

ANALYSIS OF CUSTOMERS' ADOPTION OF ISLAMIC BANKING IN PAKISTAN: THE EFFECTS OF COMPLEXITY AND SERVICE QUALITY

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ABSTRACT: *Although Pakistani Islamic banks provide customers with attractive prospects and the nation at large, customer adoption remained low in Pakistan. This study looked at how Complexity and Service Quality affected consumer adoption of Islamic banking products and services in Pakistan using Rogers' (2003) Diffusion of Innovation Theory. The study examined the influence of Complexity and Service Quality on adoption. It was discovered that Complexity had no significant influence on adoption i.e. H1 was not supported while Service Quality had a significant influence on adoption, validating hypothesis H2.*

Keywords: Complexity, service quality, adoption, diffusion of innovation theory (DIT), Islamic banking products and services, etc.

INTRODUCTION

The Arabic term "Riba" is translated as "increase" word-for-word, although all Muslim schools of thought agree that the word's true meaning is "interest" throughout the whole Islamic world. Interest is an added sum of money that a lender charges a borrower during a loan for a specific period. Islamic law prohibits interest on loans as immoral, improper, or unacceptable. The Holy Quran is cited as saying that;

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ

“O you who have believed, fear Allah and give up what remains [due to you] of interest if you should be believers” (Al-Quran: Suratul Baqrah: 278)

The organizations that were created to satisfy demand are Islamic banks. It was necessary to gather idle cash not kept in conventional banks because of religious restrictions on charging interest and make them accessible to those who needed money using interest-free methods. One may argue that Islamic banks significantly brought these unused funds into the financial system. Oil earnings in OPEC nations in the 1970s brought up the issues of how to assess this income on the one hand and repaying the money paid by the oil-buying nations making these payments on the other [1]. This situation increased interest in interest-free banking. To answer this crucial need of the global financial sector, Egypt performed the first theoretical research on the evaluation of innovative financial services within the context of Islamic law principles between 1963 and 1967. Based on the recommendations of a committee of experts in the fields of the banking system and Islamic law, the methods and products that these banks are permitted to utilize in both the fundraising and fund disbursement stages have been chosen. 428 commercial Islamic banks are expected to operate globally by the end of 2019. Global Islamic banking assets were \$1.99 trillion US dollars in the same year, making up around 6% of all worldwide banking assets [2].

Foundation of Islamic Banking

Islamic finance is an essential form of lending that is uncomplicated, moral, and based on justice [3]. Shari'ah (Islamic law), which is founded on the Holy Qur'an and Sunnah, governs them. Indeed, Muslims' economic philosophy is based on the principle that, as God's representative and ruler on Earth, man has a responsibility to organize his activities in

line with God's will. Fairness is needed, but it's also critical to prevent an unjust and uneven distribution of wealth, which would turn money into a luxury commodity only accessible to the wealthy. Islamic finance, on the other hand, is firmly grounded in a real and commercial economy based on moral values [4]. A financial organization that aligns itself with the spirit of Shari'ah, as set down by the Holy Qur'an and Sunnah, in terms of its goals, principles, practices, and operations is referred to as an Islamic bank, according to [5]. When pursuing financial objectives, Islamic banking promotes fairness and customer participation. It prohibits interest, immoral commercial activities, projects that aren't in line with Shariah, monopolies, and any form of exploitation [6].

STATEMENT OF PROBLEM

Islamic banking in Pakistan is experiencing a variety of problems. The main problem is the government's feeble initiatives and ambiguous legislation regulating the growth of Islamic banking [6]. Another issue with Islamic banks in Pakistan is that they only account for 19.5 percent of assets and 20.5 percent of deposits in the whole banking sector, more than 40 years after their establishment in 1977 [7]. The total technical efficiency of Islamic banks is lower than that of conventional banks [8]. Lack of a short-term market prevents Pakistani Islamic banks from investing their excess assets there. There is no such interest-free alternative for fund employment in the Islamic banking sector. Also, the support of government budgets and consumer loans present difficulties for these institutions. One of the core principles of Islamic banking is the profit and loss sharing form of financing, yet owing to the risk involved, almost all Islamic banks in Pakistan are focused on offering a steady return [9].

Particularly in Islamic countries, the Islamic banking industry has seen tremendous growth, with Malaysia and the GCC countries setting the pace. In contrast, the "Islamic Republic of Pakistan" is experiencing a steady decline in both the overall number of Islamic banks and their earnings [10]. Islamic banks in Pakistan do not adhere to the State Bank of Pakistan's theoretical requirements for Islamic banking [11, 12]. The country's Islamic banking system has to be altered to ensure that the principles of Islamic banking are fully implemented and that the banks are not only Islamic by name. Bringing theory and practice together should receive more attention [11].

Table 1: Top 10 Pakistani Banks and their Profits in 9 Months of 2020 in Rupees

NAME OF BANKS	RANK OF BANK	PROFIT IN BILLION BY 3 RD Quarter
National Bank of Pakistan	1	16.33
MCB	2	16.29
UBL	3	14.22
SCBL	4	11.4
MEEZAN BANK (ISLAMIC)	5	10.94
ALLIED BANK	6	9.405
BANK ALFALAH	7	9.2
HABIB BANK LIMITED	8	8.82
BANK AL-HABIB	9	8.5
BANK OF PUNJAB	10	5.44

Source:[13]

Only one of Pakistan's top 10 banks, Meezan Bank, which ranks sixth in terms of profitability in the aforementioned ranking, is totally Islamic. The market share of Islamic banking assets and deposits in the whole banking industry was 19.5% and 20.5 percent, respectively, by the end of June 2022 [14]. Pakistan is cited as a country that was established in 1947 on core Islamic beliefs. Muslims make up 96.50% of the population in Pakistan [15], while Islamic banking assets only account for 19.5% of all banking sector assets.

RESEARCH QUESTIONS

The fundamental questions that underpin a research project, research study, thesis, etc. are known as research questions. Using these questions, a researcher may gather pertinent data to carry out the study's objective, which in turn helps to solve the research problem. This is a list of the research questions that were used in this study.

1. How significant is the influence of complexity on the customers' adoption of Islamic banking in Pakistan?
2. Does service quality influence customers' adoption of Islamic banking in Pakistan?
- 3.

THE OBJECTIVE OF THE STUDY

1. To analyze the influence of complexity on customers' adoption of Islamic banking in Pakistan.
2. To study the impact of service quality on customers' adoption of Islamic banking in Pakistan.
- 3.

LITERATURE REVIEW

Complexity: Complexity is defined as the degree to which an innovation is perceived as complex by prospective adopters [16]. The higher complexity of the innovation means a lower rate of adoption. According to Rogers (2003), complexity is inversely related to the rate of adoption. In other words, complexity is taken as an obstacle in the process of adoption. Inducting a new technology (innovation) into teaching methods

might be challenging for teachers to adopt completely a new method of teaching [17]. Similarly, if hardware and software are teachers friendly then they may be adopted by teachers more successfully for the deliverance of lessons [18]. It has been seen that the rate of complexity in the diffusion of innovation varies and depends on other factors such as the radical technological changes of a particular place in the last decade, ICT-based solutions substituting earlier mechanical and electromechanical ones, and the derived change in the demand for skills and infrastructure [19].

In the case of Islamic banking, complexity is considered the degree to which an innovation belonging to Islamic banking products and services is rejected or considered difficult to adopt by customers. By many researchers, complexity has been found as an element that negatively affects the adoption of innovation [20]. Complexity is perceived as a barrier to use that leads to the rejection of innovation by individuals [21]. Several researchers have developed a negative link between perceived complexity and the adoption of innovation [22].

In light of the above study, it is hypothesized that:

H1: Complexity would have a negative influence on the customers' adoption of Islamic banking in Pakistan

Service Quality: Customer satisfaction is vital for a business to sustain and grow, especially for service-based businesses [23]. Customers can not be satisfied without providing high-quality service. This implies that customer satisfaction is linked with service quality. Customers are satisfied when their expectations meet their perceived performance [24, 11]. Furthermore, Han and Hyun [25] claim that customer satisfaction refers to the client's level of pleasure in the consuming fulfillment process. In the case of Islamic banking, it can be said that customer satisfaction with an Islamic bank is all about the consumers' level of enjoyable consumption fulfillment compared to their expectations and perceived service quality. Customer service leads to customer satisfaction which further leads to customer loyalty. According to Murali *et al.* [26], customer loyalty is the consequence of a company providing a benefit to its consumers for them to continue and grow their purchases. In India, Murali *et al.* [26] investigated the relationship between customer satisfaction and loyalty by

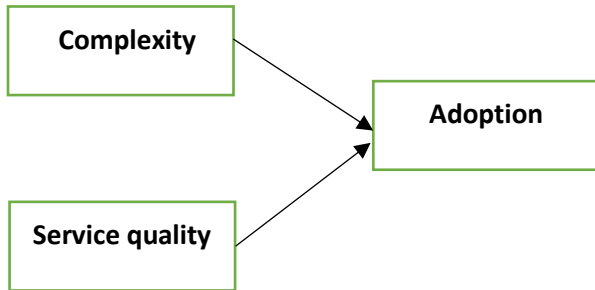
approaching 510 clients from a home appliance store. They found customer loyalty is an important antecedent of service quality. Enhancing client loyalty is a crucial aspect of running a service business like a bank [27]. Customer loyalty is the outcome of a company providing a benefit to its customers for customers to be continued with their purchases [28].

In light of the above discussion, it is hypothesized that:

H2: Service quality would have a positive influence on the customer’s adoption of Islamic banking in Pakistan.

Conceptual Framework of the Research

As previously stated, the fundamental theory of this study is based on Roger's theory of diffusion of innovation (DIT). The recommended research framework for this topic is provided below.



Research Population and Sample Size determination

The whole group about whom someone wants to draw conclusions is referred to as a population [29]. A sample is a group from which the data will be drawn. Never is the sample size larger than the size of the entire population. As a result, the term "research population" refers to all the variables that the researcher intends to examine [30].

Hence, everyone who utilizes Islamic banking products and services in Pakistan is the study's target population. There are now five full-fledged Islamic banks operating in Pakistan: Meezan Bank, Al-Barakah Bank, Bank Islami, Dubai Islamic Bank, and MCB Islamic Bank. As a result, the researcher believes that data from these Pakistani institutions may be used

to create a representative sample of all of the country's Islamic banking customers. Due to time and budget limitations, a very small portion of the population was chosen as a sample of the population. Almost 7 million people utilize Islamic banking in Pakistan, according to [31]. Hence, the sample size for the study was determined using the population size of 7 million. By Krejcie and Morgan’s table, the population of 7 million gives a sample size of 384. Thus the sample size of this study as calculated by using Krejcie and Morgan's [32] formula is 384.

FINDINGS AND ANALYSES

This part included the data analysis for the current study as well as conclusions derived from the study's objectives and hypotheses. The current study also employed two statistical software packages to analyze the data: SPSS (v. 23) for the screening of primary data and preliminary analysis, and Smart PLS (v. 3.1.2) for the assessment of the measurement model. The demographic profile of the respondents was examined after the descriptive analysis of the latent variables. Following that, the primary analytical results of the current inquiry employing the PLS route modeling approach were given.

RESPONSE RATE

Five hundred users of Islamic banking services in Pakistan who participated in the study were surveyed. By the end of the survey period, 395 questionnaires had been returned with a 79% response rate. 38 of the 395 completed surveys were eliminated because they were mostly incomplete. The remaining 357 questionnaires were deemed suitable for data analysis in the current study with a valid response rate of 71.4%. A response rate of at least 30% is needed for the survey approach [33]. According to Sekaran [34], a sample size greater than 30 and less than 500 would be sufficient for the majority of non-probability techniques.

As a result, the current study's legitimate response rate of 70.4% % was deemed appropriate for data analysis which is 352. The following table provides a full summary of the questionnaire responses for the current study.

Table 2: Summary of the questionnaire responses for the current study
Response rate

Response	Number of questionnaires	Percentage
Number of questionnaires distributed	500	100%
Total returned questionnaires	395	79%
Un-usable questionnaires	38	
Usable questionnaires	357	71.4%
Questionnaires deleted due to missing values	00	
Questionnaires deleted due to outliers	05	
Remaining usable questionnaires	352	70.4%

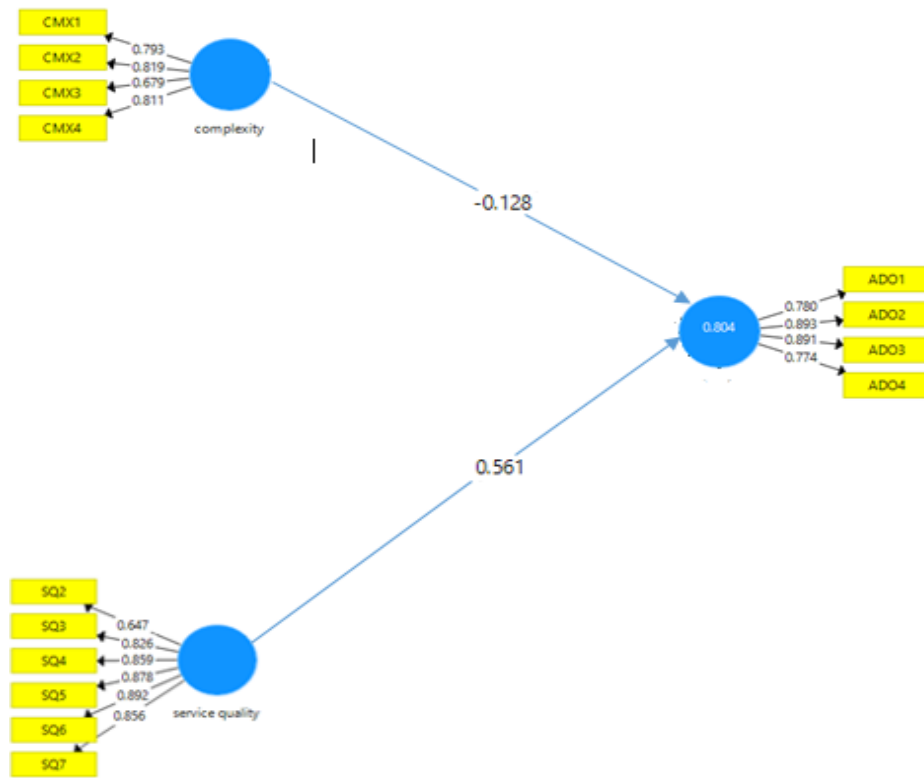


Figure 1: Measurement Model Relationship

Table 3: Assessment of measurement model
Path coefficients of hypothesized relationships (direct relationship)

Relationship	beta	SD	t value	p value	decision
CMX-->ADO	-0.0954	0.0536	1.7798	0.0752	rejected
SQ-->ADO	0.5799	0.0536	10.8101	0.0000	accepted

The Influence of Complexity on Adoption

Complexity is defined as the degree to which an innovation is thought to be difficult to utilize by its consumers [16]. According to several experts' theories, adoption is adversely correlated with complexity [35, 36]. Gajdzik & Wolniak [37] showed that innovations with high levels of complexity need more technical and operational skills to be implemented, which increases the probability that they will be accepted. A greater perception of complexity had a negative impact on adoption rates and a lower perception of complexity was substantially connected with a higher rate of adoption proposed by Min, Fung So, & Jeong, [38]. The degree to which the goods and services of Islamic banks are seen as being challenging to understand and utilize has been taken as a complexity in this study. This means that customers should expect their use of banking products and services to be negatively impacted if they perceive them to be difficult.

However, the result was not significant at a Beta value of -0.0954, which rendered no support for hypothesis H1. H1 predicted that complexity would have a negative influence on the adoption of Islamic banking. This shows that Islamic banking customers in Pakistan were not influenced by

complexity in their decision to use Islamic banking. This suggested that Islamic banking customers did not consider Islamic banking products and services to be difficult, and as a result, complexity did not affect their use.

The influence of Service Quality on Adoption

The level of service quality assesses how well an organization meets consumer expectations. This concept of service quality shows that customers have expectations and criteria for how businesses should provide services to meet their demands. High-quality service providers meet or surpass their customers' expectations. On the other side, businesses that remain unsuccessful in meeting such standards and expectations come across the danger of developing a bad reputation for providing sub-standard customer service.

Islamic banking has expanded over the past several decades, not just in Islamic nations but increasingly in Western nations. Since the conventional banking system has deep roots and is well-liked by the public, it competes fiercely with Islamic banks. Islamic banks must address their service quality concerns to satisfy their customers to maintain their strong position in the market. Islamic banking must strive to provide top-notch goods and services to win over new clients and keep

existing ones loyal. Service quality of a satisfactory level makes customers feel of being part of the bank which ultimately influences their usage of the banking products and services. This aspect of customers' feelings also helps in boosting their confidence in the bank which leads to a continued relationship.

Similarly to that, this study hypothesized that the adoption of Islamic banking services and products in Pakistan will be positively influenced by service quality. The findings of this study indicate that service quality is a highly important predictor of consumers' adoption of Islamic banks in Pakistan. First, the existence of a positive association is proven, and second, the influence of the relationship on adoption is supported by relatively higher effect size. The table above shows the Beta value of the path coefficient of service quality on adoption is 0.5799 which rendered support to hypothesis H2. This implies that service quality in this study has a positive influence on the adoption of Islamic banking services in Pakistan.

CONCLUSION

Examining the elements that influenced Pakistan's acceptance of Islamic banking was the study's objective. The theory of innovation diffusion (DIT) proposed by Roger served as the basis for this investigation. Adoption, complexity, and service quality were among the study's contributing elements. Users of Islamic banking services were the source of the data used to produce the report. Adoption was significantly influenced by service quality. Complexity had no significant influence on adoption. Without a doubt, it can be argued that during the past three decades, Islamic banking has emerged as a significant innovation in the banking industry, primarily in the Islamic world and secondarily in other regions of the world. Also, it has been noted that the rate of acceptance of Islamic banking services and products is low, particularly in the case of Pakistan [39]. The steady rise of its consumers is essential to Islamic banking's expansion. The stakeholders in Islamic banks in Pakistan must get a thorough awareness of the elements affecting acceptance to achieve this goal. This survey found that there are two main categories of Islamic banking clients in Pakistan: those who identify as religious and those who do not. For reasons of religion or just to avoid interest, religious organizations embrace or maintain Islamic banking. Importantly, the quality of the goods and services, returns, cost-effectiveness, convenience, etc. are the main motivators for non-religious groups. To offer Sharia-compliant and cost-effective products with greater returns and increased service quality, Islamic banks should collaborate with the State Bank of Pakistan. This study revealed that even Islamic banks' customers lack sufficient information about the goods and services. Islamic banks must launch such campaigns to increase public awareness of their philosophies, goods, and services. Managers and other bank employees may have a big impact on how this information is shared with prospective and current customers. Researchers have also claimed that one of the main reasons individuals avoid Islamic banking is the lack of Islamic banking branches, particularly in rural regions. In conclusion, the study has contributed significantly to our understanding of the relationship between the study's

indigenous and exogenous variables. The study successfully tested the theory and identified the solutions to the research questions.

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