021). SEM also identifies both the significance and directional relationships of the latent constructs, including indicators of the strength of these relationships.

For this thesis to align with the research in the field, CB-SEM is used as the main statistical approach for this research for theory testing (TPB) and confirmation. For this study, Analysis of Moment Structures (AMOS version 28.0), a covariance-based SEM statistical analysis approach, examines and analyzes the data for the proposed conceptual model. Hair et al., (2018, p.625) identify six stages in the SEM decision process. These include

1. Defining individual constructs;
2. Developing the overall measurement model;

3. Designing a study to produce empirical results;
4. Assessing measurement model validity;
5. Specifying the structural model; and
6. Assessing structural model validity.

The first four stages are generally covered in the testing of the measurement model, and the last two stages are covered in the analysis of the structural model. Each of these stages will be discussed in depth in Chapters Five and Six. Data analysis techniques used in the testing of this model include exploratory factor analysis (EFA), confirmatory factor analysis (CFA), tests for goodness of fit (GOF) statistics, and multivariate normality.

Exploratory factor analysis (EFA) is conducted using SPSS v27.0 to determine if the observed variables load as expected, are adequately correlated and meet the criteria of reliability and validity (Hair et al., 2018). Confirmatory factor analysis (CFA) was conducted using AMOS v28.0. For each factor, the composite reliability (CR) scores were computed. To determine convergent validity, the average variance extracted (AVE) was calculated. Discriminant validity was assessed by examining the square root of the AVE compared to all the inter-factor correlations (Hair et al., 2018). Multicollinearity was assessed by investigating the variance inflation factors (VIF).

The goodness of fit statistics for the measurement models was compared to thresholds outlined by Hair et al., (2018). These include Chi-Square (χ^2), the Root mean square error of approximation (RMSEA), the comparative fit index (CFI) and the parsimony normed fit index (PNFI), with details of each provided in Chapter Five.

4.8 Limitations to Research

While the design and decisions for this study are grounded in theory and supported by research, it is necessary to acknowledge the potential limitations of both the design and method. Some of the limitations are imposed due to the research design choices, including the religion, specifically accessing respondents that represent the up to 70 other sects of Islam, and geography, specifically the other provinces and territories where survey respondents did not participate; decisions that may limit the results' generalizability to other populations.

Other limitations may include the topic's sensitivity, particularly related to religion and religiosity. This was also noted in the pilot phase of the survey design too. To address this, confidentiality was assured throughout the survey.

4.9 Ethical Considerations

This research adheres to the University of Reading's policies regarding research practice and complies with its ethical requirements. The primary supervisor approved the ethics form via RSIS in October 2018. Section B of the Ethics Approval Form has been submitted with this thesis. An appropriate introduction to the online survey was developed using the Informed Consent template provided in the amended Ethics Approval Process Form, as presented in the first section of the survey in Appendix B.

4.10 Conclusion

This chapter described the philosophical underpinnings of this research and presented the research design, methodology, and methods deemed suitable enough to pursue it. It provides an overview of the model to be assessed and the survey instrument employed. An explanation and

rationale for the data analysis techniques and how this analysis would be conducted are shared. Chapter Five presents the data collection process, data analysis, and this research study's results.

Chapter Five: Results

5.1 Introduction

This research aims to identify the determinants of the likelihood of Muslims adopting Islamic banking and financial (IBF) services in Canada. This chapter provides the results of the research. The first section provides a descriptive analysis of the sampling procedure and data screening, demographics, and univariate analysis. The second section provides the results of the multivariate analysis, involving a three-stage approach that includes exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and a structural model. This multivariate analysis employed structural equation modelling (SEM) to test the following research hypotheses:

H₁: Attitude has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₂: Subjective norms have a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₃: Perceived behavioural control has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₄: Familiarity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

H₅: The cost of being Muslim has a negative and significant impact on the intention to adopt Islamic banking and financial services.

H₆: Religiosity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

5.2 Descriptive Analysis

The population of interest for this study was Muslims living in Canada between 18 and 75 years old. The initial survey instrument, whose development was explained in Chapter Three, was programmed into Typeform's online survey software. The online version of the questionnaire was pretested with members and friends of a small-sized Islamic financial technology firm in Toronto, Ontario, Canada. Each member submitted their comments in an online document outlining questions they felt needed further clarity or perhaps were not necessary to be asked. A total of eight complete surveys were received from the employees of this technology firm. The results of the pretest survey were analyzed for clarity of instructions embedded in the questionnaire, the wording of questions, and the structure of the questionnaire. Comments received from the submitted word documents were also reviewed. Based on the analysis and feedback received, some minor modifications were made to a few questions primarily to clarify participants' understanding of the intent of the question's syntax.

This study's revised survey (Appendix C) was uploaded to Typeform, an online survey platform. To improve the validity of the responses, three screener questions were added to the beginning of the survey after the consent section to ensure that respondents fit the sampling frame.

The first screener question asked if the prospective participant identified as being of the Muslim faith. It was followed by a question confirming the prospective participant resided in Canada. Finally, prospective participants were asked if they were a minimum of 18 years or older. Skip logic was introduced and terminated any participants immediately after they answered a screener question incorrectly or declined the consent form. The pretest panel study was conducted, and data were collected during the summer of 2021.

A sample size representative of the target population with the level of confidence that the author was willing to accept was initially calculated using the sample size formula with a confidence level of 95% (Qualtrics, 2022).

Figure 5.1 Formula to Calculate Sample Size Required for a Certain Population Size

$$\text{Sample size} = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N} \right)}$$

N = population size • e = Margin of error (percentage in decimal form) • z = z-score

Source: Qualtrics, <https://www.qualtrics.com/blog/calculating-sample-size/>

The following variables were introduced to fulfill the formula:

Population size: 1,900,000

Confidence level: 95%

Margin of error: 5%

Minimum Sample Size Required: 385

In total, responses from 623 qualified respondents were received. However, 87 were removed because of partial responses or failed the attention checks. Thus 536 usable responses were obtained, satisfying the study’s respondent screening criteria and the sample guidelines suggested by both Hair et al., (2018) and Kline (2005) for structural equation modelling.

Table 5.1 provides a summary of the flow of the “drop off” of participants from each question provided by the survey for the initial contracted sample size (n=623), followed by a more manual

contraction that took place to get to the final sample size (n=536). Typeform’s user analytics dashboard provided this data.

Table 5.1 Survey Response Drop Off Data

Question	Views	Drop off (%)
Muslim Financial Inclusion Survey (Introduction)	2614	-1183 (45%)
<p>Assalāmu ’Alaykum and welcome to this survey on behavioural intention to use Islamic banking in Canada. The purpose is to find out if social influences and religiosity impact your intention to adopt Islamic banking and financial services.</p> <p>The survey may take about 7-10 minutes to complete.</p> <p>You have been approached because you currently identify as a Muslim.</p> <p>This research forms part of my Doctor of Business Administration academic qualification at the Henley Business School at the University of Reading in the United Kingdom. Responses are strictly confidential, and individual respondents will not be identified by name or organization in the final report.</p> <p>This survey has been subject to an ethical review in accordance with the procedures specified by the University of Reading Research Ethics Committee and has been given a favourable ethical opinion for conduct. By completing and returning the survey, it will be understood that you are 18 years or older and that you give consent for your responses to be used for the purposes of this research project.</p> <p>Respectfully,</p> <p>Mohamad M. Sawwaf MBA MSc</p> <p>Doctoral Candidate 2022</p>	1385	-197 (14%)
By accepting below, you have read and agreed to the details outlined in the consent form here	1189	-170 (14%)
Do you identify as a Muslim?	1019	-13 (1%)
Which denomination of Islam do you represent?	989	-32 (3%)
What is your Gender?	958	-9 (1%)
Which age range do you fall in?	950	-5 (1%)
What is your current Canadian Status?	945	-15 (2%)

Which country were you born in?	756	-17 (2%)
Do you currently live in Canada?	915	-8 (1%)
Which Canadian city and province/territory do you currently live in?	785	-17 (2%)
Which country do you live in now?	236	-8 (3%)
How many years have you lived in Canada?	879	-18 (2%)
What is your native language?	865	-12 (1%)
What is the language most spoken at home?	854	-4 (0%)
What language do you prefer to receive information in?	850	-2 (0%)
What is your current legal relationship status?	849	-6 (1%)
How many dependents do you have?	843	-4 (0%)
What are the ages of your dependents?	614	-3 (0%)
What is the highest level of education that you have completed?	837	-7 (1%)
What is your current employment status?	831	-2 (0%)
The organization you work for is in which of the following sectors:	824	-5 (1%)
Which of the following best describes your role at your organization?	820	-11 (1%)
Which of the following categories best describes the industry you primarily work in?	815	-12 (1%)
How many years of work experience do you have?	803	-5 (1%)
What is your household income?	798	-12 (2%)
That wasn't too bad was it? Now that we know a little bit about you, we would like to ask you some questions about your banking habits. Remember - this survey is completely anonymous and confidential	778	-2 (0%)
Do you have a bank account?	780	-5 (1%)
Why did you choose to open it?	766	-20 (3%)
Why do you not have a bank account?	17	-2 (12%)
How many people do you know in Canada that do not have a bank account?	756	-6 (1%)
If Islamic banking were available in Canada, would you adopt halal/Islamic financial solutions?	749	-2 (0%)

How familiar are you with Islamic banking?	751	-1 (0%)
Have you had an Islamic bank account in the past?	751	-1 (0%)
Do you currently have an Islamic bank account in another country?	751	-1 (0%)
If you have or had an Islamic bank account, why did you choose to open it?	128	-1 (1%)
How satisfied are you with Islamic banking?	132	0
If Islamic banking were to be established in Canada, which Islamic banking products are most	750	-5 (1%)
Do you believe there is a difference between Islamic and conventional banks?	746	-5 (1%)
Do you know anyone in Canada who uses Islamic banking elsewhere?	742	-4 (1%)
How many people do you know have an Islamic bank account?	228	0
Should Canada establish Islamic banking?	739	-3 (0%)
Do Islamic banks offer more competitive products?	737	-5 (1%)
As compared to regular banking, fees/service charges are higher for using Islamic banking	652	-5 (1%)
Overall, the economic cost of using Islamic banking is higher	647	-5 (1%)
There is a financial penalty for using Islamic banking	642	-5 (1%)
The economic cost of Islamic banking is too high for the product or service received	637	-4 (1%)
How much of a premium would you be willing to pay for similar banking services that are halal/Islamic	704	-6 (1%)
If the costs are the same, would you shift your banking from your regular bank to an Islamic b	709	-4 (1%)
Why would you change your banking from your regular bank to an Islamic bank?	696	-10 (1%)
Given the choice should Muslims change their banking from regular banks to Islamic banks?	691	0
Why should Muslims change their banking from their regular bank to an Islamic bank?	690	-5 (1%)
Are Islamic banks important for the growth and inclusion of the Muslim community in Canada?	690	-4 (1%)

People who I trust could influence me to use Islamic banking	686	-3 (0%)
Most people who are important to me support me using Islamic banking	683	-4 (1%)
Most of my friends/colleagues who use Islamic banking agree that Islamic banking is better than regular banking	680	-3 (0%)
Islamic banking is in line with my values	678	-2 (0%)
Islamic banking fits my needs	676	-3 (0%)
Islamic banking is well suited to my lifestyle	673	-1 (0%)
Using Islamic banking services fits well with the way I like to manage my finances	672	-5 (1%)
I will strongly recommend others to use Islamic banking services	668	-6 (1%)
If Islamic banking were available in Canada, what would be the likelihood that you would adopt	655	-2 (0%)
Thanks for taking the time to tell us about your banking habits. You're almost there. We would just like to ask you some questions about your religiosity and then you'll be on your way out of here! Remember - this survey is completely anonymous and confidential	651	-3 (0%)
Do you believe that Allah سبحانه وتعالى exists?	658	-4 (1%)
Do you believe in the Quran as the uncreated word of God?	655	-7 (1%)
Do you believe in the existence of Jinn, Angels etc..?.	649	-5 (1%)
How often do you perform the obligatory daily prayer/salaat/namaz?	645	-2 (0%)
How often do you fast during the month of Ramadan?	644	-1 (0%)
How often do you fast during the month of Ramadan?	643	-2 (0%)
Do you celebrate Eid ul-Fitr at the end of the month of Ramadan?	640	-3 (0%)
Do you attend Eid ul-Fitr prayers at the end of the month of Ramadan?	635	-2 (0%)
Do you celebrate Eid ul-Adha at the end of Hajj (the pilgrimage)?	634	-1 (0%)
Do you attend the Eid ul-Adha prayer at the end of Hajj (the pilgrimage)?	631	-1 (0%)
How often do you make personal prayer (Du'a) to Allah سبحانه وتعالى?	637	-3 (0%)
I have a firm belief in all principles of Islamic Shariah (law)	635	0
How familiar are you with the religious rulings of the Quran?	635	-3 (0%)

How familiar are you with the life and the actions (Sunnah) of the Prophet Muhammad ﷺ	630	0
I feel that Allah سبحانه وتعالى is close to me	634	-1 (0%)
I feel that Allah سبحانه وتعالى speaks to me or guides me along my path	634	0
I feel joy and satisfaction when I do something righteous	634	-1 (0%)
I feel sorrow and dissatisfaction when I do something against my faith	631	0
I drink alcohol	634	-1 (0%)
I eat halal meat	634	-1 (0%)
I avoid shaking hands with the opposite sex (non-mahram)	633	-2 (0%)
I only participate in celebrations including weddings where males and females are separated.	632	-2 (0%)
I listen to music	630	-1 (0%)
I pay my Zakat-ul Maal (almsgiving) when required	630	-13 (2%)

Source: Typeform Online Dashboard via Author

A validation and editing review of the final sample questionnaire was performed to assure that the online data collection process including skip logic and data validation performed as expected. All completed surveys that made it through each stage of the participant elimination procedure in Table 5.1 were complete. This eliminated the need for any adjustments required for missing data.

5.2.1 Demographics

Table 5.2 shows the number and percent of respondents by gender, religious denomination, age category, marital status, Canadian citizenship status, the highest level of education achieved, household income, and tenure (years) of residency in Canada. The sample was split three-to-one between males and females. A very small percentage indicated being divorced, widowed, or separated. There was a normal distribution of participants across all seven age categories, with

the highest percentage being 35-44 years old. Almost all (89%) participants indicated being either a Canadian citizen (born or naturalized) or a permanent resident.

Respondents reported annual household income was normally distributed across all ten categories. More than 75% of respondents indicated completing a post-secondary education (bachelor's, master etc.). Lastly, more than three-quarters of respondents reported having lived in Canada for more than six years.

As mentioned in Chapter Three, an advantage of using an online panel is the geographical distribution of participants. Eight out of ten provinces were represented in the sample, with the highest number of respondents coming from provinces with high Muslim populations: Ontario, followed by, in descending order, Alberta, Quebec, British Columbia, Manitoba, Nova Scotia, New Brunswick, and Prince Edward Island.

Table 5.2 Sample Demographics Analysis

Variable	N	Percentage
Gender		
Male	411	76.7%
Female	122	22.8%
Prefer not to answer	3	0.6%
Denomination		
Sunni	485	90.5%
Shia	6	1.1%
Other	17	3.2%
Prefer not to answer	28	5.2%
Age Range		
18 - 24	29	5.4%
25 - 34	160	29.9%
35 - 44	193	36.0%
45 - 54	102	19.0%
55 - 64	38	7.1%
65 - 74	13	2.4%
75+	1	0.2%
Marital Status		

Single	91	17.0%
Married	418	78.0%
Common-Law	4	0.7%
Divorced	10	1.9%
Widowed	4	0.7%
Separated	7	1.3%
Prefer not to answer	2	0.4%
Citizenship Status		
Born Citizen	91	17.0%
Permanent Resident	101	18.8%
Student Visa	13	2.4%
Work Visa	8	1.5%
Naturalized Citizen	285	53.2%
No Status	37	6.9%
Protected	1	0.2%
Highest Level of Education		
High School	34	6.3%
College	46	8.6%
Bachelor	201	39.2%
Masters	203	37.9%
Doctorate or PhD	35	6.5%
Other	6	1.1%
Unknown	2	0.4%
Household Income		
\$0 - \$19,999	41	7.6%
\$20,000 - \$49,999	66	12.3%
\$50,000 - \$89,999	134	25.0%
\$90,000 - \$119,999	124	23.1%
\$120,000 - \$139,999	52	9.7%
\$140,000 - \$199,999	70	13.1%
\$200,000 - \$299,999	27	5.0%
\$300,000 - \$399,999	10	1.9%
\$400,000 - \$499,999	5	0.9%
\$500,000+	7	1.3%
Years Living in Canada		
0 years	1	0.2%
< 1 year	48	9.0%
1 - 5 years	87	16.2%
6 - 10 years	72	13.4%
11 - 15 years	81	15.1%
16 - 20 years	57	10.6%
20+ years	190	35.4%

Source: Author

In addition to demographic information, participants were asked whether they have or are currently using Islamic banking and financial services. Nearly forty-five percent or 240 of the total respondents indicated having experience. All 536 respondents, whether having experience or not, were then asked to select which Islamic banking products they would use if they become available. Table 5.3 summarizes the responses. The most commonly reported product or service in descending order was banking and financing products; Qard, Murabaha, Mudaraba, and Musharaka.

Table 5.3 Most Popular Islamic Banking Products

Islamic banking and Financial Service	Responses	Incident % of Respondents
Qard (Chequing Account)	367	68.47%
Murabaha (Debt Finance)	358	66.79%
Mudaraba (Saving Account)	354	66.04%
Musharaka (Equity Financing)	340	63.43%
Takaful (Islamic Insurance)	325	60.63%
Ijara (Lease Financing)	320	59.70%
Sukuk (Islamic Bonds)	243	45.34%

Source: Author

5.2.2 Crosstabulations

Statistical techniques were employed to test for differences between independent groups on the continuous variable, in this instance, the likelihood to adopt IB. The Kruskal-Wallis Test allows a comparison of the scores on a continuous variable for three or more groups. The scores are converted to ranks, with a mean rank calculated for comparison.

For this data, the independent, categorical variables are tested to see if there are differences within groups for the dependent variable (likelihood to adopt). If the significance level is less

than a value of .05, a statistically significant difference is evident. Then, an inspection of the mean rank for each of the groups will identify which has the highest overall ranking, as well as the remaining rankings.

Table 5.4 reports the results of the Kruskal-Wallis H test, where no significant differences were evidenced between groups in terms of the likelihood of adopting IB. Following this table, results are presented that demonstrate significant differences between groups and the mean rank results.

Table 5.4 Crosstabulation Results - No significant differences between groups

	Kruskal-Wallis H	df	Asymp. Sig.	Statistically significant difference
Gender	3.791	2	.150	No
Age	8.068	5	.153	No
Denomination	6.254	3	.100	No
Language at Home	5.843	4	.211	No
Marital Status	9.356	6	.155	No
Education level	5.308	6	.505	No
Employment Status	5.684	8	.683	No
Employment Sector	6.084	3	.108	No
Job role	8.382	10	.592	No
Work Experience (years)	7.452	4	.114	No

While the variables noted in Table 5.4 did not demonstrate significant differences relative to intention to adopt, other demographic variables provide different and significant results. Each is shared next.

Continent / Region of Origin and Likelihood to Adopt

Tables 5.5 and 5.6 provides the results of this analysis. The Kruskal - Wallis H test showed that there was a statistically significant difference in the likelihood of adoption between the different continents or regions of origin, $\chi^2(4) = 17.061, p = .002$, with the lowest mean rank score of 230.83 for European countries of origin and the highest rank score for Asian countries.

Table 5.5 Test Statistics for region and likelihood to adopt

	Likelihood
Kruskal-Wallis H	17.061
df	4
Asymp. Sig.	.002

Table 5.6 Ranking of groups for region and likelihood to adopt

	Coded by Continent and/or region	N	Mean Rank
Likelihood	Africa	51	278.45
	Asia	214	286.30
	Europe	98	230.83
	North America AND Australia	13	288.31
	Middle East AND North Africa	160	262.98
	Total	536	

These are not surprising results considering that the majority of Islamic banking and finance development is highest in Asia and MENA. According to the Islamic Finance Development Report 2020, published by the Islamic Corporation for the Development of the Private Sector

(ICD) and Refinitiv, the rankings of continents in terms of Islamic finance development are as follows:

1. Asia
2. Middle East and North Africa (MENA)
3. Sub-Saharan Africa
4. Europe
5. America
6. Oceanias

The rankings are based on a composite index that takes into account several factors, including the size of the Islamic finance industry in each region, the regulatory and legal frameworks, the availability of human capital, and the level of awareness and social responsibility. It is important to note that the rankings may change over time as the industry continues to evolve and grow in different regions.

Citizenship and Likelihood to Adopt IB

The Kruskal- Wallis H test (Table 5.7) showed that there was a statistically significant difference in likelihood to adopt between the different categories of citizenship, $\chi^2(5) = 22.435, p = <.001$, with the lowest mean rank score of 228.57 for those born in Canada and the highest rank score those who have immigrated and on a student visa (311.58), followed by those who have immigrated and with a work visa or Permanent resident status, as shown in Table 5.8.

Table 5.7 Test Statistics for citizenship and likelihood to adopt

	Intention to adopt
Kruskal-Wallis H	22.425
df	5
Asymp. Sig.	<.001

Table 5.8 Ranking of groups for citizenship and likelihood to adopt

	What is your current Canadian Status?	N	Mean Rank
Likelihood	born in Canada and citizen	91	228.57
	immigrated and PR	101	299.59
	Immigrated and student Visa	13	311.58
	Immigrated and work visa	8	299.75
	immigrated and now have citizenship	285	264.90
	No Canadian status	38	287.20
	Total	536	

Although numerous studies have examined the relationship between citizenship type and the adoption of Islamic banking. It is mainly under the realm of citizens in Muslim-majority countries where Islamic banking is prevalent. Alsaadi (2019) conducted a study on the factors that affect the adoption of Islamic banking in the United Arab Emirates. The study found that citizenship type was a significant factor affecting the adoption of Islamic banking, with Emirati citizens being more likely to adopt Islamic banking than non-Emirati citizens. Moreover, Hassan and Kayed (2019) conducted an empirical study on the factors affecting the adoption of Islamic

banking in Bahrain. The study found that citizenship type was one of the significant factors affecting the adoption of Islamic banking, with Bahraini citizens being more likely to adopt Islamic banking than expatriate citizens. Lastly, Mahmud et al. (2016) conducted an empirical analysis of the factors affecting the adoption of Islamic banking in Malaysia. The study found that citizenship type was one of the significant factors affecting the adoption of Islamic banking, with Malaysian citizens being more likely to adopt Islamic banking than non-Malaysian citizens. These studies suggest that citizenship type can affect the adoption of Islamic banking due to factors such as cultural and religious beliefs, level of financial literacy, and access to Sharia-compliant products and services.

Several studies have investigated the adoption of Islamic banking services and have found that Muslim citizens are more inclined to use these services compared to non-Muslim citizens, due to religious beliefs and values (Ali & Ali, 2019; Elamin et al., 2017; Hasan et al., 2019; Khan & Iqbal, 2019; Warsame & Osman, 2020). Conversely, expatriate citizens may encounter obstacles in accessing Islamic banking services in countries where they are not the majority, which can hinder their willingness to adopt these services (Al-Najjar et al., 2018; Al-Tamimi & Al-Amiri, 2015; Nasser et al., 2017; Tarawneh & Bhatti, 2018). These results hold true with the above results as the likelihood of adopting Islamic Banking products in Canada is highest among non-citizens from Muslim-majority countries where Islamic banking is prevalent.

Household Income and likelihood to adopt IB

A Kruskal-Wallis H test (Table 5.9) showed that there was a statistically significant difference in the likelihood to adopt IB between the different groups of household income $\chi^2(9) = 25.879, p = .002$. An inspection of the mean rank scores (Table 5.10) suggests that the highest household

income group (\$500,000 plus) had the lowest likelihood to adopt scores, with the \$50,000 - \$89,999 range reporting the highest likelihood to adopt IB.

Table 5.9 Test Statistics for household income and likelihood to adopt

	Likelihood
Kruskal-Wallis H	25.879
df	9
Asymp. Sig.	.002

Table 5.10 Ranking of groups for household income and likelihood to adopt

	What is your household income?	N	Mean Rank
Likelihood	\$0 - \$19,999	41	281.13
	\$20,000 - \$49,999	66	275.45
	\$50,000 - \$89,999	134	284.99
	\$90,000 - \$119,999	124	263.38
	\$120,000-139,999	52	277.38
	\$140,000 - \$199,999	70	251.68
	\$200,000 - \$299,999	27	270.72
	\$300,000 - \$399,999	10	226.45
	\$400,000 - \$499,999	5	232.10
	\$500,000+	7	83.79
	Total	536	

Limited research has been conducted on the adoption of Islamic banking in non-Muslim majority countries. However, some studies have suggested that lower household income may have a positive association with the adoption of Islamic banking in Western countries. For instance, Rafay, Arfeen, and Farooq's (2017) study titled "Factors Influencing the Adoption of Islamic Banking in the United Kingdom" found that low-income individuals in the United Kingdom were more likely to adopt Islamic banking than high-income individuals. The research showed that these low-income individuals perceived a higher level of risk associated with conventional banking and were more inclined to seek ethical and socially responsible financial products, such as Islamic banking.

Similarly, Aljandali and Hassan's (2018) study "Islamic Banking in the UK: Opportunities and Challenges" discovered that low-income Muslim individuals in the United Kingdom were likelier to use Islamic banking services than their high-income counterparts. The study revealed that low-income Muslim individuals placed more trust in Islamic banking institutions and perceived Islamic banking as being more socially responsible and ethical.

Furthermore, Benchekroun and El-Haddad's (2017) comparative study, "Islamic Banking in France: A Comparative Study of the Perception of French Muslim and Non-Muslim Clients," found that lower-income individuals in France were more likely to use Islamic banking services than their higher-income counterparts. The study found that lower-income individuals had a higher level of trust in Islamic banking institutions and perceived Islamic banking as more socially responsible and ethical.

In conclusion, these studies suggest that low-income individuals may be more inclined to adopt Islamic banking in Western countries, such as the United Kingdom and France, due to their tendency to seek ethical and socially responsible financial products. Additionally, low-income

individuals perceive a higher level of risk associated with conventional banking and place more trust in Islamic banking institutions.

Location in Canada and likelihood to adopt IB

A Kruskal-Wallis H test (Table 5.11) showed that there was a statistically significant difference in the likelihood to adopt IB between where you reside in Canada $\chi^2(4) = 10.769, p = .029$. An inspection of the mean rank scores (Table 5.12) suggests that respondents who live in Quebec had the highest likelihood to adopt with a mean rank score of 296.02 while respondents who live in Ontario had the lowest mean rank score of 257.04.

Table 5.11 Test Statistics for the province of residence and likelihood to adopt

	Likelihood
Kruskal-Wallis H	10.769
df	4
Asymp. Sig.	.029

Table 5.12 Ranking of the province of residence and likelihood to adopt

	What province do you live in?	N	Mean Rank
Likelihood	Alberta	81	290.96
	Ontario	351	257.04
	WEST (BC SK. MB)	33	281.59
	Quebec	62	296.02
	Atlantic	9	275.83
	Total	536	

Years in Canada

A Kruskal-Wallis H test (Table 5.13) showed that there was a statistically significant difference in the likelihood to adopt IB between how long you have resided in Canada $\chi^2(4) = 33.359, p = <.001$. An inspection of the mean rank scores (Table 5.14) suggests that respondents who have lived in Canada between 1-5 years are the most likely to adopt IB, with the highest mean rank score of 297.01, while the least likely to adopt are those who have lived in Canada over 20 years, with a mean rank score of 235.39.

Table 5.13 Test Statistics for years of residence and likelihood to adopt

	Likelihood
Kruskal-Wallis H	33.359
df	5
Asymp. Sig.	<.001

Table 5.14 Ranking for years of residence and likelihood to adopt

	How many years have you lived in Canada?	N	Mean Rank
Likelihood	1-5 years	87	297.01
	6-10 years	72	295.56
	11-15 years	81	291.99
	16-20 years	57	244.41
	20+ years	190	235.39
	< 1 year	48	290.67
	Total	535	

There is a dearth of studies in Western countries that specifically suggest a positive association between length of residence and the adoption of Islamic banking. However, there have been studies that suggest the importance of familiarity and understanding of Islamic financial principles in the adoption of Islamic banking, which may indirectly relate to the length of residence.

For example, a study by El-Galfy, Elkhalifa, and Sarea (2019) on the adoption of Islamic banking in Australia found that familiarity with Islamic financial principles positively influenced adoption. Similarly, a study by Uddin and Verbeek (2018) on the adoption of Islamic banking in the Netherlands found that familiarity with Islamic financial products and services was a key factor in adoption.

These studies suggest that familiarity with Islamic financial principles and products may play a role in the adoption of Islamic banking, which may increase with the length of residence where Islamic Banking products and services are available.

The results noted in this research suggest the opposite due to the fact that these products are not readily available in Canada and the awareness and familiarity come from the previous countries they emigrated from. More research is needed to explore the relationship between the length of residence and the adoption of Islamic banking in Western countries.

Number of Dependents

A Kruskal-Wallis H test (Table 5.15) showed that there was a statistically significant difference in the likelihood to adopt IB and the number of dependents $\chi^2 (4) = 10.674, p = <.030$.

Table 5.15 Test Statistics for the number of dependent(s) and likelihood to adopt

	Likelihood
Kruskal-Wallis H	10.674
df	4
Asymp. Sig.	.030

An inspection of the mean rank scores (Table 5.16) suggests that respondents who have 4 or more dependents had the highest mean rank score of 286.17 are more likely to adopt IB while the least likely to adopt are those who have no dependents with a mean score of 244.37.

Table 5.16 Ranking for the number of dependent(s) and likelihood to adopt

	How many dependents do you have?	N	Mean Rank
Likelihood	0	144	244.37
	1	54	269.09
	2	106	267.67
	3	126	281.65
	4 or more	106	286.17
	Total	536	

Age of Dependents

A Kruskal-Wallis H test (Table 5.17) showed that there was a statistically significant difference in the likelihood to adopt IB and the age of dependents $\chi^2(2) = 9.078, p = <.011$.

Table 5.17 Test Statistics for age of dependent(s) and likelihood to adopt

	Likelihood
Kruskal-Wallis H	9.078
df	2
Asymp. Sig.	.011

An inspection of the mean rank scores (Table 5.18) suggests that respondents who have one or more dependents under the age of 18, with the highest mean rank score of 275.73, are more likely to adopt IB while the least likely to adopt are those who have no dependents with a mean rank score of 241.28.

Table 5.18 Ranking of age of dependent(s) and likelihood to adopt

	What are the ages of your dependents?	N	Mean Rank
Likelihood	no dependents	138	241.28
	one or more under 18	326	275.73
	all over 18+	66	265.64
	Total	530	

The adoption of Islamic banking has been the focus of several studies, with some exploring the relationship between the number of dependents and the likelihood of adoption. For instance, Adeyemi and Adeyinka (2019) conducted a study on the adoption of Islamic banking in Nigeria and found that households with a larger number of dependents were more likely to adopt Islamic banking. They suggested that the emphasis on ethical and socially responsible financial practices in Islamic banking may align with the values and beliefs of such individuals, thus increasing the likelihood of adoption.

Similarly, Hasan and Dridi (2010) explored the adoption of Islamic banking in the United States and found a positive association between the number of dependents and adoption. They suggested that households with more dependents may be more interested in the ethical and socially responsible aspects of Islamic banking, leading to a greater likelihood of adoption.

These studies provide evidence that the number of dependents may be a crucial factor in the adoption of Islamic banking, indicating the importance of considering household demographics in understanding adoption patterns.

5.2.3 Univariate Normality

Prior to conducting multivariate analysis, the skewness and kurtosis were assessed to determine the distribution of the variables. It was hoped that this study would obtain roughly equal numbers of respondents who would or would not adopt IBF in Canada. It was evident early in the data collection that the majority of respondents strongly agreed they would adopt it. It was difficult to obtain respondents who would “not at all” or “not very much” adopt IBF. A review of the skewness and kurtosis of the results also noted some concerns, as shown in Table 5.19. Hair et al., (2018) suggest that skewness values falling outside the range of -1 to +1 indicate a substantially skewed distribution, while Kline (2005) notes a threshold of 3 for extreme skewness.

Kurtosis indices greater than one also indicate a lack of variance (Hair et al., 2018; Kline, 2005), and the results for this “likelihood to adopt” variable are quite high. Kline (2005) suggests that kurtosis indices may not be a problem until they exceed an absolute value of 8.

While dichotomization of this particular variable into two groups, using the responses of “moderately” and “not very much” to categorize respondents as non-participants would yield a

more varied distribution, Hair et al., (2018) caution against this. Instead, variables with skewness and kurtosis indices greater than the noted thresholds were not removed immediately but observed closely during each stage of the multivariate analysis.

Table 5.19 Skewness and Kurtosis Results

	Likelihood to adopt
N	536
Minimum	1
Maximum	5
Mean	4.66
Std. Deviation	0.727
Skewness SE	-2.504
	0.106
Kurtosis SE	6.872
	0.211

Having reviewed the descriptive statistics and conducted tests of normality, the next step of the data analysis proceeds with the three phases of multivariate analysis.

5.3 Multivariate Analysis

The multivariate analysis performed for this research is presented next. While the survey included previously used items from the research, exploratory factor analysis was first conducted to validate the measurement items to test for factor validity. Second, confirmatory factor analysis was conducted to see if the data fit the hypothesized measurement model. Then the overall models were tested to see if there was support for the hypothesized relationships in the conceptual model for this research.

5.3.1 Exploratory Factor Analysis (EFA)

As noted in Chapter Four, the survey instrument is comprised of both items from this researcher along with items from existing scales validated in previous research. Prior to conducting EFA, the reliability of the scale was assessed to determine the internal consistency of the scale. An EFA was conducted to test for factor validity. Williams et al. (2010, p.2.) note that the use of EFA is applicable in self-reporting surveys as it allows the researcher to

- Reduce the number of variables
- Examine the structure or relationship between variables
- Detect and assess the unidimensionality of a theoretical construct
- Evaluate the construct validity of an instrument
- Address multicollinearity
- Develop theoretical constructs

To assess the reliability, Cronbach's alpha was computed, and all but two were above the recommended threshold of .70 for factor reliability (Hair et al., 2018). George and Mallery (2003) note that the size of alpha is determined by both the number of items in a scale and the mean inter-item correlations, finding that an alpha between .7 and .6 is acceptable. In this case, the new construct, "familiarity," was lower, as was the "social influence" construct, perhaps due to having less than four items. The reliability scores are presented in Table 5.20 along with Zinser's (2015) scores for comparison.

Table 5.20 Reliability scores for the latent factors

Latent Factors	Number of Items	Cronbach's Alpha (Sawwaf)	Cronbach's Alpha (Zinser)
Familiarity	7	0.697	Na
Attitude	4	0.913	0.774
Subjective Norm	3	.672	0.808 (4 items)
Control	7	0.744	0.506 (3 items)
Religiosity	23	0.733	0.890 (8 items)
COBM	4	0.836	0.845
Intention	4	0.807	0.956 (5 items)

Pallant (2012) notes the use of EFA to explore the interrelationship among a set of variables, also allowing the refinement of the items of the scale used to a more manageable number prior to analysis. Using SPSS, several tests were conducted to assess the suitability of the data for factor analysis. These tests include the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity. The KMO index ranges from 0 to 1, with 0.50 and higher considered suitable for factor analysis. Bartlett's Test of Sphericity should be significant ($p < .05$). The results shown in Table 5.21 indicate the suitability of the data.

Table 5.21 KMO Measure of Sampling Adequacy and Bartlett's test of Sphericity

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.843
Bartlett's Test of Sphericity	Approx. Chi-Square	13383.777
	df	1176
	Sig.	.000

The 49 items of the survey were subjected to principal components analysis (PCA) using SPSS version 27. Prior to performing PCA, the suitability of data for factor analysis was assessed on the sample ($n=536$). Inspection of the correlation matrix revealed the presence of many coefficients of .3 and above. The Kaiser-Meyer Olkin value was .843, exceeding the recommended value of .6 (Kaiser, 1970, 1974, Pallant, 2012) and Bartlett's Test of Sphericity

(Bartlett, 1974) reached statistical significance ($p=.000$), supporting the favourability of the correlation matrix.

Principal axis factor analysis was conducted to assess the underlying structure of the items of the survey. Based on a review of eigenvalues (a measure of explained variance), the results revealed the presence of 29 components exceeding an eigenvalue of 1, explaining 88.91 percent of the variance, as shown in Table 5.22. Seven factors were requested based on the constructs used in the survey. After rotation, the first factor accounted for the most variance at 14.61% of the variance. Table 5.22 displays the item loadings for the rotated factors, with loadings less than .40 omitted to improve clarity.

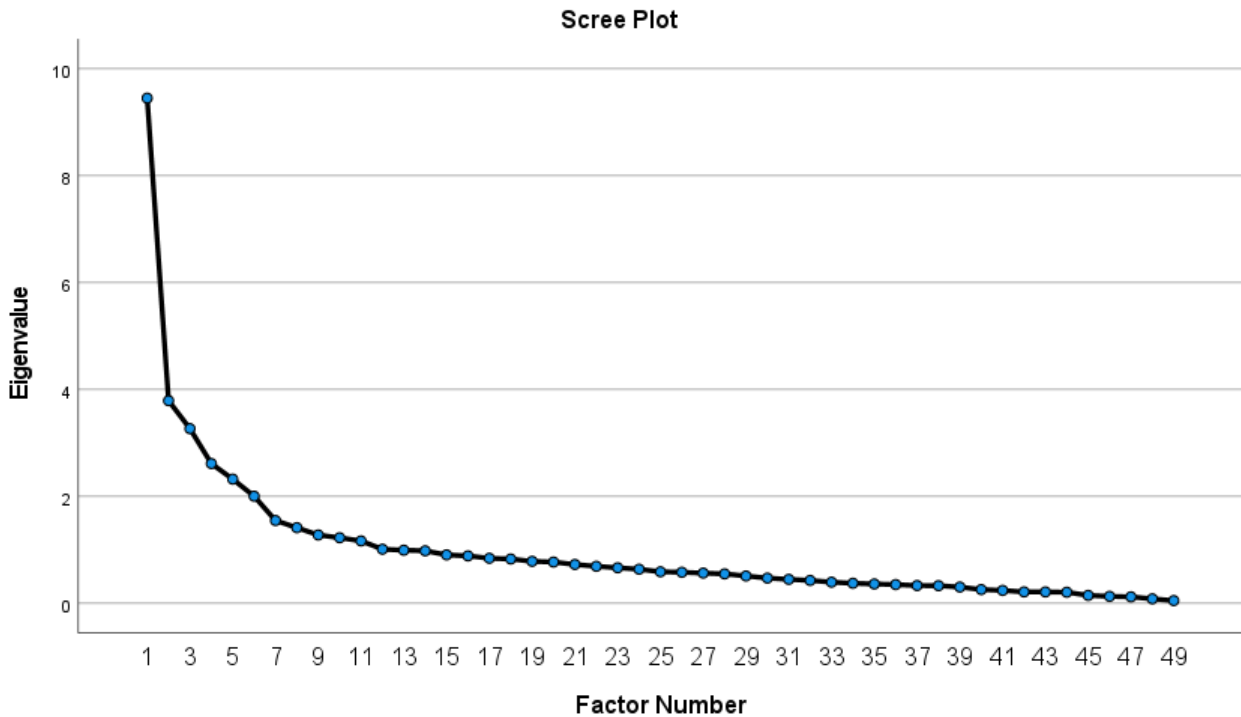
Table 5.22 Item loadings

Item	Total Variance Explained					
	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.448	19.282	19.282	7.158	14.608	14.608
2	3.789	7.733	27.015	2.948	6.017	20.625
3	3.266	6.665	33.680	2.773	5.659	26.284
4	2.612	5.332	39.012	2.556	5.217	31.501
5	2.321	4.737	43.749	2.399	4.896	36.397
6	2.002	4.086	47.835	2.280	4.653	41.050
7	1.547	3.158	50.993	1.736	3.543	44.592
8	1.413	2.884	53.878			
9	1.277	2.605	56.483			
10	1.225	2.500	58.983			
11	1.166	2.379	61.362			
12	1.011	2.063	63.425			
13	.992	2.025	65.450			
14	.980	2.001	67.451			
15	.905	1.846	69.297			
16	.885	1.807	71.104			
17	.841	1.716	72.821			
18	.827	1.688	74.509			
19	.784	1.599	76.108			
20	.770	1.572	77.680			
21	.725	1.480	79.160			

22	.691	1.410	80.570			
23	.663	1.353	81.923			
24	.636	1.299	83.222			
25	.588	1.201	84.423			
26	.579	1.181	85.604			
27	.564	1.150	86.754			
28	.549	1.120	87.874			
29	.510	1.040	88.915			
30	.470	.960	89.875			
31	.447	.912	90.786			
32	.426	.870	91.656			
33	.394	.804	92.460			
34	.373	.762	93.223			
35	.360	.735	93.957			
36	.349	.712	94.669			
37	.331	.675	95.344			
38	.328	.670	96.014			
39	.303	.618	96.632			
40	.256	.522	97.153			
41	.240	.489	97.642			
42	.212	.432	98.074			
43	.211	.431	98.505			
44	.206	.420	98.925			
45	.147	.299	99.225			
46	.129	.263	99.487			
47	.120	.245	99.732			
48	.082	.168	99.900			
49	.049	.100	100.000			
Extraction Method: Principal Axis Factoring						

An inspection of the scree plot revealed a clear break after the 6th component. Using Catell's (1966) scree test, it was decided to retain these components for further analysis, as shown in Figure 5.2.

Figure 5.2 Scree Plot



5.3.2 Factor Rotation

Exploratory factor analysis was then conducted using principal axis factoring with varimax rotation. In this analysis, six factors were extracted with eigenvalues greater than one during the first iteration. A review of the rotated factor matrix (Table 5.23) indicated some cross-loadings of the latent constructs as theorized and expected by the TPB. For example, the first factor indicates “Intention to adopt” but also includes constructs from “subjective norms,” “attitude,” and “perceived behavioural control/relative advantage.” The second and third factors, which seemed to indicate religiosity, loaded highly on the latent constructs with no cross-loading from other constructs. However, factor four, “familiarity,” loaded highly on five items of the scale. Factor Five, the “cost of being Muslim” (COBM) loaded highly on all four construct factors. Factor six loaded highly on the “ritual” constructs of the religiosity scale, all above the 0.35 threshold for

sample sizes above 250 (Hair et al. 2018), suggesting convergent validity of these added variables for this research to the extended TPB.

Table 5.23 Rotated Factor Matrix

	Factor					
	1	2	3	4	5	6
I2	.833					
A4	.803					
A3	.797					
I1	.786					
A2	.761					
A1	.714					
P5 Given choice should they change?	.689					
P6	.636					
I3	.587					
P2	.574					
S1	.537					
I4	.529					
P7	.504					
S2						
S3						
P3						
E1		.712				
E2		.584				
E3		.573				
K2		.544				
K3		.518				
D1						
E4						
R5			.746			
B1			.684			
B3			.650			
R6			.607			
C1						
B2						
F5SATISFACTION				.800		
F3				.780		
F7				.601		
F2				.568		
F6				.558		
F1- Familiarity						
COBM2					.853	

COBM4					.776	
COBM1					.723	
COBM3					.599	
Ritual7						.698
Ritual4						.692
CQ3						
CQ4						
K1						
R1						
R3						
CQ6						
CQ2						
R2						
Extraction Method: Principal Axis Factoring.						
Rotation Method: Varimax with Kaiser Normalization.						
a. Rotation converged in 7 iterations.						

EFA was conducted using principal axis factoring forced to one factor with no rotation for each latent construct of the proposed model. Factors with loading below 0.35 were eliminated from the model (Hair et al., 2018).

Next, the remaining item loading was reviewed using factor analysis, and Cronbach's alpha was calculated for the scale items. Composite reliability scores were calculated for each construct, with each construct score above the recommended threshold (Fornell and Larcker, 1981). Convergent validity was also tested by calculating the average variance extracted (AVE). Two of the constructs, Subjective Norms and Familiarity, were below the threshold of 0.50 suggested by Fornell and Larcker (1981). Individual variables were reviewed to see if removal would improve the AVE scores; however, the results did not change, as shown in Table 5.24.

Table 5.24 Composite reliability and AVE scores

Constructs	Cronbach's <i>a</i>	Composite reliability >.60	Average variance extracted >.50
Attitude	0.913	0.874	0.635
PBC	0.536	0.833	0.512
Subjective Norms	0.515	0.673	0.344
Familiarity	0.608	0.863	0.446
Religiosity	0.753	0.904	0.488
Cost of Being Muslim	0.836	0.878	0.644
Intention	0.807	0.875	0.638

Knowing these concerns, the analysis proceeded to the measurement model and confirmatory factor analysis, based on the conceptual model, using the theoretical construct as a guide. While a 6-factor model is evidenced in this initial stage of the analysis, all of the constructs will be retained for the initial confirmatory factor analysis. The relationships between the independent variable, Intention to Adopt - and the six constructs - namely, Attitude, Perceived Behavioural Control, Subjective Norms, Familiarity, Cost of Being Muslim, and Religiosity are explored next using structural equation modelling and path analysis.

5.3.3 Confirmatory Factor Analysis

A 39-measurement item, seven-factor confirmatory factor model using the maximum likelihood method was estimated using AMOS 28. Hair et al. (2018) suggest that a rule of thumb to determine the goodness of fit (GOF) of a model is to include three or four indices to provide model fit, including Chi-square (χ^2) and degrees of freedom, the Root mean square error of approximation (RMSEA) to measure absolute fit, the comparative fit index (CFI) to determine incremental fit, and the parsimony normed fit index (PNFI).

When considering the results, Hair et al. (2018) suggest that first, to determine the model's fit, the Chi-Square (χ^2) should be a lower value with higher *p*-values. The implied null hypothesis

of SEM is that the observed sample and SEM estimated covariance matrices are equal, meaning that the model fits perfectly. The χ^2 value increases as differences (residuals) are found when comparing the two matrices. In SEM, unlike univariate analysis techniques, Hair et al. (2018) note that we do not look for a smaller p-value (<0.05) to indicate significance. Instead, a lower p-value for χ^2 indicates that the two covariance matrices are statistically different, indicating a lack of fit. Therefore, relatively small χ^2 values support the proposed theoretical model being tested. The Comparative Fit Index (CFI), perhaps the most widely used index, is normed so that values range between 0 and 1, with higher values ($>.90$) usually associated with a model that fits well. The Standardized Root Mean Square Error of Approximation (RMSEA) is a “badness of fit” indicator in which a high value (> 0.1) suggests a problem with the fit (Hair et al., 2019).

The results of this initial CFA shown in Table 5.10 identify the fit indices used for this research and the results for the multiple iterations assessed. Hair et al. (2019) provide some general guidelines and values to evaluate the goodness of fit (GOF) of a model based on simulation research while cautioning that more complex models, with a large number of variables ($m \geq 3$) and larger samples ($N \geq 250$) should be subject to somewhat less strict criteria (Hair et al., 2019). They emphasize that no specific value on any index can separate models into acceptable or unacceptable fits. The range of GOF values is 0 to 1, with higher values indicating a better fit.

Table 5.25 7-Factor Goodness-of-Fit Statistics

Chi-Square (χ^2)	4316.78
Degrees of Freedom (df)	695
p	.000
CMIN/df	6.211
RMSEA	.099
CFI	.668
PNFI	.590

Table 5.25 includes the selected fit statistics from the CFA output. The overall model χ^2 is 4316.78, which is quite high, with 695 degrees of freedom, with a p -value of .000. Thus, the χ^2 goodness of fit statistic does not indicate that the observed covariance matrix matches the estimated covariance matrix within the sampling frame, indicating a lack of fit. Next, we consider the normed model χ^2 (CMIN/DF), which is 6.21. Hair et al. (2019) suggest that this is a somewhat crude statistic, noting that some consider values between 2.0 and 5.0 as acceptable for this fit.

The value for RMSEA, an absolute fit index, is 0.099 and is above the 0.08 guideline for a model of this size and a sample size of 536. The RMSEA provides some support for a model fit. Considering the incremental fit indices, the CFI has a value of .668, which is lower than the CFI guidelines of 0.94 for similar models. The parsimony normed fit index (PNFI) is 0.590, which is often an indicator to explore more parsimonious models.

Given the challenges with the goodness of fit indices, apart from the RMSEA and PNFI results, the factor loading estimates are analyzed in more detail, as shown in Table 5.26. Hair et al. (2018) note that loading elements that are statistically significant help assess the convergent validity of the model. Table 5.26 displays the standardized loadings. The lowest loadings obtained are noted in bold, particularly in the Familiarity construct. Several other loadings (SN4, PBC4, PBC5, E3 I3, I4) also fall below the 0.70 standard (Hair et al., 2018).

Table 5.26 7-Factor Model-Loading Estimates and t-values

			Estimated Loading	S.E.	t-value	P
A1	←	ATTITUDE	1	<u>a</u>	<u>a</u>	<u>a</u>
A2	←	ATTITUDE	1.69	0.097	17.441	***
A3	←	ATTITUDE	1.696	0.096	17.746	***
A4	←	ATTITUDE	1.643	0.093	17.592	***
SN1	←	SUBNIORM	1	<u>a</u>	<u>a</u>	<u>a</u>
SN2	←	SUBNORM	0.987	0.097	10.169	***
SN3	←	SUBNORM	0.498	0.062	8.077	***
SN4	←	SUBNORM	0.287	0.095	3.034	0.002
COBM1	←	COBM	1	<u>a</u>	<u>a</u>	<u>a</u>
COBM2	←	COBM	1.188	0.059	20.18	***
COBM3	←	COBM	0.812	0.062	13.043	***
COBM4	←	COBM	1.042	0.058	17.89	***
PBC1	←	PBC	1	<u>a</u>	<u>a</u>	<u>a</u>
PBC2	←	PBC	3.073	0.256	12.011	***
PBC3	←	PBC	7.046	0.566	12.458	***
PBC4	←	PBC	-0.197	0.084	-2.35	0.019
PBC5	←	PBC	-0.239	0.082	-2.924	0.003
FAM1	←	FAM	1	<u>a</u>	<u>a</u>	<u>a</u>
FAM2	←	FAM	0.002	0.009	0.257	0.798
FAM3	←	FAM	-0.005	0.01	-0.458	0.647
FAM4	←	FAM	0.015	0.021	0.701	0.483
FAM5	←	FAM	0.009	0.015	0.623	0.533
FAM6	←	FAM	0.056	0.076	0.742	0.458
FAM7	←	FAM	-0.025	0.034	-0.723	0.47
FAM8	←	FAM	0.023	0.032	0.704	0.481
B1	←	REL	1	<u>a</u>	<u>a</u>	<u>a</u>
K2	←	REL	4.421	1.401	3.155	0.002
K3	←	REL	3.877	1.302	2.977	0.003
E1	←	REL	1.885	0.874	2.157	0.031
E2	←	REL	1.326	0.939	1.412	0.158
E3	←	REL	0.659	0.527	1.251	0.211
R4	←	REL	21.442	3.574	5.999	***
R5	←	REL	6.316	1.142	5.532	***
R6	←	REL	9.321	1.691	5.513	***
R7	←	REL	25.698	4.284	5.998	***
I2	←	INTENTION	1.176	0.054	21.932	***
I3	←	INTENTION	0.666	0.046	14.341	***
I4	←	INTENTION	0.563	0.045	12.425	***
I1	←	INTENTION	1	<u>a</u>	<u>a</u>	<u>a</u>

Following this analysis, a new iteration of the CFA was performed with the noted items removed, including the Familiarity construct and associated variables. Both SN3 and I3 are kept retaining the minimum three factors for a construct. The results of the new 6-factor model estimates are shown in Table. 5.27. Apart from SN3, all variable estimates, when rounded, are at or above the 0.70 standard.

Table 5.27 6-Factor Model: Loading Estimates and T-values

			Estimate	S.E.	t-value	P
A1	←	ATTITUDE	1	a	a	a
A2	←	ATTITUDE	1.69	0.097	17.47	***
A3	←	ATTITUDE	1.694	0.095	17.767	***
A4	←	ATTITUDE	1.647	0.093	17.653	***
SN1	←	SUBNORM	1	a	a	a
SN2	←	SUBNORM	0.939	0.096	9.795	***
SN3	←	SUBNORM	0.495	0.061	8.079	***
COBM1	←	COBM	1	a	a	a
COBM2	←	COBM	1.185	0.059	20.187	***
COBM3	←	COBM	0.812	0.062	13.046	***
COBM4	←	COBM	1.039	0.058	17.866	***
PBC1	←	PBC	1	a	a	a
PBC2	←	PBC	2.813	0.23	12.248	***
PBC3	←	PBC	6.758	0.598	11.296	***
B1	←	REL	1	a	a	a
K2	←	REL	4.414	1.409	3.135	0.002
K3	←	REL	3.869	1.309	2.955	0.003
E1	←	REL	1.855	.877	2.115	0.034
E2	←	REL	1.302	.944	1.379	.168
R4	←	REL	21.552	3.614	5.964	***
R5	←	REL	6.342	1.152	5.502	***
R6	←	REL	9.375	1.709	5.486	***
R7	←	REL	25.875	4.340	5.962	***
I2	←	INTENTION	1.231	0.057	21.483	***
I3	←	INTENTION	0.655	0.048	13.505	***
I1	←	INTENTION	1	a	a	a

A review of the goodness of fit indices for the revised 6-factor model, which excludes the familiarity construct, is provided in Table 5.28 and compared to the original 7-factor model

results. There is an increase in the RMSEA, CFI and PNFI results, indicating a better model fit. The model was also tested without the I3 and SN3 variables, but the results were insignificant.

Table 5.28 Comparing 7-Factor and 6-Factor Model Results

	7-factor model	6 factor model
Chi-Square (χ^2)	4316.78	2082.684
Degrees of Freedom (df)	695	294
p	.000	.000
CMIN/df	6.211	7.084
RMSEA	.099	.107
CFI	.668	.763
PNFI	.590	.665

A review of the factor loadings indicated several loadings on the religiosity construct as below the 0.70 standard noted by Hair et al. (2018). The 6-factor model was modified for the Religiosity construct, retaining only B1, R4, and R7. These three variables are retained for two reasons. First, a minimum of three variables is required for a construct, and second, it retains the multidimensional nature of the religiosity construct. Table 5.29 identifies the estimates for this revised 6-factor model. The results were better, with the AVE for the religiosity scale (0.606) and the Composite Reliability (CR= 0.793) at acceptable levels.

Table 5.29 Revised 6-factor model standardized factor loadings, AVE and Reliability Estimates

	Attitude	Subjective Norms	COBM	PBC	Religiosity	Intention
A1	0.656					
A2	0.882					
A3	0.903					
A4	0.895					
SN1		0.786				
SN3		0.693				
SN3		0.445				
COBM1			.785			
COBM2			.898			

COBM3			.571			
COBM4			.754			
PBC1				.511		
PBC2				.826		
PBC3				.961		
B1					.258	
R4					.904	
R7					.967	
I1						.817
I2						.874
I3						.578
AVE	70.7	43.2	57.9	62.2	60.6	58.8
CR	0.904	0.685	0.843	.823	.793	.807

Table 5.30 provides the estimates and t-values of the revised 6-factor model.

Table 5.30 6-Factor Model - Loading Estimates and T-values

			Estimate	S.E.	t-values	P
A1	←	ATTITUDE	1.000			
A2	←	ATTITUDE	1.690	.097	17.473	***
A3	←	ATTITUDE	1.694	.095	17.770	***
A4	←	ATTITUDE	1.647	.093	17.656	***
SN1	←	SUBNORM	1.000			
SN2	←	SUBNORM	.939	.096	9.789	***
SN3	←	SUBNORM	.495	.061	8.078	***
COBM1	←	COBM	1.000			
COBM2	←	COBM	1.185	.059	20.186	***
COBM3	←	COBM	.812	.062	13.046	***
COBM4	←	COBM	1.040	.058	17.866	***
PBC1	←	PBC	1.000			
PBC2	←	PBC	2.813	.230	12.248	***
PBC3	←	PBC	6.758	.598	11.296	***
B1	←	REL	1.000			
R4	←	REL	22.445	3.937	5.701	***
R7	←	REL	27.457	4.822	5.694	***
I2	←	INTENTION	1.231	.057	21.496	***
I3	←	INTENTION	.655	.048	13.509	***
I1	←	INTENTION	1.000			

The goodness of fit results of the final 6-factor model are noted in Table 5.31, with the original 6-factor and 7-factor models provided for comparison. In this revised 6-factor model. The χ^2 statistic is significantly lower, as is the normed χ^2 , within the range ($2 < x > 5$) noted by Hair et al. (2018). The remaining GOF indices also exceed the suggested cut-off points. The CFA results suggest that the revised, final 6-factor measurement model provides a reasonably good fit and, therefore, is suitable for further examination of model results.

Table 5.31 Model Goodness of Fit Statistics

	Final 6 factor Model	6-factor model	7 factor model
Chi-Square (χ^2)	589.1	2082.684	4316.78
(df)	165	294	695
p	.000	.000	.000
CMIN/df	3.57	7.084	6.211
RMSEA	.069	.107	.099
CFI	.928	.763	.668
PNFI	.784	.665	.590

This 6-factor model, referred to as the Canadian Islamic banking and financial services (CIBF) model, includes the theoretical constructs of TPB (attitude, perceived behavioural control, subjective norms, and intention) along with the additional constructs of the COBM and religiosity.

Next, to assess the validity of the 6-factor model, we examine its validity by assessing both convergent and discriminant validity to identify if further improvements can be made to the specified model. Face validity is already established as the content of the items used in the model is drawn from established theoretical constructs used in the literature.

5.3.4 Convergent Validity

To determine the convergent validity, we review the unstandardized factor loading estimates, as shown in Table 5.32, which displays the loadings of the variables in the CIBF model. For construct validity, it is suggested that individualized factor loadings should be at least 0.50. Apart from SN3 and B1, noted as problematic in earlier tests, this is the case for all factor loadings. Next, the variance-extracted measures are calculated and should equal or exceed 50 percent, with a minimum of 0.70 for construct reliability (CR). For this CIBF model, the AVE estimates range from 43.2 percent for Subjective Norms to 90.4 percent for Attitude. While Subjective Norms are slightly below the 50 percent rule of thumb (Hair et al., 2018), the CR rounds to .70. Therefore, all items are retained, and adequate convergent reliability is determined.

Table 5.32 CIBF Model factor loadings, AVE and CR Estimates

	Attitude	Subjective Norms	COBM	PBC	REL	Intention
A1	0.656					
A2	0.882					
A3	0.903					
A4	0.895					
SN1		0.784				
SN3		0.695				
SN3		0.445				
COBM1			.785			
COBM2			.898			
COBM3			.571			
COBM4			.754			
PBC1				.511		
PBC2				.826		
PBC3				.961		
B1					.258	
R4					.904	
R7					.967	
I1						.817
I2						.874

I3						.578
AVE	70.7	43.2	57.9	62.2	60.6	58.8
CR	0.904	0.685	0.843	.823	.793	.806

Table 5.33 provides the inter-construct covariances. Discriminant validity is established by comparing the AVE estimates for each factor with the squared inter-construct correlations. A review of the inter-construct squared correlation estimates in Table 5.33 and comparing them to AVE estimates from Table 5.34 indicates no discriminant validity problems for the CIBF model.

Table 5.33 Inter-Construct Covariances

			Estimate	S.E.	C.R.	P	Label
ATTITUDE	↔	SUBNORM	.118	.018	6.556	***	
SUBNORM	↔	COBM	-.100	.046	-2.196	.028	
COBM	↔	PBC	-.034	.011	-3.183	.001	
INTENTION	↔	REL	.001	.001	1.744	.081	
INTENTION	↔	ATTITUDE	.214	.020	10.737	***	

Table 5.34 AVE Estimates and Squared correlations

	Intention	REL	PBC	COBM	SN	ATT
I3	0.335					
I2	0.763					
I1	0.668					
R7		0.845				
R4		0.917				
B1		0.056				
PBC3			0.924			
PBC2			0.683			
PBC1			0.261			
COBM4				0.569		
COBM3				0.326		
COBM2				0.806		
COBM1				0.616		
SN3					0.198	
SN2					0.481	
SN1					0.618	
A4						0.801
A3						0.815

A2						0.778
A1						0.43
AVE	58.8	60.6	62.2	57.9	43.2	70.7
CR	.806	.793	.823	.843	.685	.904

5.3.5 Multivariate Normality

Prior to testing the structural model, multicollinearity was again tested by calculating the Variable Inflation factor (VIF) for all exogenous variables in the model. Pallant (2014) notes that a value of 1 indicates no correlation between a given predictor variable and is not correlated with others. Values between 1 and 5 indicated moderate correlation, while values greater than 10 indicated potentially severe correlation. (O'Brien, 2004). A review of the exogenous variables in this data identifies no variables of concern, as shown in Table 5.35.

Table 5.35 VIF statistics

	Standardized Coefficients	t-stat	Sig.	Tolerance	VIF
(Constant)		-.415	.678		
B1	.050	1.538	.125	.907	1.102
R4	.074	1.111	.267	.220	4.542
R7	-.038	-.569	.570	.220	4.545
SN1	-.008	-.194	.846	.572	1.749
SN2	.025	.624	.533	.614	1.628
SN3	.091	2.632	.009	.808	1.237
COBM1	-.045	-.963	.336	.445	2.246
COBM2	.103	1.989	.047	.365	2.741
COBM3	.024	.635	.526	.670	1.493
COBM4	-.028	-.617	.538	.477	2.096
PBC1	.053	1.467	.143	.735	1.360
PBC2	.006	.117	.907	.360	2.780
PBC3	.013	.245	.807	.326	3.065
A1	.252	5.865	.000	.528	1.894
A2	-.087	-1.344	.179	.233	4.297
A3	.218	3.219	.001	.212	4.716
A4	.324	5.148	.000	.246	4.068

5.3.6 Construct CFA Results

The overall measurement model is estimated using CFA, as shown in Table 5.36. The overall model χ^2 is 589.1 with 165 degrees of freedom and is statistically significant ($p < 0.001$). The model CFI is 0.928, and the RMSEA is 0.069. Using the guidelines of Hair et al. (2018), both results fall within the range of good fit. The loading estimates for the constructs are statistically significant for the factors, except for two, which are retained to maintain the minimum of three variables for each construct. The construct reliability for each of the constructs meets the threshold of 0.70. Finally, the VIF results do not indicate collinearity between any of the exogenous variables in the model.

Table 5.36 CFA Results

	CIBF MODEL
Chi-Square (χ^2)	589.1
(df)	165
p	.000
CMIN/df	3.57
RMSEA	.069
CFI	.928
PNFI	.784

5.4 Structural Model

To test the research hypotheses, the measurement model was converted to a full hybrid structural model and estimated. All the associated goodness of fit results are within the range of acceptable guidelines, as shown in Table 5.37.

Table 5.37 Structural Model Goodness of Fit Statistics

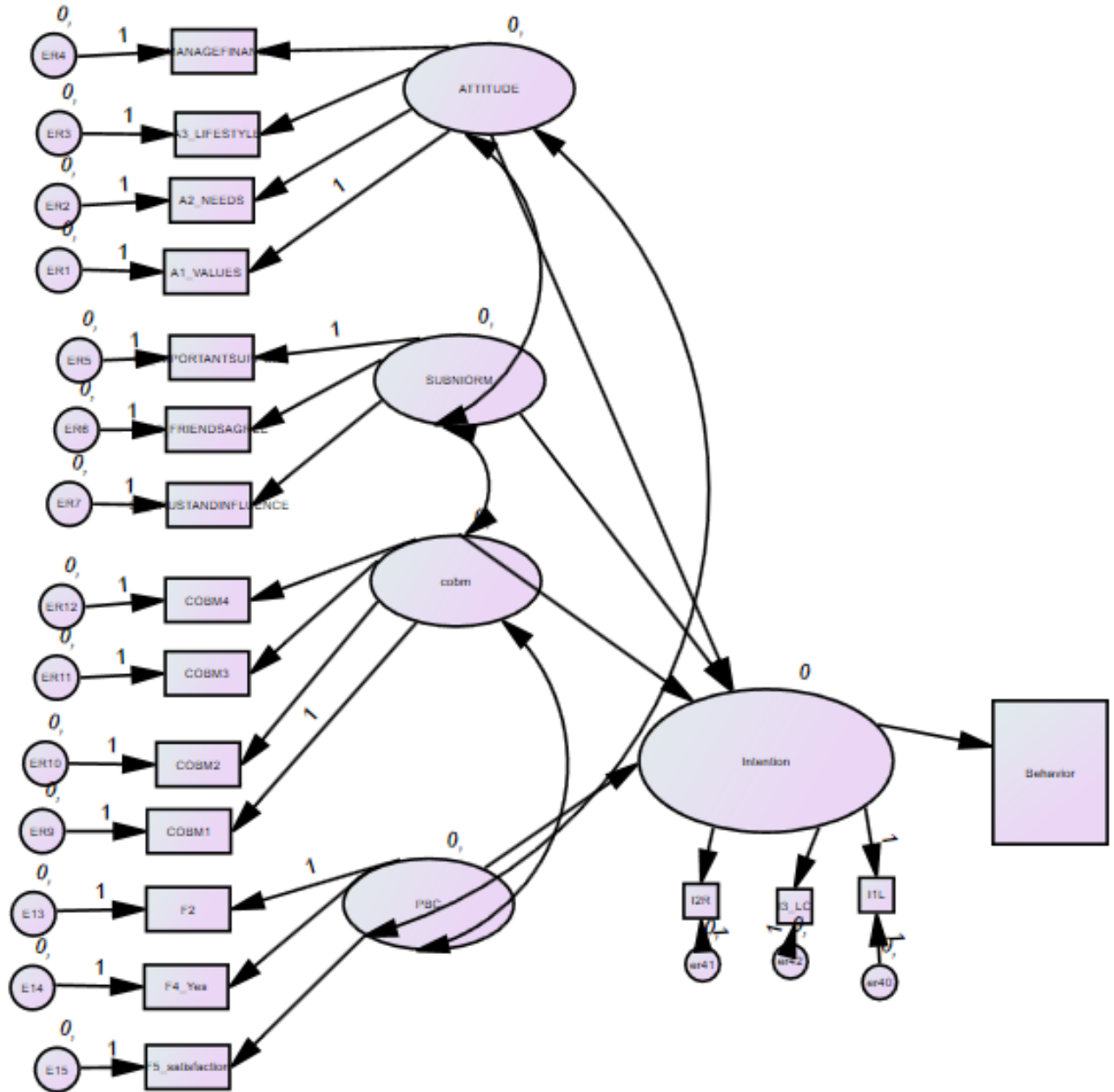
	Final Model
Chi-Square (χ^2)	478.85
Degrees of Freedom (df)	161
p	.000
CMIN/df	2.974
RMSEA	.061
CFI	.946
PNFI	.780

Table 5.38 provides the standardized estimates for the final model, for both the constructs and individual variables.

Table 5.38 Final Model - Standardized Estimates

			Estimate
Intention	←	ATTITUDE	.790
Intention	←	SUBNORM	.268
Intention	←	COBM	.103
Intention	←	PBC	.052
Intention	←	REL	.010
A1	←	ATTITUDE	.693
A2	←	ATTITUDE	.889
A3	←	ATTITUDE	.908
A4	←	ATTITUDE	.913
SN1	←	SUBNORM	.754
SN2	←	SUBNORM	.676
SN3	←	SUBNORM	.478
COBM1	←	COBM	.784
COBM2	←	COBM	.901
COBM3	←	COBM	.570
COBM4	←	COBM	.751
PBC1	←	PBC	.514
PBC2	←	PBC	.832
PBC3	←	PBC	.954
B1	←	REL	.237
R4	←	REL	.950
R7	←	REL	.926
I2	←	INTENTION	.832
I3	←	INTENTION	.504
I1	←	INTENTION	.721

Figure 5.3 Structural Equation Model Results



5.5 Support for Research Hypotheses

Overall, the structural model's analysis shows evidence of good explanatory power and predictive analysis. The results in Table 5.39 show positive and statistically significant relationships between the intention to adopt IBF and attitude towards IBF (Intention ← Attitude)

as well as Intention and Subjective Norms (Intention ← SN) and Perceived Behavioural Control (Intention ← PBC). However, there was a positive and statistically significant relationship between Intention and the Perceived Cost of Being Muslim (Intention ← COBM), not supporting the hypothesized negative relationship. There were no statistically significant differences in the Intention ← Religiosity relationship.

Table 5.39 Outcomes of Research Hypotheses

Hypothesis	Path	Estimate	S.E	t-values	Sig.	
1	Intention ← Attitude	.841	.068	12.329	.001	Supported
2	Intention ← Subjective Norms	.154	.030	5.102	.001	Supported
	Intention ← Perceived Behavioural Control	.120	.062	1.938	.053	Supported
4	Intention ← Familiarity	N/A	N/A	N/A	N/A	Not supported
5	Intention ← Cost of Being Muslim	.057	.016	3.651	.001	Not supported
6	Intention ← Religiosity	.199	.507	.393	.695	Not supported
	N=536					

Thus, the research findings are now applied to the six research hypotheses.

H₁: Attitude has a positive and significant impact on the intention to adopt Islamic banking and financial services.

The research findings provide evidence to support H₁.

H₂: Subjective norms have a positive and significant impact on the intention to adopt Islamic banking and financial services.

The research findings provide evidence to support H₂.

H₃: Perceived behavioural control has a positive and significant impact on the intention to adopt Islamic banking and financial services.

The research findings provide evidence to support H₃.

H₄: Familiarity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

The research findings do not provide evidence to support H₄.

H₅: The cost of being Muslim has a negative and significant impact on the intention to adopt

Islamic banking and financial services.

The research findings do not provide evidence to support H₅ as the results indicate a positive direction that is statistically significant.

H₆: Religiosity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

The research supports the inclusion of religiosity in the conceptual model, yet it is not statistically significant; therefore, H₆ is not supported.

5.6 Conclusion

Chapter Five provides the results of the quantitative analyses conducted for the research using structural equation modelling. The chapter provided an overview of the data and descriptive statistics. The analysis followed a three-stage approach for the multivariate analysis, including exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and structural modelling. The measurement model was assessed against current best practice evaluation criteria to determine goodness of fit, convergent and discriminant validity, collinearity between constructs, significance and direction of the path coefficients and predictive power. Each of the research hypotheses was addressed.

The research findings suggest that attitudes, subjective norms, and perceived behavioural control have a positive and significant impact on the intention to adopt Islamic banking and financial services within the Canadian Muslim community. This suggests that individuals within this community who hold positive attitudes towards Islamic banking, perceive the social norms around them to be supportive of it, and feel in control of their ability to adopt these services are more likely to intend to do so. On the other hand, the findings do not support the inclusion of familiarity and cost of being Muslim as factors that have a significant impact on the intention to

adopt these services. Additionally, while religiosity is included in the conceptual model, it is not found to be a statistically significant factor.

Additionally, the findings indicate that there are variations in the adoption of Islamic banking across different demographic groups. The Kruskal-Wallis H test confirms that these variations are statistically significant for factors such as continent or region of origin, citizenship, household income, location in Canada, duration of stay in Canada, number of dependents, and age of dependents. The mean rank scores reveal that in general, individuals who are recent immigrants to Canada, have lower household income, have been in Canada for a shorter period, have more dependents and have dependents who are under 18 are more likely to adopt Islamic banking.

These findings may have implications for financial institutions and regulators in Canada as they seek to better serve and understand the needs of the Muslim community.

The next chapter, Chapter Six, discusses the contributions of this research, both theoretical and managerial, and its limitations. Implications for both research and practices are considered, including suggestions for future research and concluding remarks.

Chapter Six: Contributions, Limitations, and Future Research

6.1 Introduction

The final chapter interprets the results and draws conclusions by discussing the contributions of the research, managerial implications, limitations and areas of future research. The chapter begins by revisiting the research's central research question and purpose. Next, the research findings are discussed and interpreted in relation to the research question, six hypotheses, and the theoretical and practical implications.

Next, the conceptual/theoretical, methodological contributions and empirical contributions to knowledge are presented, followed by managerial implications. Finally, the limitations of this research are discussed, followed by opportunities for future research and concluding remarks.

6.2 Review of research purpose

The objective of this research is to identify the factors that influence Muslims' intention to adopt Islamic banking and financial services (IBF) in Canada. As noted in Chapter One, this study is exploratory in nature, and little research has been conducted on IBF adoption in Canada. It achieves this by examining Canadian Muslim perceptions of IBF, using the theoretical construct of TPB and additional constructs of religiosity, the cost of being Muslim and familiarity, identifying the key factors influencing the likelihood of adoption.

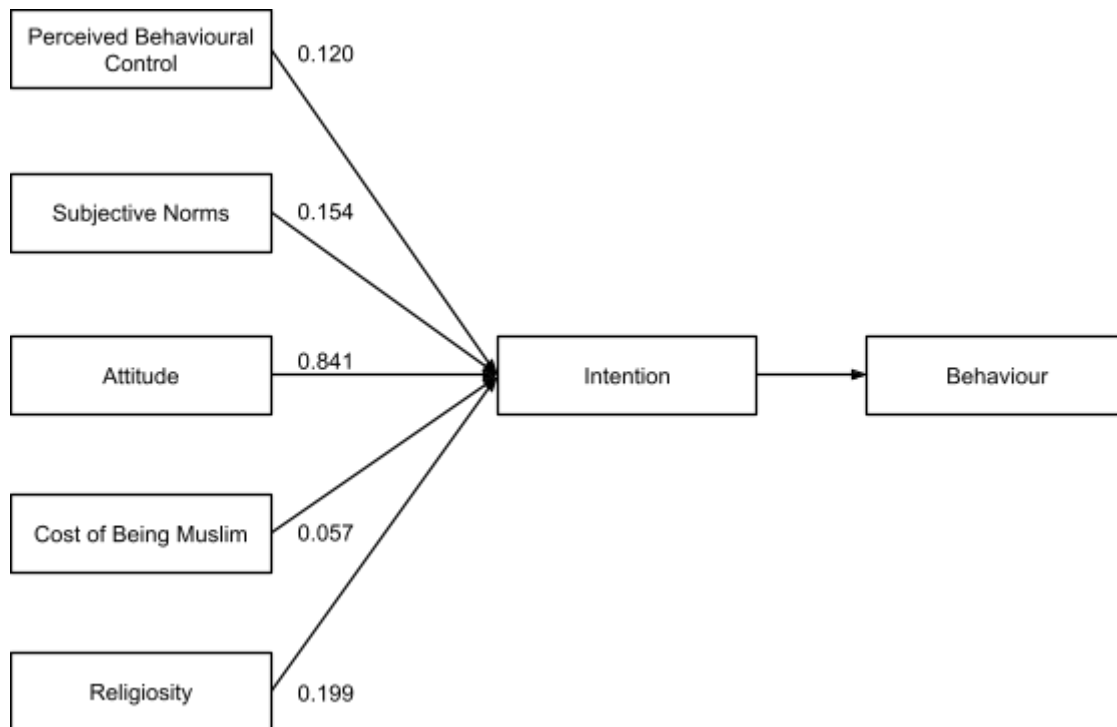
The first stage of the research involved a review of the relevant literature to establish the current level of knowledge, gaps, and opportunities across Islamic banking and finance selection, consumer behaviour, and religiosity fields of literature. The review of relevant theories, particularly the theory of planned behaviour and associated measures, informed the development

of a conceptual framework and the associated research hypotheses. A survey was developed and reviewed by an expert judge panel. Data were collected, and the proposed model and hypotheses were empirically tested with a quantitative analysis approach using structural equation modelling (SEM), including exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). The results of the study are presented and reported next. Finally, the results are interpreted, and conclusions are drawn.

6.3 Discussion of research findings and implications

This section addresses the research question and six hypotheses by discussing the significance and implications of the research findings. The hypothesized relationships of the structural model with standardized parameter estimates are presented in Figure 6. Following a discussion of the research question, a more detailed discussion of each hypothesis follows.

Figure 6.1 Research Model Outcomes



What are the determinants that contribute to a Muslim's intention to adopt Islamic banking and financial services in Canada?

To answer the research question, six consumer-based constructs (ATT, SN, PBC, COBM, FAM, REL) were examined for the strength of the path coefficient and statistical significance, as shown in Section 5.5. These results confirm that the constructs of attitude, subjective norms, perceived behavioural control, the cost of being Muslim, and religiosity in the model contribute to the intention of Muslims in Canada to adopt Islamic banking and financial services. The results also note that the construct of familiarity is not relevant in the model.

Looking at the importance of these constructs (from most important to least important) can help IBF service providers or conventional financial institutions looking to diversify their offerings, determine their focus for marketing activities and identify potential clients.

The results reveal that attitude (ATT → INT: $\beta = .841$, $p = .001$) was most important, followed by religiosity (REL → INT: $\beta = .199$, $p = .695$), subjective norms (SN → INT: $\beta = .154$, $p = .001$), and perceived behavioural control (PBC → INT: $\beta = .120$, $p = .053$). In contrast, the cost of being Muslim (COBM → INT: $\beta = .057$, $p = .001$) had the least bearing on the intention to adopt IBF. The findings clearly demonstrate attitude is the most important factor in determining the likelihood of the adoption of IBF by Muslims in Canada. Even though subjective norms, perceived behavioural control, and religiosity are outwardly less important than attitude, this does not imply that these are not considerations for a marketing or engagement strategy. The findings also suggest that while the cost of being Muslim is a determinant of intention to adopt IBF, the perception of higher costs does not appear to be a deterrent to adoption. The multidimensional religiosity construct identifies that both belief and rituals associated with

Eid-ul-Fitr and Eid-ul-Adha (attendance at prayer and celebrations) are associated with the intention to adopt IBF.

These results support similar findings by Zinser (2015), in his study of US Muslims, who also found that attitude was the strongest predictor of intention to adopt IBF. His study suggests a ranking of attitude, perceived behavioural control, religiosity, cost of being Muslim, and subjective norms in terms of relative importance. In contrast, in the Canadian context, this study notes a stronger influence of subjective norms, which speaks to the influence of friends and family on IBF adoption. While both studies note the influence of religiosity, this study expands on the construct to address its multidimensional nature, clearly identifying the relationship between belief, rituals associated with both Eids, and the intention to adopt IBF.

Drawing on this research, these dimensions can be visualized as a hierarchy of importance, with attitude as foundational. The remaining pillars are ranked in descending relative importance based on the six factors in the model for this study.

Figure 6.2 Constructs Hierarchy of Importance

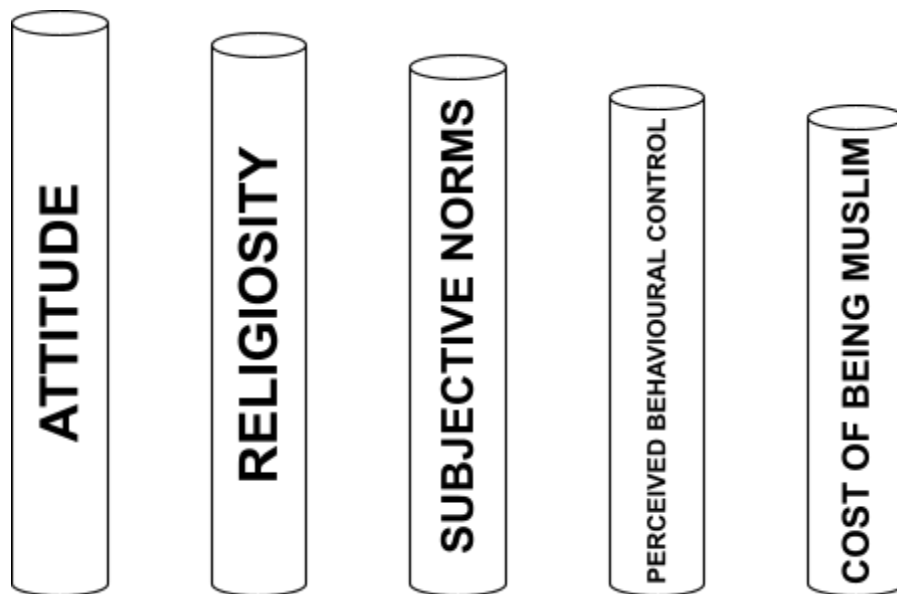


Figure 6.2 illustrates the pillars of adoption of IBF, with attitude as the dominant pillar, followed by religiosity, subjective norms, perceived behavioural control, and the cost of being Muslim.

The findings from this thesis will be helpful to both conventional and IBF service providers to determine strategies for engagement and marketing. While attitude is foundational to the intention to adopt IBF, it is essential to consider the remaining pillars and strategies for engagement. While Ajzen (1988) indicates that all three components, i.e., attitude, subjective norms, and perceived behavioural control of the TPB, may not necessarily predict intention in all situations and suggests that in some cases only one or two factors may be needed to predict intention, which may be the case with this study.

6.4 Addressing the Hypotheses

The research findings are now discussed in relation to the six hypotheses.

H₁: Attitude has a positive and significant impact on the intention to adopt Islamic banking and financial services.

The results of the SEM analysis identify that positive attitudes toward IBF were found to be statistically significant ($p < .001$) in determining the likelihood of Muslims adopting these products. In other words, the regression weight for attitude in the prediction of intention is significantly different from zero at the 0.001 level (two-tailed). Additionally, the strength of the path for the effect on attitude on intention was the strongest in the model (.841).

H₂: Subjective norms have a positive and significant impact on the intention to adopt Islamic banking and financial services.

The path for subjective norms having a positive effect on intention was both positive (0.154) and significant ($p < .001$). In other words, the regression weight for subjective norms in the prediction of intention is significantly different from zero at the 0.001 level (two-tailed). The hypothesis is supported.

H₃: Perceived behavioural control has a positive and significant impact on the intention to adopt Islamic banking and financial services.

The path for perceived behavioural control was positive (0.120) but not statistically significant ($p=0.053$). In other words, the regression weight for perceived behavioural control in the prediction of intention is not significantly different from zero at the 0.05 level (two-tailed). The hypothesis is partially supported.

As hypothesized by the theory of planned behaviour, there is a positive relationship between attitude and intention. These results support similar findings by Zinser (2015), in his study of US Muslims, who found that attitude was the strongest predictor of intention to adopt IBF.

Echchabi et al. (2013), in their analysis of the readiness of French Muslims to adopt IBF, found that perceived behavioural control and attitude have a significant impact on customer intention to adopt. Echchabi et al. (2016) extended this study to Tunisia and found that attitude and subjective norms have a significant impact on Tunisian customers' intention to adopt IBF. This study aligns with the results of this research.

The finding that attitude is the most influential factor in explaining the intention to adopt IBF aligns with key research in the field (Lajuni et al., 2017; Wilson and Liu, 2011; Zinser, 2015). Wilson and Liu (2011) suggest that cognitive, affective and conative (components of attitude) decision-making patterns are affected by risk minimization. That is, if the risks associated with

the adoption of Islamic banking are minimal as compared to those of maintaining the traditional banking systems (conventional banking), then it is likely that people's attitudes will be biased toward the adoption of Islamic banking. Lajuni et al. (2017) found that attitude and intention to use Islamic banking products are positively related, suggesting that efforts on changing or influencing potential users' attitudes through education and marketing campaigns may result in a willingness of both Muslims and non-Muslims to choose Islamic banking products, especially in a country where IBF is being introduced for the first time. Zinser (2015), in his study on Muslims in the United States, found that the effect of attitude on intention was the strongest path in his model. Aligning with this research, this is an important finding and consideration given that IBF is in its initial stages in the Canadian market.

This study finds that subjective norm has both a positive and significant relationship to IBF adoption, adding to the mixed research in the field. While Lujja et al. (2016) did not find a direct relationship between subjective norms and intention to adopt Islamic banking using evidence obtained from existing bank customers in Uganda, Gumel et al. (2015), in their meta-analysis of IBF literature, concluded that subjective norm construct of TPB the most important factor in shaping people's intention to adopt Musharakah. Hanudin et al. (2014) found that subjective norm is a significant determinant of consumer acceptance of Islamic home financing. Zinser's (2015) study in the US found weak support for the inclusion of subjective norms in his model to determine the adoption of IBF. This thesis finds that subjective norm is both positive and significant in determining the intention to adopt IBF in Canada. Thus, this research suggests an opportunity to build engagement strategies to encourage friends and family as key influencers.

This research extends TPB as Ajzen (1991) also suggested that the TPB can include other external variables if they capture a significant proportion of the variance in intention or

behaviour. The tested model included the added latent factors of familiarity, religiosity and COBM, whose results are discussed next. As noted in Chapter Five, the familiarity construct is not included in the final model as it was dropped in the confirmatory factor analysis stage of SEM.

H₄: Familiarity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

In the final model, the construct of familiarity was not included as it was not found significant to the model in confirmatory factor analysis. The hypothesis is not supported.

H₅: The cost of being Muslim has a negative and significant impact on the intention to adopt Islamic banking and financial services.

The analysis suggests that the perceived costs of IBF were in the direction opposite to the hypothesized direction. The results suggest a positive coefficient (.057) and statistically significant relationship ($p = .001$) on the intention to adopt IBF. In other words, the regression weight for the perceived cost of being Muslim in the prediction of intention is significantly different from zero at the 0.001 level (two-tailed). However, the strength of the path coefficient was the weakest in the model (among those that are statistically significant).

This finding supports the work of Zinser (2015), who found a positive and statistically significant relationship between COBM and the intention of US Muslims to adopt IBF in the first use of the TPB framework in the North American context. The strength of this path was the second strongest in his model ($\beta = 0.144$).

In contrast, Amin et al. (2011) found that the pricing associated with IBF has a negative effect on the likelihood of adoption. Their findings were supported by past studies (Amin, 2008; Abdullah and Dusuki, 2006; Rahman, 2005), which also found the pricing to be a key predictor of the intention to adopt IBF.

H₆: Higher identification of religiosity has a positive and significant impact on the intention to adopt Islamic banking and financial services.

Although the coefficient estimate for religiosity was positive (.199), it was not statistically significant ($p=0.695$) in determining Muslim's intention to adopt IBF in Canada. In other words, the regression weight for religiosity in the prediction of intention is not significantly different from zero at the 0.05 level (two-tailed). We do take some comfort in the fact that the path coefficient is positive although we do acknowledge that it is not statistically different from zero.

This aligns with the work of Gerrard and Cunningham (1997), whose study in the UK found that religion is not among the factors that influence the selection of Islamic banks. Likewise, Amin et al. (2011), in their study of Malaysian Islamic banks, found religiosity to be negatively related to the intention to use Islamic personal financing but not significant. In contrast, Zinser's (2015) US study highlights a positive and significant relationship between religiosity. In contrast, in this Canadian study, while religiosity plays a positive role in a consumer's intention to adopt IBF, the results reveal that it is not a statistically significant factor.

6.5 Contributions to Knowledge

The goal of academic research is to make original contributions to both research and practice. This research study aimed to contribute to empirical research by investigating a conceptual model for IBF and exploring the determinants of adoption for the emerging market for IBF in

Canada. Each contribution is described next, including a discussion of how this research contributes to knowledge.

6.5.1 Research Contributions

This research makes several research contributions. First, in response to Ajzen's (1991) call to integrate additional variables in the established theory of planned behaviour (TPB), this research combines the additional variables of religiosity and COBM into the TPB model to create a new integrated, predictive framework for the Canadian IBF market. This research draws upon existing predictive models for IBF adoption, based on TPB, along with a multidimensional measure for religiosity and measures for the perceived costs of participation in IBF, and integrates them into a new model. While there are many studies in predominantly Muslim countries, limited models exist in emerging Western markets. Limited, if any, research models were evidenced for the North American market that captured the multidimensional nature of religiosity coupled with the TPB. While Zinser's (2015) study used a similar model to investigate IBF adoption in the US, it lacked the multidimensional investigation of religiosity. The differences in findings and strength of the relationships across both models suggest the need for this unique Canadian model. MacInnis (2011) defines an 'advocating' contribution of research as one that speaks in support of a particular view. Given the minimal research on the adoption of IBF both in North American and Canadian settings, this research advances the IBF, religiosity and TPB literature areas and advocates for more studies. Given the growing Muslim populations in both Canada and North America, a scholarly understanding of IBF adoption, perhaps for both established and emerging IBF institutions and conventional banking markets, is required.

A second empirical contribution is the inclusion of a multidimensional scale for religiosity. The final model for this study included the components of both belief and rituals as determinants of the intention to adopt IBF. While Zinser's (2015) study noted religiosity as an important factor in IBF adoption, it did not specifically identify the dimensions of religiosity of most importance. Both Jaffar and Musa (2013) and Amin (2012) focused directly on Shariah compliance with intention however did not identify alignment with rituals. While the dimension of belief is common across all studies related to IBF and religiosity, this study's contribution is unique as it clearly identifies differences between dimensions and their impact on the intention to adopt IBF. The use of a multidimensional scale identifies potentially important areas for research beyond foundational beliefs and Shariah compliance, particularly in countries where Muslims are a minority.

6.5.2 Managerial Implications

The results of this study can positively impact providers of Islamic banking and financial services in Canada, especially in the development of their marketing strategy, including market segmentation and targeting, which can assist in lowering their client acquisition costs (CAC).

The study results suggest that the results can also be used to develop a more effective integrated marketing communications strategy that mainly attracts clients by influencing their attitudes. Through participation in IBF conferences and intending to publish the results in an academic journal(s), IBF firms such as Manzil in Canada, along with other providers within North America, can benefit from a deeper understanding of this demographic. Additionally, a more focused approach to developing and manufacturing halal-certified financial products and services that are catered to and well-suited for the North American Muslim market can be created.

As visualized in figure 6.3 above, the importance of consumers' positive attitudes on intention to use Islamic banking and financial services should not be overlooked. These attitudes take time to shape and, if not properly developed, can have dire implications not only for individual providers of these services but the industry as a whole. Establishing trust and credibility as a new entrant in the banking sector is difficult enough. Being a new entrant as an IBF services provider brings that difficulty to a higher order. Hence, to maintain a positive image of their institutions, their products and services need to be solidified as quickly as possible for the sake of the integrity of the IBF industry. Like any financial institution, adherence to regulatory, tax, and legal frameworks, establishing and maintaining appropriate licenses, and fiduciary integrity are all necessary conditions and the recipe for building a successful Islamic financial institution. This is ever more important due to the alleged fraud that took place in 2011 by UM Financial in Toronto, Ontario, Canada. This scandal left a bitter taste among Canadian Muslims and has been credited with slowing the development of Islamic banking and financial services (Braganza, 2013). Establishing an integrated marketing and communications (IMC) strategy that addresses financial and fiduciary integrity would be, in this author's opinion, essential to closing the gap between trust and credibility in this target market.

Islamic banks and financial service providers are “doubly” regulated, conforming to secular and Islamic laws, governance, and regulatory environments. This symbiotic relationship is necessary, especially within North American markets. Many critics, Muslim and otherwise, believe that these products and services in Canada are nothing more than interest-bearing instruments in disguise, a play on words if you will. In addition to having a positive attitude, the study suggests that a higher level of Islamic religiosity in an individual's intention to use these products and services is partially supported. Islamic finance providers' reputations should also be of utmost

concern and should adhere to the highest compliance standards. Aligning your institution's governance practices and developing your products using the standards created by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) should be established at the very minimum. With this in mind, adherence to the "gold" standard of AAOIFI could drive the IMC strategy to assist in accelerating the closing of the gap of trust and credibility between these providers and their target market. Providers should also focus their outbound marketing efforts on Muslims who are considered to be higher in piety and, more importantly, those who celebrate, attend, and participate in public prayers and events surrounding both Eid-ul-Fitr and Eid-ul-Adha.

Finally, there is support, based on the results of this study and the literature, that economic or financial costs for IBF have an effect on one's intention to adopt these products. Although further research is required, this researcher hypothesizes that if the products and services of IBF were priced equally or better than its conventional counterparts, we could see mass adoption of IBF take place, as has been the case for the Halal food industry here in North America.

6.6 Limitations

The current study captures key findings of the intention to adopt IBF in Canada yet, like any study, has noted limitations.

First, this research was conducted using purposive sampling of Muslims across Canada. While a relatively large sample (n=536) was accessed for the survey, the results may not be generalizable to the population or other countries. The sample is primarily from large Canadian provinces and urban centres. Therefore, the results would not be generalizable to Muslims in rural settings. As this sample was garnered online using convenience sampling, bias may be present in the

responses. The anonymity of the data collection method was intentional to adequately mitigate this problem.

Second, the data collection took place from September to October 2021 and only captured data about the intention to adopt IBF. The use of this cross-sectional data limits the ability to determine the actual behaviour of the consumers. Future research may employ the current model in a longitudinal study to determine the relationship between intention and actual behaviour.

Third, the measures used to represent the constructs in the survey were drawn from existing scales in the literature yet combined in a new way. Future iterations may consider revised items to increase the validity and reliability. The use of Likert scales may also produce a bias. While multiple measures such as an expert panel and field testing were employed to mitigate these limitations, they may not be fully eliminated.

6.7 Future Research

Being the first study of its kind in Canada and an extension of Zinser's (2015), there are several areas for additional research suggested. Firstly, based on the reliability and validity issues that have been addressed throughout this paper, further research could rectify the psychometric measurement problem. This includes developing indirect measures for attitude, subjective norms, and perceived behavioural control, which could further refine the current research findings.

Secondly, Islamic banking and financial services include a fairly wide product shelf (see Table 5.3), and factors influencing the selection of financing (debt-like) instruments (i.e. Murabaha) may differ from selecting investment-based instruments (i.e. Sukuk). As per internal data presented and reviewed by this author's established Islamic financial institution, Manzil, there are at least ten times more individuals seeking a home financing product via Murabaha or

Musharaka than those who have opened an investment account and invested in Shariah-compliant funds or Sukuks. Further research focusing on one's intention to adopt a particular type of Islamic financial service product could assist IFIs in determining which product(s) should be developed and will be adopted at a high percentage rate within their current market at launch. Additionally, this can assist in having a better understanding of which product should be developed as part of a new market entrant strategy.

Moreover, additional research methodologies such as a qualitative study could be employed to further this research within the North American context. A qualitative study might provide deeper insights into determinants of the likelihood of adopting Islamic financial services and complement the primarily quantitative studies in this area. Recreating this study to attract a larger and more representative sample might also reveal different results. There also exists a plethora of possibilities for further research on the effects of moderation or mediation of the conceptualized model based on factors like experience, age, income, level of education, ethnicity, and gender.

Finally, taking a longitudinal approach would be interesting to evaluate how these attitudes, subjective norms, and perceived behavioural controls change over time or similarly when an Islamic bank with a full suite of products is established in Canada.

6.8 Final reflections and concluding remarks

The results provided in Chapter 5 suggest that there are differences in the likelihood to adopt Islamic banking between different demographic categories. The Kruskal-Wallis H test indicates that these differences are statistically significant for a variety of factors, including continent or region of origin, citizenship, household income, location in Canada, length of time spent in Canada, number of dependents, and age of dependents. The mean rank scores show that, in

general, those who have immigrated to Canada, have lower household incomes, have lived in Canada for a shorter amount of time, have more dependents, and have dependents under the age of 18 are more likely to adopt IB.

Potential reasons for these findings could include a greater familiarity or comfort with IB among immigrants, a greater need for financial services that align with religious beliefs among those with lower incomes, and a greater likelihood of exposure to IB among those who have recently arrived in Canada. Additionally, having dependents may also increase the likelihood of adoption as they may have more financial responsibilities and might want to invest in a way that is consistent with their religious beliefs.

It's important to note that these findings are limited to this specific study, and additional research would be needed to confirm these results and explore potential reasons for these differences.

Islamic finance is a growing industry in Canada, however, the existing Canadian regulation for Islamic finance is relatively limited compared to other countries. The regulatory framework for finance in Canada is primarily provided by the Office of the Superintendent of Financial Institutions (OSFI) and the Canada Revenue Agency (CRA). The OSFI is responsible for supervising and regulating federally chartered banks, and the CRA is responsible for issuing guidelines on the tax treatment of financial products. Both of these agencies have yet to create a framework around Islamic financial instruments.

The future of regulative change for Islamic finance in Canada is likely to be influenced by a number of factors, including the growing demand for Islamic financial products and services, the increasing number of Islamic financial institutions, and the need for greater oversight and regulation of these institutions. The Canadian Government could support the growth of Islamic

finance in Canada by creating a more conducive environment for Islamic finance, such as allowing the use of sharia-compliant financial products in government-backed lending programs, and creating tax incentives for Islamic finance products.

The Canadian legal system has a significant impact on the ability of Islamic financial institutions to provide services to customers and to compete with conventional financial institutions. The Canadian legal system recognizes the principles of sharia law and allows the use of sharia-compliant financial products. However, the lack of a regulatory framework for Islamic finance in Canada has made it difficult for Islamic financial institutions to operate and compete with conventional financial institutions.

Canadian Muslim civil society, including religious leaders and mosques, also plays an important role in shaping the development of Islamic finance in Canada. These leaders can help to educate the community about Islamic financial products and services, and they can also provide guidance on ethical and moral issues related to finance. Additionally, Mosques can be an important source of social capital for Muslim communities and can be instrumental in promoting financial literacy, savings and investment culture among members. The community's role in promoting Islamic finance will be critical to its success in Canada.

In closing, now that the academic portion of my DBA journey has reached its conclusion, the practical implementation of this research has not. The interpretation of this study's results will be deployed and implemented throughout my organization, including but not limited to corporate and Shariah governance, financial product development, integrated marketing communications, and adherence to Shariah and financial integrity.

While this research addressed some of the previously unanswered questions posed by other scholars in this field and extended their research, the work on Islamic banking and financial services is not complete. Many new questions and research opportunities remain unanswered and unexplored, respectively, and I call upon my fellow researchers, academics, scholars, and practitioners in the field to continually further the research on social and religious determinants of adopting Islamic banking.

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Appendix A: List of Expert Judges

Reviewed survey via in-person expert panel session:

First Review Panel

Mr. Ousama Alshurafa, Chief Marketing Officer, Manzil

Dr. Susan Murray, Human Capital and Leadership Consultant, Clearpath Leadership

Mr. Sam Holako, Chief Operating Officer, Manzil

Mr. Saad El-Harim, Operations Manager, Manzil

Second Review Panel

Mrs. Rania Younes, Senior Manager, Immigrant Employment Council of British Columbia

Ms. Aya Hammoud, Student at Ryerson University (Toronto)

Ms. Enas Abdul-Aziz, Student at University of Toronto

Mr. Mustafa Elkalza CPA, Chief Financial Officer, Manzil

Reviewed survey and provided feedback via email:

Dr. Walid Hejazi, Associate Professor, Rotman School of Management, University of Toronto

Appendix B: Survey Consent Form:

Study Title: Measuring the intention to adopt Islamic Finance if it were available in Canada

Researcher: Mohamad Sawwaf, Henley Business School, University of Reading, United Kingdom; Email:

We would like to invite you to take part in this survey named “Measuring the intention to adopt Islamic Finance if it were available in Canada”

This form is part of the process of informed consent. It should give you a basic idea of what the research is about and what your participation will involve. It also describes your right to withdraw from the study. In order to decide whether you wish to participate in this research study, you should understand enough about its risks and benefits to be able to make an informed decision. This is the informed consent process. Take time to read this carefully and to understand the information given to you. Please contact the researcher, Mohamad Sawwaf, if you have any questions about the study or would like more information before you consent.

It is entirely up to you to decide whether to take part in this research. If you choose not to take part in this research or if you decide to withdraw from the research once it has started, there will be no negative consequences for you, now or in the future.

Introduction:

Mohamad Sawwaf is conducting this research project. Mohamad Sawwaf is a doctoral candidate and researcher at the Henley Business School, University of Reading, United Kingdom.

Purpose of Study:

Islamic banking has been an ongoing topic of discussion in Canada. There is a plethora of anecdotal evidence suggesting that Islamic banking is needed and would be highly adopted if established. Many other third-party market research studies suggest the same. Academically, however, a study that measures whether your level of Islamic religiosity will influence your willingness to adopt Islamic banking solutions has never been conducted previously. As such, we will ask you to respond to validated survey measures about your demographic, your knowledge and experience of Conventional and Islamic banking, and questions that will assess your level of religiosity.

What You Will Do in this Study:

You will be asked three sets of questions in a “Yes/No”, “Multiple Choice,” or “Short answer” format. Specifically, we will ask you to respond to validated survey measures about your demographic, your knowledge and experience of Islamic banking, and questions that will assess your level of religiosity.

Length of Time:

We anticipate that this survey will take approximately 7 to 10 minutes to complete.

Compensation:

As this survey is completely voluntary and confidential, no compensation will be awarded to you since we have no personally identifiable information. We thank you very much for your time and effort in completing this survey.

Withdrawal from the Survey:

If you would like to stop participating in the survey at any point, you can simply click out of your browser. Data is only collected upon submitting the survey, which you will be promoted to on the very last question.

Possible Benefits:

Your participation in this study will benefit both the academic and organizational communities. The findings from this study have the ability to influence both work and family policies in the future.

Confidentiality:

The ethical duty of confidentiality includes safeguarding participants' identities, personal information, and data from unauthorized access, use, or disclosure. Although the data from this research will be published and presented at conferences, the data will be reported in aggregate form so that it will not be possible to identify individuals. Moreover, the e-mail addresses collected will be stored separately from the data sets with participants' responses, so there will be no directly identifying information associated with your responses.

In order to ensure that we appropriately link your responses over time and link them to those of your spouse while also ensuring we protect your identity in all possible ways, we will create two password-protected datasets. One will consist of your unique identifier and your e-mail address, and the other will contain your unique identifier and your set of responses. Immediately after our final survey is launched, we will delete the e-mail addresses.

Anonymity:

Anonymity refers to protecting participants' identifying characteristics, such as the name or description of physical appearance. For the purposes of this study, we will be following up with participants over three time periods, and therefore we will need to ask for participants' e-mail addresses. However, we will be storing participant email addresses separate from the data sets with participants' responses so that the data set containing participant responses will not have identifying information associated with it, only participants' unique identifiers as described in the section on confidentiality.

Use, Access, Ownership, and Storage of Data:

The data will be stored on a password-protected hard drive belonging to Mohamad Sawwaf. The only person who will have access to the data is Mohamad Sawwaf. One data set containing participant responses will be maintained. We will be archiving participant responses indefinitely as required by the practices associated with The Henley Business School, and we may share aggregated responses if required.

Third-Party Data Collection and/or Storage:

Data collected from you as part of your participation in this project will be hosted and/or stored electronically by Typeform (<https://www.typeform.com>) and is subject to their privacy policy, and to any relevant laws of the country in which their servers are located. Therefore, anonymity and confidentiality of data may not be guaranteed in the rare instance, for example, that government agencies obtain a court order compelling the provider to grant access to specific data stored on their servers. If you have questions or concerns about how your data will be collected or stored, please contact the researcher and/or visit the provider's website for more information before participating. The privacy and security policy of the third-party hosting data collection and/or storing data can be found at: <https://admin.typeform.com/to/dwk6gt/>

Reporting of Results:

The results from this study may be published in a journal article or conference proceedings. In addition, the results from this study may be presented at academic conferences and at practitioner presentations. Any data presented will be presented in aggregate form.

Sharing of Results with Participants:

If you would like to receive a report of this work upon its completion, you are welcome to contact either Mohamad Sawwaf at mohamad@sawwaf.ca or 416-418-8562. In addition, upon completion of a full manuscript, the manuscript will be available on Mohamad Sawwaf's personal website at: <https://www.mohamadsawwaf.com/>.

Questions:

You are welcome to ask questions before, during, or after your participation in this research. If you would like more information about this study, please contact Mohamad Sawwaf at mohamad@sawwaf.ca.

The proposal for this research has been reviewed by the Ethics Committee and found to be in compliance with Henley Business School's ethics policy. If you have ethical concerns about the research, such as the way you have been treated or your rights as a participant, you may contact the Chairperson of the Research & Ethics Committee by email at urec@reading.ac.uk.

Consent:

By completing this survey, you agree that:

- You have read the information about the research.
- You have been advised that you may ask questions about this study and receive answers prior to continuing. You are satisfied that any questions you had have been addressed.
- You understand what the study is about and what you will be doing.
- You understand that you are free to withdraw participation from the study by closing your browser window or navigating away from this page without having to give a reason and that doing so will not affect you now or in the future.
- You understand that if you choose to withdraw, you may request that your data be removed from the study by contacting the researcher six months after submitting the survey.

By consenting to this online survey, you do not give up your legal rights and do not release the researchers from their professional responsibilities.

Please retain a copy of this consent information for your records.

By clicking continue below and submitting this survey constitutes consent and implies your agreement to the above statements.

Appendix C: The influence of religiosity on Financial Inclusion Survey Version Comparison

PRELIMINARY VERSION	FINAL VERSION
SECTION 1: PERSONAL INFORMATION	
<p>1. What is your Gender? (N. Davis 2018)</p> <p> <input type="radio"/> Female <input type="radio"/> Male <input type="radio"/> Other (forced input) <input type="radio"/> Prefer not to identify </p>	<p>1. Do you identify as Muslim?</p> <p> <input type="radio"/> Yes <input type="radio"/> No - End survey here </p>
<p>2. What is your Age? (N. Davis 2018)</p> <p> <input type="radio"/> 18 - 24 <input type="radio"/> 25 - 34 <input type="radio"/> 35 - 44 <input type="radio"/> 45 - 54 <input type="radio"/> 55 - 64 <input type="radio"/> 65 - 74 <input type="radio"/> 75 or older </p>	<p>2. Which denomination of Islam do you represent?</p> <p> <input type="radio"/> Ahmadiyya <input type="radio"/> Ismaili <input type="radio"/> Shia <input type="radio"/> Sunni <input type="radio"/> Prefer not to answer <input type="radio"/> Other (forced input) </p>
<p>3. Do you live in Canada?</p> <p> <input type="radio"/> Yes <input type="radio"/> No - End survey here </p>	<p>3. What is your gender?</p> <p> <input type="radio"/> Female <input type="radio"/> Male <input type="radio"/> Other (forced input) <input type="radio"/> Prefer not to identify </p>
<p>4. What province or territory do you live in? (Drop Down)</p> <p> <input type="radio"/> Ontario <input type="radio"/> Quebec <input type="radio"/> Alberta <input type="radio"/> British Columbia <input type="radio"/> Manitoba <input type="radio"/> Newfoundland and Labrador <input type="radio"/> Nova Scotia <input type="radio"/> Nunavut <input type="radio"/> Northwest Territories <input type="radio"/> New Brunswick <input type="radio"/> Prince Edward Island <input type="radio"/> Saskatchewan <input type="radio"/> Yukon </p>	<p>4. Which age range do you fall in?</p> <p> <input type="radio"/> 18 - 24 <input type="radio"/> 25 - 34 <input type="radio"/> 35 - 44 <input type="radio"/> 45 - 54 <input type="radio"/> 55 - 64 <input type="radio"/> 65 - 74 <input type="radio"/> 75 or older </p>
<p>5. Which city do you live in?</p>	<p>5. What is your current Canadian status?</p>

<input type="radio"/> City Forced Input	<input type="radio"/> I have no Canadian Status <input type="radio"/> I was born a Canadian Citizen <input type="radio"/> I immigrated to Canada and I am now a citizen <input type="radio"/> I immigrated to Canada and I am now a Permanent Resident (PR) <input type="radio"/> I immigrated to Canada on a Student Visa <input type="radio"/> I immigrated to Canada on a Work Visa <input type="radio"/> Other
6. What is your residency status? <input type="radio"/> Born Canadian Citizen (skip to question 9) <input type="radio"/> Naturalized Citizen (move to question 7) <input type="radio"/> Permanent resident (PR) (move to question 7)	6. Which country were you born in? <input type="radio"/> Dropdown of 196 Countries
7. What is your country of birth? <input type="radio"/> Forced Input or Dropdown (move to question 8)	7. Do you currently live in Canada? <input type="radio"/> Yes <input type="radio"/> No
8. How long have you lived in Canada? <input type="radio"/> Forced Input	8. Which Canadian city <i>and</i> province/territory do you currently live in? <input type="radio"/> Forced input
9. What is your native language (select all that apply)? (CAI Study) <input type="radio"/> English <input type="radio"/> French <input type="radio"/> Arabic <input type="radio"/> Urdu <input type="radio"/> Farsi <input type="radio"/> Turkish <input type="radio"/> Other - Forced Input	9. Which country do you live in now? <input type="radio"/> Dropdown of 196 Countries
10. What is the language spoken most often at home? (CAI Study) <input type="radio"/> English <input type="radio"/> French <input type="radio"/> Arabic <input type="radio"/> Urdu <input type="radio"/> Farsi <input type="radio"/> Turkish <input type="radio"/> Other - Forced Input	10. How many years have you lived in Canada? <input type="radio"/> Less than a year <input type="radio"/> 1 - 5 years <input type="radio"/> 6 - 10 years <input type="radio"/> 11 - 15 years <input type="radio"/> 16 - 20 years <input type="radio"/> 20+ years

<p>11. What language do you prefer to receive information in? (CAI Study)</p> <ul style="list-style-type: none"> <input type="radio"/> English <input type="radio"/> French <input type="radio"/> Arabic <input type="radio"/> Urdu <input type="radio"/> Farsi <input type="radio"/> Turkish <input type="radio"/> Other - Forced Input 	<p>11. What is your native language (Select all that apply)</p> <ul style="list-style-type: none"> <input type="radio"/> Arabic <input type="radio"/> Dari <input type="radio"/> English <input type="radio"/> Farsi <input type="radio"/> French <input type="radio"/> Turkish <input type="radio"/> Urdu <input type="radio"/> Other - Forced Input
<p>12. Are you now married, widowed, divorced, separated or have you ever been married? (N. Davis 2018)</p> <ul style="list-style-type: none"> <input type="radio"/> Married <input type="radio"/> Common Law (check with Stats Can) <input type="radio"/> Widowed <input type="radio"/> Divorced <input type="radio"/> Separated <input type="radio"/> Never married <input type="radio"/> Other (forced input) 	<p>12. What is the language most spoken at home</p> <ul style="list-style-type: none"> <input type="radio"/> Arabic <input type="radio"/> Dari <input type="radio"/> English <input type="radio"/> Farsi <input type="radio"/> French <input type="radio"/> Turkish <input type="radio"/> Urdu <input type="radio"/> Other - Forced Input
<p>13. Do you have any children? (N. Davis 2018)</p> <ul style="list-style-type: none"> <input type="radio"/> Yes all over 18+ <input type="radio"/> Yes, one or more under 18 <input type="radio"/> No 	<p>13. What language do you prefer to receive information in?</p> <ul style="list-style-type: none"> <input type="radio"/> Arabic <input type="radio"/> Dari <input type="radio"/> English <input type="radio"/> Farsi <input type="radio"/> French <input type="radio"/> Turkish <input type="radio"/> Urdu <input type="radio"/> Other - Forced Input
<p>14. How many children do you have? (N. Davis 2018)</p> <ul style="list-style-type: none"> <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 or more 	<p>14. What is your current legal relationship status?</p> <ul style="list-style-type: none"> <input type="radio"/> Common-law <input type="radio"/> Divorced <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Single <input type="radio"/> Widowed <input type="radio"/> Other - Forced Input
<p>15. What is the highest level of education you have completed? (N. Davis 2018)</p> <ul style="list-style-type: none"> <input type="radio"/> High School 	<p>15. How many dependents do you have?</p> <ul style="list-style-type: none"> <input type="radio"/> 0 <input type="radio"/> 1

<ul style="list-style-type: none"> <input type="radio"/> College Diploma <input type="radio"/> College Bachelor's Degree <input type="radio"/> University Bachelor's Degree <input type="radio"/> Master's Degree <input type="radio"/> Doctoral Degree <input type="radio"/> Other (forced input) 	<ul style="list-style-type: none"> <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 or more <input type="radio"/> One on the way
<p>16. What is your profession? (N. Davis 2018)</p> <ul style="list-style-type: none"> <input type="radio"/> Teacher <input type="radio"/> Doctor <input type="radio"/> Lawyer <input type="radio"/> Journalist <input type="radio"/> Engineer <input type="radio"/> Banker <input type="radio"/> Accountant <input type="radio"/> Pharmacist <input type="radio"/> Business Administration <input type="radio"/> Government (Civil Servant) <input type="radio"/> Executive Management <input type="radio"/> Human Resource <input type="radio"/> Retail <input type="radio"/> Investor <input type="radio"/> Other (Specify) 	<p>16. What are the ages of your dependents?</p> <ul style="list-style-type: none"> <input type="radio"/> Yes, all over 18 <input type="radio"/> One or more under 18
<p>17. What is your current employment status? (CAI Study) - move to #17</p> <ul style="list-style-type: none"> <input type="radio"/> Working Full-Time <input type="radio"/> Working Part-Time <input type="radio"/> Self-Employed <input type="radio"/> Unemployed or looking for work <input type="radio"/> Student <input type="radio"/> Retired <input type="radio"/> Working at home <input type="radio"/> Prefer not to answer 	<p>17. What is the highest level of education that you have completed?</p> <ul style="list-style-type: none"> <input type="radio"/> High School <input type="radio"/> College Diploma <input type="radio"/> Bachelor's Degree <input type="radio"/> Master's Degree <input type="radio"/> Doctoral Degree <input type="radio"/> Other
<p>18. What sector is your profession in? (Devlin 2005)</p> <ul style="list-style-type: none"> <input type="radio"/> Public Sector <input type="radio"/> List industries 	<p>18. What is your current employment status?</p> <ul style="list-style-type: none"> <input type="radio"/> Looking for work <input type="radio"/> Self-Employed <input type="radio"/> Student <input type="radio"/> Retired <input type="radio"/> Working Full-Time <input type="radio"/> Working Part-Time <input type="radio"/> Unemployed <input type="radio"/> Other
<p>19. How many years of work experience do you have? (N. Davis 2018)</p>	<p>19. The organization you work for is in which of the following sectors:</p>

<ul style="list-style-type: none"> <input type="radio"/> 1–5 years <input type="radio"/> 5–10 years <input type="radio"/> 10–15 years <input type="radio"/> > 15 years 	<ul style="list-style-type: none"> <input type="radio"/> Public (e.g. government) <input type="radio"/> Private (e.g. most businesses and individuals) <input type="radio"/> Non-Governmental Organization (NGO) <input type="radio"/> Don't know
<p>20. In which income range did your family fall last year? (CAI Study)</p> <ul style="list-style-type: none"> <input type="radio"/> \$0 - \$19,000 <input type="radio"/> \$20,000 - \$49,999 <input type="radio"/> \$50,000 - \$89,999 <input type="radio"/> \$90,000 - \$119,999 <input type="radio"/> \$120,000 - \$139,999 <input type="radio"/> \$140,000 - \$200,000 <input type="radio"/> \$200,000 - \$299,999 <input type="radio"/> \$300,000 - \$399,999 <input type="radio"/> \$400,000 - \$499,999 <input type="radio"/> \$500,000+ 	<p>20. Which of the following best describes your role at your organization?</p> <ul style="list-style-type: none"> <input type="radio"/> Administrative Staff <input type="radio"/> Consultant <input type="radio"/> Junior Management <input type="radio"/> Upper Management <input type="radio"/> Researcher <input type="radio"/> Self-employed/Partner <input type="radio"/> Skilled labourer <input type="radio"/> Student Co-Op <input type="radio"/> Support Staff <input type="radio"/> Temporary Employee <input type="radio"/> Trained professional <input type="radio"/> Upper Management
<p>21. Do you identify as Muslim?</p> <ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No - End survey here 	<p>21. Which of the following categories best describes the industry you primarily work in (regardless of your actual position)</p> <ul style="list-style-type: none"> <input type="radio"/> Agri-foods <input type="radio"/> Arts, Culture, Entertainment, and Sports <input type="radio"/> Bio-pharmaceuticals and Life Sciences <input type="radio"/> Clean Technology and Environmental Goods and Services <input type="radio"/> Educational Services <input type="radio"/> Finance and Insurance <input type="radio"/> Government and Not-For-Profit <input type="radio"/> Health care and Social Assistance <input type="radio"/> Information and Communication Technology <input type="radio"/> Infrastructure and Construction <input type="radio"/> Management of Companies and Enterprises <input type="radio"/> Manufacturing <input type="radio"/> Natural Resources (Forestry, Metals & Metallurgy, Mining, Oil & Gas) <input type="radio"/> Professional, Scientific and Technical services (Engineering, Business, Project, Accounting, Legal, Logistics) <input type="radio"/> Real Estate and Rental and Leasing

	<input type="radio"/> Retail Trade <input type="radio"/> Transportation, Aerospace, and Automotive <input type="radio"/> Travel & Tourism <input type="radio"/> Utilities <input type="radio"/> Wholesale Trade <input type="radio"/> Other
22. Which sect of Islam do you represent? <input type="radio"/> Sunni <input type="radio"/> Shia <input type="radio"/> Ismaili <input type="radio"/> Ahmadi <input type="radio"/> Prefer not to answer <input type="radio"/> Other (forced input)	22. What is your household income? <input type="radio"/> \$0 - \$19,000 <input type="radio"/> \$20,000 - \$49,999 <input type="radio"/> \$50,000 - \$89,999 <input type="radio"/> \$90,000 - \$119,999 <input type="radio"/> \$120,000 - \$139,999 <input type="radio"/> \$140,000 - \$200,000 <input type="radio"/> \$200,000 - \$299,999 <input type="radio"/> \$300,000 - \$399,999 <input type="radio"/> \$400,000 - \$499,999 <input type="radio"/> \$500,000+
SECTION 2: ISLAMIC BANKING QUESTIONS	
23. Do you have a bank account? If NO, why do you not have a bank account? (N. Davis 2018) <input type="radio"/> Religious reasons <input type="radio"/> Economic reasons <input type="radio"/> Family and friends do not recommend <input type="radio"/> Lack of availability of banks in my area <input type="radio"/> Other (please specify)	23. Do you have a bank account? <input type="radio"/> Yes <input type="radio"/> No
24. Have you heard about Islamic banking? (N. Davis 2018) <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Other (Please Specify)	24. Why did you choose to open it? <input type="radio"/> Accessible locations <input type="radio"/> Bank reputation <input type="radio"/> Better banking service <input type="radio"/> Competitive products <input type="radio"/> Family and friends recommended it <input type="radio"/> Low-risk investment <input type="radio"/> Profitability <input type="radio"/> Service charges <input type="radio"/> Wide Service Range <input type="radio"/> Other
25. What is your level of understanding of Islamic banking? (N. Davis 2018) <input type="radio"/> Weak <input type="radio"/> Average	25. Why do you not have a bank account? <input type="radio"/> Economic reasons <input type="radio"/> Family and friends do not recommend <input type="radio"/> Lack of availability of banks in my area

<input type="radio"/> Good <input type="radio"/> Excellent	<input type="radio"/> Religious reasons <input type="radio"/> Other
<p>26. Do you have an Islamic bank account? (N. Davis 2018)</p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Other (please specify)	<p>26. How many people do you know in Canada that <i>do not</i> have a bank account?</p> <input type="radio"/> 0 <input type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3 <input type="radio"/> 4 <input type="radio"/> 5+
<p>27. Have you had an Islamic bank account in the past?</p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Other (please specify)	<p>27. If Islamic banking were available in Canada, would you adopt halal/Islamic financial solutions?</p> <input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all
<p>28. If you have (had) an Islamic bank account, why did you choose to open it? (Check all that apply) (N. Davis 2018)</p> <input type="radio"/> Religious reasons (Lichard scale 1-5) <input type="radio"/> Low-risk investment <input type="radio"/> Competitive products <input type="radio"/> Better banking service <input type="radio"/> Family and friends recommended it <input type="radio"/> Profitability <input type="radio"/> Accessible locations <input type="radio"/> Service charges <input type="radio"/> Wide Service Range <input type="radio"/> Bank reputation <input type="radio"/> Other (Please specify)	<p>28. How familiar are you with Islamic banking</p> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all
<p>29. Select the Islamic bank products that are most important to you. (N. Davis 2018)</p> <input type="radio"/> Chequing Account <input type="radio"/> Mudaraba (Savings Account) <input type="radio"/> Ijara (Lease Financing) <input type="radio"/> Murabaha (Debt financing) <input type="radio"/> Musharaka (Equity financing) <input type="radio"/> Sukuk (Bonds) <input type="radio"/> Takaful (Insurance)	<p>29. Have you had an Islamic bank account in the past?</p> <input type="radio"/> Yes <input type="radio"/> No

<p>30. How satisfied are you with Islamic banking? (N. Davis 2018)</p> <p><input type="radio"/> Very Satisfied <input type="radio"/> Satisfied <input type="radio"/> Somewhat Satisfied <input type="radio"/> Not Satisfied <input type="radio"/> Other</p>	<p>30. Do you currently have an Islamic bank account in another country?</p> <p><input type="radio"/> Yes <input type="radio"/> No</p>
<p>31. Do you believe there is a difference between Islamic and conventional banks? (N. Davis 2018)</p> <p><input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Other (please specify)</p>	<p>31. If you have or had an Islamic bank account, why did you choose to open it?</p> <p><input type="radio"/> Accessible locations <input type="radio"/> Bank reputation <input type="radio"/> Better banking service <input type="radio"/> Competitive products <input type="radio"/> Family and friends recommended it <input type="radio"/> Low-risk investment <input type="radio"/> Profitability <input type="radio"/> Religious reasons <input type="radio"/> Service charges <input type="radio"/> Wide Service Range <input type="radio"/> Other</p>
<p>32. If you use conventional banking, why did you choose conventional banking? (N. Davis 2018)</p> <p><input type="radio"/> I already have a conventional account <input type="radio"/> I do not have confidence in Islamic banking <input type="radio"/> Most people have accounts in conventional banks <input type="radio"/> I want to get a fixed-interest product <input type="radio"/> I am not motivated to use Islamic banks <input type="radio"/> Fear of your funds being frozen due to Islamophobia <input type="radio"/> Other (please specify)</p>	<p>32. How satisfied are you with Islamic banking?</p> <p><input type="radio"/> Very Satisfied <input type="radio"/> Satisfied <input type="radio"/> Somewhat Satisfied <input type="radio"/> Not Satisfied <input type="radio"/> Other</p>
<p>33. If you use both Islamic and conventional banking, why do you use both banking systems? (N. Davis 2018)</p> <p><input type="radio"/> Limited Islamic banking facilities <input type="radio"/> Limited range of services offered by Islamic banks <input type="radio"/> Wide range of services offered by Conventional banks <input type="radio"/> Investment diversification <input type="radio"/> Fear of your funds being frozen due to Islamophobia <input type="radio"/> Other (please specify)</p>	<p>33. If Islamic banking were to be established in Canada, which Islamic banking products are most important to you</p> <p><input type="radio"/> Chequing Account (Qard) <input type="radio"/> Debt financing (Murabaha) <input type="radio"/> Equity financing (Musharaka) <input type="radio"/> Islamic Bonds (Sukuk) <input type="radio"/> Islamic Insurance (Takaful) <input type="radio"/> Lease Financing (Ijara) <input type="radio"/> Saving Account (Mudaraba) <input type="radio"/> Other</p>

<p>34. How many people do you know who use Islamic banking only? (N. Davis 2018)</p> <p><input type="radio"/> None</p> <p><input type="radio"/> One to Five</p> <p><input type="radio"/> Five to Ten</p> <p><input type="radio"/> More than Ten</p>	<p>34. Do you believe there is a difference between Islamic and conventional banks?</p> <p><input type="radio"/> Absolutely yes</p> <p><input type="radio"/> Quite a bit</p> <p><input type="radio"/> Moderately</p> <p><input type="radio"/> Not very much</p> <p><input type="radio"/> Not at all</p>
<p>35. How many people do you know who use conventional banking only? (N. Davis 2018)</p> <p><input type="radio"/> None</p> <p><input type="radio"/> One to Five</p> <p><input type="radio"/> Five to Ten</p> <p><input type="radio"/> More than Ten</p>	<p>35. Do you know anyone in Canada who uses Islamic banking elsewhere?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>
<p>36. How many people do you know who use both? (N. Davis 2018)</p> <p><input type="radio"/> None</p> <p><input type="radio"/> One to Five</p> <p><input type="radio"/> Five to Ten</p> <p><input type="radio"/> More than Ten</p>	<p>36. How many people do you know have an Islamic bank account?</p> <p><input type="radio"/> 1</p> <p><input type="radio"/> 2</p> <p><input type="radio"/> 3</p> <p><input type="radio"/> 4</p> <p><input type="radio"/> 5+</p>
<p>37. How many people do you know who do not use banking at all? (N. Davis 2018)</p> <p><input type="radio"/> None</p> <p><input type="radio"/> One to Five</p> <p><input type="radio"/> Five to Ten</p> <p><input type="radio"/> More than Ten</p>	<p>37. Should Canada establish Islamic banking?</p> <p><input type="radio"/> Absolutely yes</p> <p><input type="radio"/> Quite a bit</p> <p><input type="radio"/> Moderately</p> <p><input type="radio"/> Not very much</p> <p><input type="radio"/> Not at all</p>
<p>38. Should your country accommodate Islamic banking? (N. Davis 2018)</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> I do not know</p> <p><input type="radio"/> Other (Please specify)</p>	<p>38. Do Islamic banks offer more competitive products?</p> <p><input type="radio"/> Absolutely yes</p> <p><input type="radio"/> Quite a bit</p> <p><input type="radio"/> Moderately</p> <p><input type="radio"/> Not very much</p> <p><input type="radio"/> Not at all</p>
<p>39. Do Islamic banks offer more competitive products? (N. Davis 2018)</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> I do not know</p> <p><input type="radio"/> Other (please specify)</p>	<p>39. As compared to regular banking, fees/service charges are higher for using Islamic banking</p> <p><input type="radio"/> Absolutely yes</p> <p><input type="radio"/> Quite a bit</p> <p><input type="radio"/> Moderately</p> <p><input type="radio"/> Not very much</p>

	<input type="radio"/> Not at all
<p>40. Does profit-and-loss sharing in Islamic banking offer a better business model? (N. Davis 2018)</p> <p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify) </p>	<p>40. Overall, the economic cost of using Islamic banking is higher</p> <p> <input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>
<p>41. Are Islamic banks important to economic development and growth in your country? (N. Davis 2018)</p> <p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (Please Specify) </p>	<p>41. There is a financial penalty for using Islamic banking</p> <p> <input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>
<p>42. Should Muslims shift their banking from conventional to Islamic banks? (N. Davis 2018)</p> <p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (Please specify) </p>	<p>42. The economic cost of Islamic banking is too high for the product or service received</p> <p> <input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>
<p>43. Why should Muslims shift their banking from conventional to Islamic banks? (N. Davis 2018)</p> <p> <input type="radio"/> Use of interest (Riba) is forbidden in Islam <input type="radio"/> Islamic banking is more competitive than conventional banking <input type="radio"/> Islamic banking is more stable than conventional banking <input type="radio"/> Islamic banking financial products are easy to understand <input type="radio"/> Islamic banking is more widely adopted <input type="radio"/> Islamic banking is supported by the government <input type="radio"/> Other (please specify) </p>	<p>43. How much of a premium would you be willing to pay for similar banking services that are halal/Islamic</p> <p> <input type="radio"/> I would not pay more <input type="radio"/> 1% more <input type="radio"/> 5% more <input type="radio"/> 10% more <input type="radio"/> 20% more <input type="radio"/> 30% more <input type="radio"/> 40% more <input type="radio"/> 50% more <input type="radio"/> 60% more <input type="radio"/> 70% more <input type="radio"/> 80% more <input type="radio"/> 90% more <input type="radio"/> 100% more (double) <input type="radio"/> Not very much <input type="radio"/> Not at all </p>

<p>44. Are Islamic banks important for the financial inclusion of the Muslim community? (N. Davis 2018)</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> I do not know</p> <p><input type="radio"/> Other (Please specify)</p>	<p>44. If the costs are the same, would you shift your banking from your regular bank <i>to</i> an Islamic bank?</p> <p><input type="radio"/> Absolutely yes</p> <p><input type="radio"/> Quite a bit</p> <p><input type="radio"/> Moderately</p> <p><input type="radio"/> Not very much</p> <p><input type="radio"/> Not at all</p>
<p>45. Do Islamic banks offer a religious banking alternative to conventional banking? (N. Davis 2018)</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> I do not know</p> <p><input type="radio"/> Other (please specify)</p>	<p>45. Why would you change your banking from your regular bank <i>to</i> an Islamic bank?</p> <p><input type="radio"/> I would not change my banking to an Islamic bank</p> <p><input type="radio"/> Islamic banking is more competitive than regular banking</p> <p><input type="radio"/> Islamic banking financial products are easy to understand</p> <p><input type="radio"/> Islamic banking is more stable than regular banking</p> <p><input type="radio"/> Use of interest (Riba) is forbidden in Islam</p> <p><input type="radio"/> Islamic banking aligns with my beliefs</p> <p><input type="radio"/> Other</p>
<p>46. Do you believe Islamic banks are able to compete equally against conventional banks? (N. Davis 2018)</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> I do not know</p> <p><input type="radio"/> Other (please specify)</p>	<p>46. Given the choice should Muslims shift their banking from regular banks <i>to</i> Islamic banks?</p> <p><input type="radio"/> Absolutely yes</p> <p><input type="radio"/> Quite a bit</p> <p><input type="radio"/> Moderately</p> <p><input type="radio"/> Not very much</p> <p><input type="radio"/> Not at all</p>
<p>47. I have generally received information about Islamic banking (Amin et al. 2014)</p> <p><input type="radio"/> Very much so</p> <p><input type="radio"/> Quite a bit</p> <p><input type="radio"/> Moderately</p> <p><input type="radio"/> Not very much</p> <p><input type="radio"/> Not at all</p>	<p>47. Why should Muslims shift their banking from their regular banks <i>to</i> an Islamic bank?</p> <p><input type="radio"/> Muslims should not change their banking to an Islamic one</p> <p><input type="radio"/> Islamic banking is more competitive than regular banking</p> <p><input type="radio"/> Islamic banking financial products are easy to understand</p> <p><input type="radio"/> Islamic banking is more stable than regular banking</p> <p><input type="radio"/> Use of interest (Riba) is forbidden in Islam</p> <p><input type="radio"/> Islamic banking aligns with my beliefs</p> <p><input type="radio"/> Other</p>

<p>48. I have generally received enough information about Islamic banking (Amin et al. 2014)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>48. Are Islamic banks important for the growth and inclusion of the Muslim community in Canada?</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. I have received enough information about the features of Islamic banking (Amin et al. 2014)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>49. People who I trust could influence me to use Islamic banking</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. I have received enough information about the benefits of using Islamic banking (Amin et al. 2014)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>50. Most people who are important to me support me using Islamic banking</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. I have received information about the instruments used in the financing products Islamic banks offer (Mudharabah, Murabaha, Musharaka, Ijaraa) using Islamic banking from media sources (Amin et al. 2014)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>51. Most of my friends/colleagues who use Islamic banking agreed that Islamic banking is better than regular banking</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. People who I listen to could influence me to use Islamic banking (Alam et al.2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>52. Islamic banking is in line with my values</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>

<p>0. Most people who are important to me support me taking Islamic banking (Alam et al.2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>53. Islamic banking fits my needs</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. Most of my friends/colleagues who have taken Islamic banking agreed that Islamic finance is better than conventional. (Alam et al.2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>54. Islamic banking is well suited to my lifestyle</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. Financing on the basis of profit-loss-sharing between the lender and the borrower will be advantageous to both. (Bashir 2012, Alam et al. 2012, Faisal et al. 2014)</p> <p><input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify)</p>	<p>55. Using Islamic banking services fits well with the way I like to manage my finances</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. Investments are more secure in Islamic banks (Bashir 2012, Alam et al. 2012, Faisal et al. 2014)</p> <p><input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify)</p>	<p>56. I will strongly recommend others to use Islamic banking services</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. Islamic banks are more profitable comparing with the interest in the traditional banks (better returns) (Bashir 2012, Alam et al. 2012, Faisal et al. 2014)</p> <p><input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify)</p>	<p>57. If Islamic banking were available in Canada, what would be the likelihood that you would adopt Islamic banking?</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>

<p>0. Islamic banks provide lower-cost products and services compared to conventional banking (lower services fees) (Bashir 2012, Alam et al. 2012, Faisal et al. 2014)</p> <p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify) </p>	
<p>0. Islamic banks' goal is not only limited to maximization of shareholders' wealth but also includes enhancement of the standard of living and welfare society (Bashir 2012, Alam et al. 2012, Faisal et al. 2014)</p> <p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify) </p>	
<p>0. Islamic banks offer attractive products more than conventional banks (Bashir 2012, Alam et al. 2012, Faisal et al. 2014)</p> <p> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify) </p>	
<p>0. Islamic banking is in line with my values (Gounaris & Koritos 2008, Jansson 2011)</p> <p> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>	
<p>0. Islamic banking fits my needs (Gounaris & Koritos 2008, Jansson 2011)</p> <p> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>	

<p>0. Islamic banking is well suited to my lifestyle (Gounaris & Koritos 2008, Jansson 2011)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	
<p>0. Using Islamic banking services fits well with the way I like to manage my finances (Gounaris & Koritos 2008, Jansson 2011)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	
<p>0. I intend to adopt Islamic banking services in the future. (Venkatesh & Davis 2000)</p> <p><input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify)</p>	
<p>0. I predict that I will frequently use Islamic banking services in the future. (Venkatesh & Davis 2000)</p> <p><input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify)</p>	
<p>0. I will strongly recommend others to use Islamic banking services. (Venkatesh & Davis 2000)</p> <p><input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> I do not know <input type="radio"/> Other (please specify)</p>	
<p>SECTION 3: RELIGIOSITY</p>	
<p>0. How often do you think about religious (Islamic) issues? (Huber 2012)</p>	<p>58. Do you believe that Allah سبحانه وتعالى exists?</p>

<ul style="list-style-type: none"> <input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never 	<ul style="list-style-type: none"> <input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all
<p>0. To what extent do you believe that God (Allah SWT) or something divine exists? (Huber 2012)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	<p>59. Do you believe in the Quran as the uncreated word of God?</p> <ul style="list-style-type: none"> <input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all
<p>0. To what extent do you believe that God (Allah SWT) or something divine exists? (Huber 2012)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	<p>60. Do you believe in the existence of Jinn, Angels etc...</p> <ul style="list-style-type: none"> <input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all
<p>0. Do you believe that Allah exists? (El-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	<p>61. How often do you perform the obligatory daily <i>prayer/salaat/namaz</i>?</p> <ul style="list-style-type: none"> <input type="radio"/> Five times a day <input type="radio"/> Several times a day <input type="radio"/> Once a day <input type="radio"/> More than once a week <input type="radio"/> Once a week <input type="radio"/> One to three times a month <input type="radio"/> A few times a year <input type="radio"/> Never
<p>0. Do you believe in the Quran as the unchanged revelation? (El-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	<p>62. Have you performed the pilgrimage (Hajj) to Mecca, Saudia Arabia?</p> <ul style="list-style-type: none"> <input type="radio"/> Once <input type="radio"/> More than once <input type="radio"/> Never <input type="radio"/> I plan to in the future
<p>0. Do you believe in the existence of Jinn, Angels etc...(El-Menuoar 2014)</p>	<p>63. How often do you fast during the month of Ramadan?</p>

<ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	<ul style="list-style-type: none"> <input type="radio"/> The whole month (100%) <input type="radio"/> Approximately 75% <input type="radio"/> Approximately 50% <input type="radio"/> Approximately 25% <input type="radio"/> I am not able to due to medical reasons <input type="radio"/> Never
<p>0. How often do you take part in religious services (i.e. Salaatul Jumah, Eid ul-Fitr, Eid ul-Adha)? (Huber 2012)</p> <ul style="list-style-type: none"> <input type="radio"/> More than once a week <input type="radio"/> Once a week <input type="radio"/> One or three times a month <input type="radio"/> A few times a year <input type="radio"/> Less often <input type="radio"/> Never 	<p>64. Do you celebrate Eid ul-Fitr at the end of the month of Ramadan?</p> <ul style="list-style-type: none"> <input type="radio"/> Every year <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never
<p>0. How often do you pray (perform Salaat)? (Huber 2012, EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Several times a day <input type="radio"/> Once a day <input type="radio"/> More than once a week <input type="radio"/> Once a week <input type="radio"/> One or three times a month <input type="radio"/> A few times a year <input type="radio"/> Less often <input type="radio"/> Never 	<p>65. Do you attend Eid ul-Fitr prayers at the end of the month of Ramadan?</p> <ul style="list-style-type: none"> <input type="radio"/> Every year <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never
<p>0. How often do you perform the pilgrimage to Mecca (Hajj)? (EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never 	<p>66. Do you celebrate Eid ul-Adha at the end of Hajj (the pilgrimage)?</p> <ul style="list-style-type: none"> <input type="radio"/> Every year <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never
<p>0. How often do you fast during the month of Ramadan? (EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never 	<p>67. Do you attend Eid ul-Adha prayer at the end of Hajj (the pilgrimage)?</p> <ul style="list-style-type: none"> <input type="radio"/> Every year <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never

<p>0. How often do you celebrate Eid ul-Fitr at the end of the month of Ramadan? (El-Menuoar 2014)</p> <p><input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	<p>68. How often do you make personal prayer (Du'a) to Allah سبحانه وتعالى?</p> <p><input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>
<p>0. How often do you experience situations in which you have the feeling that God (Allah) or something divine intervenes in your life? (Huber 2012)</p> <p><input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	<p>69. I have a firm belief in all principles of Islamic Shariahh (law)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. How interested are you in learning more about (Islamic) religious topics? (Huber 2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>70. How familiar are you with the religious rulings of the Quran?</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. To what extent do you believe in an afterlife (akhira) (e.g. immortality of the soul, resurrection of the dead or reincarnation)? (Huber 2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>71. How familiar are you with the life and the actions (<i>Sunnah</i>) of the Prophet Muhammad <small>صلى الله عليه وسلم</small></p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. How important is it to take part in religious services (i.e. Salaatul Jumah, Eid ul-Fitr, Eid ul-Adha)? (Huber 2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>72. I feel that Allah سبحانه وتعالى is close to me</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>

<p>0. How often do you make personal prayer (Du'a) to Allah? (El-Menuoar 2014)</p> <p><input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	<p>73. I feel that Allah سبحانه وتعالى speaks to me or guides me along my path</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. How often do you recite the <i>Basmala</i>? (El-Menuoar 2014)</p> <p><input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	<p>74. I feel joy and satisfaction when I do something righteous</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. How important is personal prayer (Du'a) for you? (Huber 2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>75. I feel sorrow and dissatisfaction when I do something against my faith</p> <p><input type="radio"/> Absolutely yes <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>
<p>0. How often do you experience situations in which you have the feeling that God (Allah SWT) or something divine wants to communicate or to reveal something to you? (Huber 2012)</p> <p><input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	<p>76. I drink alcohol</p> <p><input type="radio"/> Always <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>
<p>0. How often do you keep yourself informed about religious (Islamic) questions through radio, television, the internet, newspapers, or books? (Huber 2012)</p> <p><input type="radio"/> Very Often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	<p>77. I eat halal meat</p> <p><input type="radio"/> Always <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>

<p>0. In your opinion, how probable is it that a higher power really exists? (Huber 2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>78. I avoid shaking hands with the opposite sex (non-mahram)</p> <p><input type="radio"/> Always <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>
<p>0. How important is it for you to be connected to a religious (Islamic/Muslim) community? (Huber 2012)</p> <p><input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all</p>	<p>79. I only participate in marriages and celebrations where both sexes are separated.</p> <p><input type="radio"/> Always <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>
<p>0. How often do you pray (Nafl Salaat) spontaneously when inspired by daily situations? (Huber 2012)</p> <p><input type="radio"/> Several times a day <input type="radio"/> Once a day <input type="radio"/> More than once a week <input type="radio"/> Once a week <input type="radio"/> One or three times a month <input type="radio"/> A few times a year <input type="radio"/> Less often <input type="radio"/> Never</p>	<p>80. I listen to music</p> <p><input type="radio"/> Always <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>
<p>0. How often do you experience situations in which you have the feeling that God or something divine is present? (Huber 2012)</p> <p><input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	<p>81. I pay my Zakat-ul Maal (almsgiving) when required</p> <p><input type="radio"/> Always <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>
<p>0. I try to follow Islamic injunctions in all matters of my life (Hanzaee et al. 2012)</p> <p><input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never</p>	

<p>0. I always try to avoid minor and major sins as told by my religion (Hanzaee et al. 2012)</p> <p> <input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never </p>	
<p>0. I have firm belief in all basic ideological dimensions of Islam (Hanzaee et al. 2012, El-Menuoar 2014)</p> <p> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>	
<p>0. I know the basic and necessary knowledge of my religion (Hanzaee et al. 2012)</p> <p> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>	
<p>0. I know the contents of the Quran. (El-Menuoar 2014)</p> <p> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>	
<p>0. I know the life and the actions (<i>sunnah</i>) of the Prophet Muhammad PBUH. (El-Menuoar 2014)</p> <p> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all </p>	
<p>0. I feel sorrow and dissatisfaction when I do something against my faith (Hanzaee et al. 2012)</p> <p> <input type="radio"/> Very much so </p>	

<ul style="list-style-type: none"> <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	
<p>0. I feel that Allah is close to me. (EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	
<p>0. I feel that Allah speaks to me or guides me along my path. (EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	
<p>0. I feel that Allah rewards me when I do something good. (EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	
<p>0. I feel that Allah punishes me when I do something against my faith. (EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very much so <input type="radio"/> Quite a bit <input type="radio"/> Moderately <input type="radio"/> Not very much <input type="radio"/> Not at all 	
<p>0. I consume alcohol. (EI-Menuoar 2014)</p> <ul style="list-style-type: none"> <input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never 	

<p>0. I consume halal meat. (EI-Menuoar 2014)</p> <p> <input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never </p>	
<p>0. I avoid shaking hands with the opposite sex. (EI-Menuoar 2014)</p> <p> <input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never </p>	
<p>0. I only participate in marriages and celebrations where both sexes are separated. (EI-Menuoar 2014)</p> <p> <input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never </p>	
<p>0. Muslims should not listen to music. (EI-Menuoar 2014)</p> <p> <input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never </p>	
<p>0. I participate in paying my Zakat (religious donation). (EI-Menuoar 2014)</p> <p> <input type="radio"/> Very often <input type="radio"/> Often <input type="radio"/> Occasionally <input type="radio"/> Rarely <input type="radio"/> Never </p>	
<p>END OF SURVEY</p>	
<p>If you have any experiences to share or comments to make about any of the questions above, please feel free to contact me at Mohamad Sawwaf,</p>	