

A Conceptual Framework of the Factors Affecting Customer Attitude towards Islamic Banking in Malaysia

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Abstract: Ever since the establishment of the first Islamic bank in the country, Islamic banks in Malaysia have been facing stiff competition against the conventional banks. Despite the dominance of Muslims in the population of the country, not all Muslims have subscribed to Islamic banking products and services. It is important to identify the factors that customer attitude towards Islamic banking in the country. Therefore, this research aims to explore the factors that could affect customer attitudes towards Islamic banking in Malaysia. Hence, this research presents a conceptual framework on the effect of awareness, Shariah compliance, individualism, and image on customer attitude towards Islamic banking. Research hypotheses are proposed based on the theorised relationship among the variables in this research. Significant effects are expected between awareness, Shariah compliance, individualism, image, and customer attitude towards Islamic banking. This research highlights the importance of Islamic banks to influence awareness, Shariah compliance, individualism, image, and customer attitude to enhance customer attitude towards them in the highly competitive banking industry.

Keywords: *Islamic Banking, Awareness, Shariah Compliance, Individualism, Image.*

1. Introduction

Islamic banking began in Malaysia with the establishment of the first Malaysian Islamic bank in July 1983, Bank Islam Berhad Malaysia (Bank Islam Malaysia Berhad, n.d.). Since then, Islamic banks have faced stiff competition from conventional banks, as both Islamic banks and conventional banks are operating in parallel in the Malaysian dual banking system. At present, customers have diverse options in getting banking services as there are 17 Islamic banks and 25 conventional banks operating in Malaysia (Bank Negara Malaysia, n.d.). The large number of banking institutions provides a huge option to the customers in selecting the preferred institutions that match their needs and wants. Despite the large number of Islamic banks in the country, only 65% of Malaysia's Muslim population use Islamic banking products and services (Hubbis, 2024). This demonstrates the need to identify the factors affecting customers' attitudes towards Islamic banking, as researchers examining the behavior of bank customers and their relationships with the banks have focused a great deal of attention on attitude because it is one of the fundamental aspects influencing consumers' buying behavior (Bashir & Madhavaiah, 2015). Therefore, Islamic banks need to identify and consider factors that influence consumers' attitudes toward choosing their products and services. It is the aim for the banks to attract both customers, Muslims and non-Muslim, will participate in Islamic banking and further enhance their market share and Islamic banking sustainability. Attitude can be defined as the emotions of an individual, either positive or negative, that can cause an inclination to purchase Islamic banking products and services (Souiden & Rani, 2015; Hoque et al., 2018). A person's attitude towards engaging in Islamic banking facilities will be positive if they believe that by doing so, it will lead to positive outcomes. Therefore, it is crucial to study the effects of possible determinants of customers' attitudes towards Islamic banking. This research has the following objectives:

Research objective 1: To identify the relationship between awareness and customers' attitudes towards Islamic banking.

Research objective 2: To identify the relationship between Shariah compliance and customers' attitudes towards Islamic banking.

Research objective 3: To identify the relationship between individualism and customers' attitudes towards Islamic banking.

Research objective 4: To propose the effect of image on customers' attitude towards Islamic banking.

2. Literature Review and Hypotheses Development

Theory of Reasoned Action

The Theory of Reasoned Action introduced by Fishbein dan Ajzen (1975) states that the attitude towards a behavior is shaped by the individual's beliefs towards the outcome of a behavior, and assessment towards the outcome. The Theory of Reasoned Action stresses that attitude is the main component influencing the intention to act, and subsequently the actual behavior.

Awareness refers to the extent of an individual's knowledge, understanding, and awareness of the existence and features of a product or service. According to the Theory of Reasoned Action, when someone possesses information or high awareness, most probably they will have a positive attitude towards the outcome of using a product or service, which in turn shapes a positive attitude towards it (Fishbein & Ajzen, 1975). In the context of Islamic banking, awareness about the principles, advantages, and Shariah compliance operation will increase the tendency of customers to have a positive perception towards Islamic banking.

Shariah compliance refers to the extent of compliance of a financial institution with Islamic principles. According to the Theory of Reasoned Action, when an individual believes that Shariah compliance contributes to a good outcome (blessing or justice), a positive assessment towards the outcome will shape a positive attitude towards Islamic banking (Lada et al., 2009). This attitude is formed through normative beliefs that Shariah compliance is important in practicing religion.

Individualism refers to a personal value that emphasizes freedom in making decisions and personal preference. According to the Theory of Reasoned Action, personal value influences trust towards behavioral outcomes and the assessment of the outcome. For individuals with an individualistic orientation, if they believe that choosing Islamic banking services will reflect autonomy, integrity, or a choice in line with personal values, their attitude towards Islamic banking will be positive (Triandis, 1995; Ajzen & Fishbein, 1980).

The image of a bank reflects customer perception towards reputation, professionalism, and value portrayed by the bank. According to the Theory of Reasoned Action, perception towards the outcome related to a positive image (such as trusted, authoritative, and quality) will influence trust towards the benefits of using the service. This will shape customers' positive attitude towards the bank (Fishbein & Ajzen, 1975).

Attitude

Attitude is often used in describing the social psychological sense, which refers to the stable, mental position held toward some ideas, objects, or persons. A widely held view is that every attitude is a combination of feelings, beliefs, and evaluations with some tendency to act adequately (Irving & Dickson, 2004). It was identified as the most crucial in terms of determining consumer acceptance. Attitude has long been shown to have a close relationship with intention and to play a key role in behavior formation (Ajzen & Fishbein, 1980; Smith et al., 2008). Likewise, few scholars are demonstrating that Islamic banks need to preserve their expansion in contradiction to encouraging development. The expansion can be implemented by capturing the diverse consumer demographic and delivering superior products (Fang, 2016). In those attempts, the consumers' attitude towards Islamic banking may be applied as a significant indicator of the participation among consumers and potentially contribute to improved market share and the performance of Islamic banking (Amin, 2013). Furthermore, an evaluation shall be made to measure the consumers' behavior in greater depth. By that, the Islamic banking industry could obtain a deeper comprehension of factors influencing consumers' attitudes towards Islamic banking (Hoque et al., 2018). In addition, attitude can also be considered a crucial part in discovering the most suitable technology in growing nations (Adesina & Ayo, 2010).

Moreover, the consumers' attitudes towards any system are closely related to the decision of the individuals in embracing new insights (Davis, 1989). Apart from that, attitudes can also be described as the outcome of either an appealing or negative emotion in the system and assess whether using an information system is worthwhile (Karjaluoto et al., 2002; Davis, 1989). Attitude is generated based on traits and the perceived significance of those traits in opting to act on (Adesina & Ayo, 2010). Furthermore, consumers' attitude has been commonly acknowledged to have in great effect on the use of technology, as some research has been conducted using consumers' attitude as a fundamental idea to determine the technology utilization and usage (Akinyemi et al.,

2013; Adesina & Ayo, 2010; Karjaluoto et al., 2002; Davis, 1989). In a recent study by Hamadou et al. (2025), it was found that attitude had a direct and significant effect on customers' intention to use Islamic banking products. The study also suggested that the bank could increase usage of Islamic banking products by promoting positive behavior through an educational campaign, as well as ethical and religious awareness, emphasizing the relative advantage of Islamic banking products compared to conventional banking products, and supporting social norms and religious motivation through society or religious organizations.

Awareness

Generally, awareness is commonly associated with someone's knowledge and understanding of certain things. Awareness of Islamic banking refers to understanding and knowledge of Islamic banking's concept, the content of products and services, as well as the Islamic banking functions (Ali et al., 2018). Numerous earlier studies have emphasized the effect of awareness and understanding of Islamic banking and consumers' attitudes towards patronizing Islamic banking. Awareness has become one of the factors that influence consumers' attitudes to deal with Islamic banking. For example, this can be proven through the study conducted by Sabirzyanov (2016). His study confirmed that awareness and attitude to deal with Islamic financial products are significantly correlated. Another study includes a study by Ayinde and Echchabi (2012) on consumers' willingness to adopt Islamic insurance services in Malaysia. The results of their study indicate that awareness has a positive influence on the adoption of Islamic insurance in Malaysia. On the other hand, a study by Md Husin and Ab Rahman (2016) on the intention of consumers to engage in takaful showed that attitude is significantly influenced by awareness. Additionally, Tara et al. (2014) examine the factors influencing the adoption of Islamic banking in Pakistan on several bases, such as religion, awareness, networking, advertisement, as well as reputation. Based on the study, they found that knowledge of Islamic financial concepts is the most crucial factor that influences the adoption of Islamic banking in Pakistan. More than half of the respondent groups, which are Muslim and non-Muslim, have indicated that if they have a thorough understanding of Islamic banking's operations, there is a probability of building a relationship with the Islamic bank (Haron et al., 1994). In a recent study by Abdel-Gadir and Billah (2025), it was found that awareness was one of the key drivers that influence customer relationship and loyalty towards Islamic banking institutions after perception and satisfaction. The study highlighted that there is a significant positive correlation between customer awareness and customer attachment to Islamic banks, indicating that as customers better understand the Islamic banking product, principles, and operations, they tend to patronise and retain with the Islamic bank. Abdel-Gadir and Billah (2025) also suggested that the Islamic banking institution should increase the awareness campaign by introducing the products, Shariah principles, and benefits that the customers could gain. Therefore, this study proposes the following hypothesis:

H₁: There is a significant relationship between awareness and customers' attitudes towards Islamic banking.

Shariah Compliance

Shariah compliance, as the most crucial element in choosing Islamic banks by the customers, refers to the practice of adhering to Islamic law based on the teachings of the Quran and Sunnah (Ullah, 2014). Compliance with Shariah means complying with the set of rules based on the principles of Shariah (Islamic law), which is avoiding any financial transactions that contain forbidden elements in Islam, such as *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) (Jamshed & Uluyol, 2024). The customers' perceptions regarding the transactions and operations of Islamic banking that are free from prohibited elements that have been mentioned in Shariah, based on the Quran and Sunnah, are referred to as Shariah compliance (Kaakeh et al., 2019). To maintain economic justice and the welfare of society, Muslim religious scholars and economic thinkers also urge all Muslims to avoid engaging in any transactions with prohibited elements like *riba* (interest), *gharar* (uncertainty), *maysir* (gambling), and *haram* products (Haque et al., 2017). According to Khir et al. (2008) and Kaakeh et al. (2019), there are two primary reasons for the establishment of Islamic banking, which are to meet an individual's need to accumulate money and to direct funds towards eligible transactions to ease the movement of funds in a manner that complies with Shariah. The Islamic banks are also the same as other banks that aim to make a profit while adhering to Islamic law (Kaakeh et al., 2019). Kamali (2008) stressed that Shariah is meant to safeguard humanity's interests, including mortgages. Furthermore, Usman et al. (2022) have found that individuals must have proper knowledge about Shariah and know how its principles apply to Islamic banking transactions to comprehend Shariah compliance. Earlier literature also outlines that Islamic banks can expand their reputation as well as the image of the bank through Shariah compliance because it has a unique feature that gives reliability to Islamic banks and differentiates them from their conventional

counterparts and stimulates stakeholders' confidence (Ullah, 2014).

Shariah compliance is one of the significant elements that can affect consumers' attitudes towards Islamic banking. According to Souiden and Rani (2015), people's attitudes towards Islamic banks are more favorable if they fear divine punishment. This could improve religious consumers' attitude, reassure and comfort current consumers, and also attract customers from competitors. The study of Amin (2017) investigated religious elements as important determinants of Islamic consumer behavior for Islamic home financing in Malaysia, including perceived religiosity as well as perceived Maqasid Shariah. Although Erol and El-Bdour (1989) propose that religion is not a significant factor in bank selection, there is sufficient evidence that Shariah compliance is very crucial for Islamic financial institutions' clients, even at the expense of some return (Naser et al., 1999). Previous studies have also indicated that adherence to Shariah is a major determining factor in the selection and utilization of Islamic banking services (Jan & Shafiq, 2021; Kaakeh et al., 2019; Lee & Ullah, 2011). For example, the study conducted by Lee and Ullah (2011) found that customers have great respect regarding the Shariah compliance issue and will change their behavior accordingly if the Islamic banks do not maintain Shariah principles. Moreover, Amin and Abdul Hamid (2018), who conducted a study on the use of Tawarruq as a home financing mode in Malaysia, investigated the impact of perceived behavior, product attractiveness, attitude, financial recommendation, and adherence to Shariah principles on customer behavior. They discovered that each of the five criteria significantly influenced the decision-making of customers to accept or reject home financing under the Tawarruq model. According to another Tunisian study, Ltifi et al. (2016) found that customers consider several factors when selecting an Islamic bank, including the financial institution's service quality, trust, and compliance with Shariah law. In a recent study by Abdurrahman et al. (2025), it was found that Shariah compliance had a significant positive effect on customer intention to use Islamic mobile banking, as when customers perceived that the mobile banking application complied with Shariah, they tended to appreciate the service and its benefits. Abdurrahman et al. (2025) also highlighted that Shariah compliance is not just a moral proposition but also a critical component in influencing the intention and trust of the customers. It is therefore hypothesized that:

H₂: There is a significant relationship between Shariah compliance and customers' attitudes towards Islamic banking.

Individualism/Collectivism

According to Noordin and Jusoff (2010), the individualism-collectivism dimension describes the way a person views their relationship with the social group they belong to. Individualistic groups are self-centered, competitive rather than cooperative, have little attachment to the institutions they work for, achieve their objectives, are calculative, and have no desire to depend on others (Hofstede, 1984). Triandis (1995) said that they expect everyone to look out for themselves and do not think it is needed to put aside their own goals to help the welfare of others. Collectivists, on the other hand, place more value on connections, uphold them even at great personal expense, adhere to social norms, duties, and responsibilities placed on them by friends, family, and neighbors, and help others (Komarraju et al., 2008). They try not to look reckless or make others look bad since they are very worried about how they might present themselves (Hui & Triandis, 1986). A greater tendency for individualism implies a lesser level of collectivism, and vice versa, since individualism and collectivism are both extremes of a single dimension. Many researchers, however, felt that this one-dimensional perspective oversimplifies a more complicated process (Earley, 1989). Other than that, individualism and collectivism, according to Hui and Triandis (1986), reflect variations in personal preferences; as a result, some people are more collectivistic or more individualistic. Alternatively, individualism and collectivism can be examined as separate concepts rather than as opposing ideologies (Triandis, 1995).

In the context of banking industries, individualist customers, according to Donthu and Yoo (1998), are expecting that a service provider would value and care for them, express compassion, provide personalized attention, and show confidence in the services they are getting. Furthermore, because of their motivation and sense of self-reliance, individuals want the service provider to be effective and give an excellent level of responsiveness and dependability (Furrer et al., 2000). On the other hand, because they emphasize mutual dependency in their connections with service providers, collectivist customers place a strong emphasis on "we" (i.e., see both customers and service providers as one group). Customers who are collectivists will value understanding from service providers more than individualists do since they are more likely to form close and lasting relationships (Furrer et al., 2000). To date, nothing has been discovered about how culture influences

disclosure in the setting of Islamic banking. The distinctive characteristics of Islamic Banking inspire many international journals to investigate how culture affects disclosure in these organizations (El-Halaby et al., 2017). Gambling and Karim (1986) said that individuals' collective personalities create their culture; thus, if those people are Muslims, then both their individual and collective personalities are Islamic. Furthermore, Islamic belief is a matter of deed (Al-Faruqi, 1992). Therefore, it makes sense that the Islamic faith would have a major effect on Islamic banking cultural values (El-Halaby et al., 2017). Given the above arguments, the following hypothesis is formulated:

H₃: There is a significant relationship between individualism/collectivism and customers' attitudes towards Islamic banking.

Image

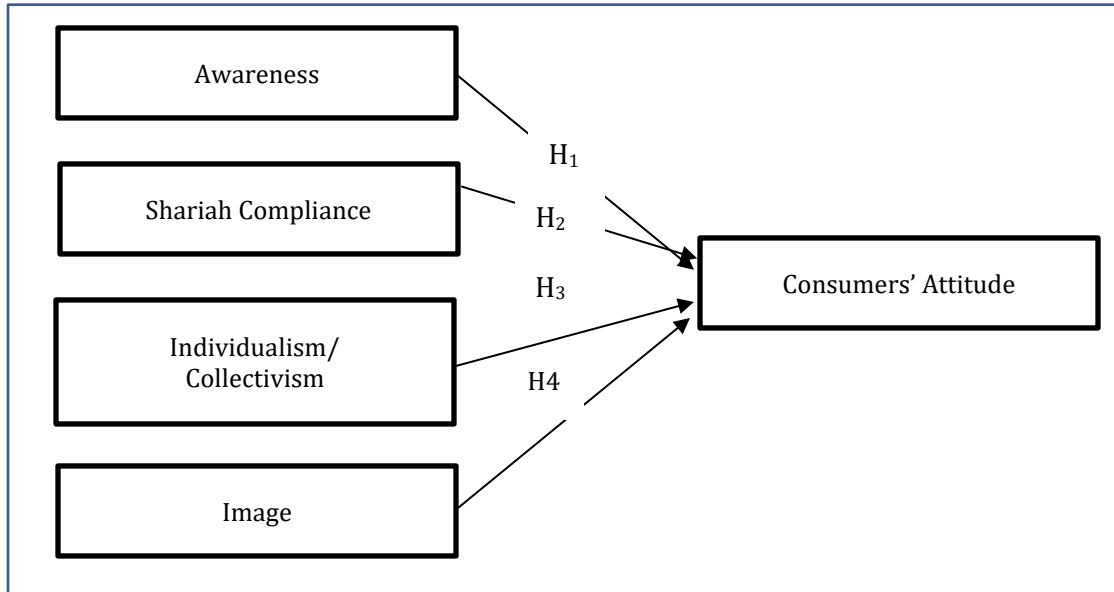
The image is originally taken from a Greek word (ikon), meaning verbally creating a visual depiction of anything in the mind's eye (Eshagi et al., 2022). Keller (2012) defines image as a customer's opinion of a brand that reflects brand associations and is retained in consumer memory. Besides that, Chinomona (2016) defines brand image as consumer perceptions of a brand that are represented in brand associations, which may be thought of as the essence of the product or service. Brand image is the depiction of a brand in the consumer's mind that is connected to an offering. In addition, brand image conceptually is the entirety of brand identities that includes the brand (Keller, 2012; Eshagi et al., 2022). Besides, an image is a multifaceted construct that represents how reality is seen (Eshagi et al., 2022). Moreover, consumers' opinions of a bank and its features as a brand image are made up from psychological associations that have certain typical consequences, such as satisfaction (Eshagi et al., 2022). Furthermore, according to a survey of the literature, researchers used four terminological definitions of image in bank marketing studies, including bank image, brand image, corporate image, and corporate brand image (Iqbal et al., 2018). Bank activity is not limited to the provision of services only, as the activity involves the building of a reputation, the image of the bank, and ensuring that it gets audience attention (Hamzah et al., 2015). For example, they would make a switch only in case the new banks provided better services and commodities compared to the other banks (Hamzah et al., 2015). At the same time, a survey done by Haque et al. (2009) indicated that a decision to open an account in any bank is determined by its corporate name and reputation. The image of the bank will, therefore, influence the level of satisfaction of its customers.

Corporate image is an intangible asset that aids business entities to be competitive in highly competitive markets such as banking. However, evidence shows that financial institutions tend to have weak branding and low customer awareness (Debling, 2000). Markets, however, continue to exhibit similar characteristics in that organizations pursue more economic benefits than brand or image-related benefits (de Chernatony & Cottam, 2006). From research conducted, it is known that businesses with high chances of success often listen to their customers (Prayag, 2007), and service quality is one of the determining factors in high-contact service industries such as banks (Osayawe Ehigie, 2006). The concept of quality of service, however, is one of the images that have been mostly associated with service-providing organizations and has gained immense importance in the context of online banking services, but not in high-contact service environments. There has been little research investigating the relation between the corporate image of service firms and service quality constructs (LeBlanc & Nguyen, 1996). The development of a positive and authentic image of Islamic organizations is crucial in constructing emotional affinity and consumer confidence, which contributes to favorable views of Islamic banks. Research shows that the perception of Islamic banks is highly affected by the level of customer satisfaction, and positive perception is associated with a higher level of loyalty and trust. In this view, consumer satisfaction is reached when products and services can meet consumer expectations. Satisfied if they think the service expects to perform its function or even goes beyond it, and elated if it does not – dissatisfied juxtaposition. Based on this theory, a consumer expects a certain standard of performance from a given good after making up their mind to acquire it. These expectations arise from a prior experience with a product, advertising of the particular items or companies, and the temper and beliefs of the consumer at the time in question (Sung Moon et al., 2011). Based on a similar study, Ahmad and Haron (2002) had proposed that there should be an increase in the advertisement of Islamic banking, as it is compulsory to get the customers into the interface of Islamic banking. Customer satisfaction has been pointed out as a factor that affects the image of an Islamic bank and thus the trust of the customer and even the decision to switch banks (Arshad et al., 2016). In a recent study by Siyamto et al. (2025), it was found that customers with a positive perception towards Islamic bank image tend to have trust in the institution, and consequently enhance

intention and decision in using the Islamic bank service. Siyamto et al. (2025) had also suggested that the Islamic bank double its effort in improving its image by delivering Shariah values consistently through all marketing channels, highlighting social responsibility and services based on religion, and developing a reputation through customer testimony and Shariah recognition. Based on the above argument, the following hypothesis is proposed:

H₄: There is a significant relationship between image and the customer's attitude towards Islamic banking.

Figure 1: Research Framework



3. Research Design

According to Campbell et al. (2007), a cross-sectional study is a study on a group of subjects at a specific point in time. This cross-sectional study was performed among adults in Malaysia through self-administered questionnaires. The questionnaire will contain closed-ended questions with a 5-point Likert scale ranging from “strongly disagree” to “strongly agree” to measure all variables. The questions are either adopted from the previous studies or adapted into the current study. In this study, a simple random sample will be obtained regardless of the gender, age, race, current occupation, level of income, level of education, and period of dealing with banking activities. The sample size calculated using G*Power is 85 respondents. Descriptive and inferential statistical analysis will be used to examine the effect of awareness, Shariah compliance, individualism or collectivism, and image, on customers' attitude towards Islamic banking. Descriptive statistics are utilized to characterize and summarize the collected data. Additional details about each variable's distribution can be found using descriptive statistics such as mean, standard deviation, and variance. Meanwhile, inferential statistics will be used to make conclusions, forecasts, or generalizations about a larger population based on the data collected. Regression analysis will be used to test the hypotheses proposed. The data will be analyzed using the Statistical Package for the Social Sciences (SPSS) software for both descriptive and inferential statistical analysis.

4. Theoretical and Managerial Implications

Findings from this research contribute to the literature on Islamic banking management by proposing the relationship between awareness, Shariah compliance, individualism, image, and consumers' attitude towards Islamic banking through the integration with the Theory of Reasoned Action. The relationship between awareness, Shariah compliance, individualism, image, and consumers' attitude towards Islamic banking is established. Findings from this research highlight the importance for Islamic banks to stimulate perception of the customers in terms of awareness, Shariah compliance, individualism, and image, to enhance customers' attitude towards Islamic banking. Such actions must be considered in the banks' strategies to remain relevant

in the market and survive the competition, not only against other Islamic banks but also against conventional banks.

Conclusion

Further studies are required to examine the effects of awareness, Shariah compliance, individualism, and image on customer attitudes towards Islamic banking. Hence, a questionnaire survey will be designed and distributed to empirically examine these effects. Responses gathered will be analysed using SPSS in testing the research hypotheses. This research is limited to the Malaysian context. Future researchers should consider testing the research framework in other countries to increase the generalisability of the findings. We hope that the research findings will help the Islamic banks in developing their strategies for attracting and retaining customers. The results will also assist future researchers in designing their studies on customer attitudes towards Islamic banking.

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