

EXPLORING THE INFLUENCE OF SUBJECTIVE NORMS, PERCEIVED BEHAVIORAL CONTROL, AND ATTITUDES ON TRUST IN ISLAMIC BANKS: AN EMPIRICAL ANALYSIS

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ABSTRACT

Purpose

In today's business world, customer trust is key to managing a business. This study aims to examine the impact of three constructs of the theory of planned behavior including Subjective Norms, Perceived Behavior Control, and Attitude on trust in Islamic Banks (IBs).

Design/Methodology/Approach

We collected data through an online questionnaire. Judgmental/purposive sampling was used. We employed 164 responses in the analysis. Partial Least Square Equation Modeling (PLS-SEM) was employed to analyze the data for which Smart PLS software version 4 was used.

Findings

The results show that Subjective Norms, Perceived Behavior Control, and Attitude positively and significantly impact Trust in Islamic Banks.

Research Limitation/Implication

We focused on Subjective Norms, Perceived Behavior Control, and Attitude only. Moreover, this study was conducted in a single country. Therefore, for future research, we suggest conducting a cross-country analysis employing other antecedents of trust.

Practical Implications

Based on research findings, Islamic Bank managers have input on how to improve Trust in IBs. They can revamp marketing strategies accordingly.

Originality/Value

This study is an attempt to study Subjective Norms, Perceived Behavior Control, and Attitude as antecedents of Trust in IBs.

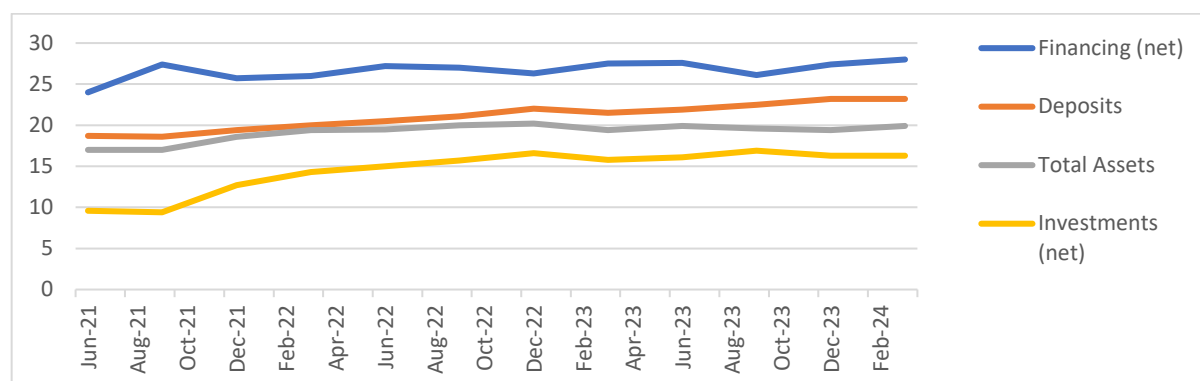
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INTRODUCTION

As a global concept, Islamic Banking (IB) has established itself on a solid and sound footing. Nearly all countries with a sizeable financial base offer IB operations parallel to conventional financing (Islamic Finance Policy Department, 2024). Pakistan as one of the countries with 2nd largest number of Muslim populations in the world become a potential market for IB. Muslims use Islam as their way of life which means they will comply with Islamic rules when they do their activities. IB services are also making headway among non-Muslims (Abdullah et al., 2012; Saiti et al., 2022). Pakistan had its first Islamic

Bank in 2002. By the end of March, the market share of IB financings (net), investments (net), deposits, and assets in the overall banking industry stood at 28.0, 16.3, 23.2, and 19.9 respectively. The number of IB institutions is 22 having 5,101 branches and there are 1,916 IB windows. Islamic banks have competition with conventional banks as well as banks having Islamic windows.

Figure 1 Share of IB Industry in Overall Banking Industry (%)



Overall, the trend for IB in Pakistan has been positive in recent years. Total assets and deposits show more consistent and reliable growth, while investments and financing exhibit notable fluctuations.

Lack of trust is one of the barriers to the adoption of IB (Q. Ali et al., 2024). Lack of trust may cause customers to be misled when they receive financial services from banks, which, in turn, ensures stiff competition to retain customers. (Albaity & Rahman, 2021). Building trust in banks has a major impact on people's willingness to deposit money and conduct financial transactions, which is crucial for the efficient operation of financial systems. (Putera, 2020; Sanneh et al., 2024). Trust impacts adoption (M. Ali et al., 2021; Ashurov & Othman, 2019; Ezech & Nkamnebe, 2021) and leads to loyalty (Akram et al., 2024; Albaity & Rahman, 2021; Amin et al., 2013; Khokhar et al., 2019; Suhartanto et al., 2018). Therefore, this study investigated whether the 3 constructs of the theory of planned behavior including Subjective Norms, Perceived Behavior Control, and Attitude impact trust.

LITERATURE REVIEW AND HYPOTHESIS

Trust

Trust is when customers have positive perceptions of reliability, dependence on objects, and the quality of a firm's services and products. (Garbarino & Johnson, 1999; Panigrahi et al., 2018). When a consumer has faith in the ability of the service provider to fulfill their promise, they are showing trust. (Ennew & Sekhon, 2007). Trust exists when a party has confidence in the exchange partner's integrity and reliability. (Morgan & Hunt, 1994). Trust is also based on the consumer's experience, feeling of security, and confidence in the bank's ability to be honest and adhere to regulations and rules (Anneli Järvinen, 2014). In the case of IB, trust is a symbol of ethics, honesty, trustworthiness, and compliance with Shariah principles (Amin et al., 2013). According to Sumaedi et al., (2015), clients trust Islamic banks based on their devotion to Shariah values.

Subjective Norms and Trust

Subjective norms are the conviction that a person's close social group will either support or oppose a certain behavior (Aziz & Afaq, 2018). Subjective norms are the social forces that affect conduct, both when it is performed and when it is not. According to the result of the study of Poan et al., (2022),

Subjective Norms significantly influenced People' Trust in Takaful who have insurance policies in Indonesia. In the study of Hardi & Mildawati (2022), Trust acted as a mediator between Subjective Norms and Shariah Financing Usage Intention in the context of Micro, Small, and Medium Enterprises in Indonesia. We further study the impact of Subjective Norms on Trust in IBs. We formulate the following hypothesis:

H1: *Subjective Norms have a relationship with Trust in IBs*

Perceived Behavior Control and Trust

Perceived Behavior Control is perception regarding the controllability of certain behavior. According to the results of the study by Sembada & Koay, (2021), Perceived Ease of Transaction and Perceived Security have positive and significant relations with Trust to purchase in social media stores moderated significantly by perceived control over alternatives. Moreover, Trust acts as a mediator to 1) Perceived Ease of Transaction and Intention to Purchase in social media stores and 2) Perceived Security and Intention to Purchase in social media stores. However, according to the findings of the study of Maria & Sugiyanto, (2023), Perceived Ease of Use has a positive but insignificant influence on Trust in ShopeePAY in Jakarta. According to the findings of the study by Hakeem & Ratnasari, (2021), Perceived ease of use positively and significantly affects Trust in Islamic Commercial Banks' M-Banking Applications. The impact of Perceived Behavioral Control and its antecedents on Trust in Islamic Banks is not well explored in the context of IBs. The proposed hypothesis of our study is:

H2: *Perceived Behavioral Control has a relationship with Trust in IBs*

Attitude and Trust

An individual's expression in favor or disfavor of a concept or an object in a situation is referred to as their attitude (Ajzen, 1980). The study of Wardana et al., (2021), found a positive and significant effect of awareness on trust in the context of Islamic Banks in Indonesia. Attitude decomposes into Awareness, Relative Advantage, Uncertainty, and Compatibility (Aziz & Afaq, 2018). According to the result of the study by Poan et al., (2022), Awareness significantly influenced People's Trust in Takaful who have insurance policies in Indonesia but Attitude doesn't significantly influence trust in purchasing takaful. We study the impact of Attitude on Trust in the IBs. We formulate the following hypothesis:

H3: *Attitude has a relationship with Trust in IBs*

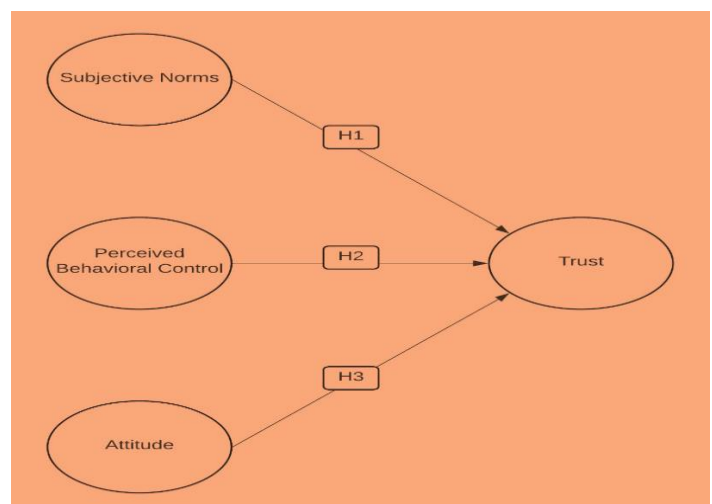


Figure 2 Research Model

Source: Authors' Compilations

METHOD

We collected data through an Online Questionnaire. The indicators of constructs were adopted from past literature mentioned in **Table 1**. A purposive/ judgmental sampling technique was used to make sure respondents responded correctly, attentively, and with concern. The respondents include those studying business-related subjects, having a business-related degree, and teaching faculty and administrative faculty in business studies or related departments in the universities. The description of respondents' characteristics is in **Table 2**. We employed 164 responses in the analysis. Partial Least Square Equation Modeling (PLS-SEM) was employed to analyze the data for which Smart PLS software version 4 was used.

Table 1 Study Constructs and Indicator Sources

Sr. No.	Constructs	Sources
1	Subjective Norms	(Aziz & Afaq, 2018; Sudarsono et al., 2023)
2	Perceived Behavior Control	(Aziz & Afaq, 2018)
3	Attitude	(Aziz & Afaq, 2018)
4	Trust	(Amin et al., 2013; Suhartanto et al., 2018)

Table 2 Demographic Profile of the Respondents

Variable	Description	Frequency	Percentage
Age	Less than 20	11	6.7
	21 – 30	113	68.9
	31 – 40	21	12.8
	41 – 50	14	8.5
	More than 50	5	3.0
Highest	Intermediate	5	3.0
Education	Bachelor	39	23.8
Level	Master	80	48.8
	Above Master	40	24.4

RESULTS AND ANALYSIS

The analysis was carried out by using the partial least-squares structural equation modeling (PLS-SEM) technique by using Smart PLS software version 4. PLS-SEM is a 2-step process. At first, the measurement model is analyzed to check data reliability and validity. Then, structural model assessment is carried out for path analysis and hypothesis testing.

Table 3 Item Reliability, Internal Consistency Reliability, and Convergent Validity

Constructs	Items	Load ings	Cronbach' s alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Subjective Norms	SN1	0.819	0.794	0.795	0.879	0.709
	SN2	0.872				
	SN3	0.833				

Perceived Behavior Control	PBC1	0.926	0.827	0.871	0.896	0.744
	PBC2	0.895				
	PBC3	0.757				
Attitude	Att2	0.939	0.880	0.887	0.943	0.893
	Att3	0.950				
Trust	T1	0.904	0.853	0.854	0.911	0.774
	T2	0.845				
	T3	0.888				

The loadings of items are over 0.708, suggesting a substantial association with corresponding latent constructs, according to the analysis of outer loadings for provided variables. Cronbach's Alpha coefficients, rho_a, and rho_c for all constructs in this study are above 0.70 and less than 0.95 which suggests a good level of reliability. Furthermore, it is noteworthy that AVE values for each construct are deemed adequate, with a range of 0.709 to 0.893, the values were above 0.5. The range signifies that the constructs effectively account for a significant percentage of the variation seen in their corresponding items. The results in **Table 3** Indicate that the measuring tools used possess item reliability, internal consistency reliability, and convergent validity.

Table 4 Fornell-Larcker criterion

Constructs	Attitude	Perceived Behavior Control	Subjective Norms	Trust
Attitude	0.945			
Perceived Behavior Control	0.619	0.863		
Subjective Norms	0.456	0.516	0.842	
Trust	0.563	0.620	0.683	0.880

Fornell-larcker criterion was used to assess discriminant validity. The square root of the AVE of each construct was paralleled with its correlation with other constructs. The square root of AVE of every construct had a greater value than its correlations with other constructs in **Table 4**.

Table 5 Cross Loadings

	Attitude	Perceived Behavior Control	Subjective Norms	Trust
Att2	0.939	0.565	0.423	0.505
Att3	0.950	0.603	0.439	0.557
PBC1	0.648	0.926	0.510	0.637
PBC2	0.562	0.895	0.474	0.521
PBC3	0.344	0.757	0.328	0.416
SN1	0.450	0.492	0.819	0.584
SN2	0.316	0.393	0.872	0.529
SN3	0.377	0.414	0.833	0.603
T1	0.487	0.543	0.592	0.904
T2	0.525	0.547	0.548	0.845
T3	0.475	0.547	0.659	0.888

Table 6 Heterotrait-Monotrait Ratio (HTMT)

Constructs	Attitude	Perceived Behavior Control	Subjective Norms	Trust
Attitude				
Perceived Behavior Control	0.703			
Subjective Norms	0.542	0.624		
Trust	0.649	0.725	0.825	

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HTMT is also a criterion to confirm discriminant validity and has different recommendations to confirm HTMT. The classical criterion is that the HTMT value should be less than 0.90 (Gold et al., 2001), and the conservative criterion is that the value of HTMT should be less than 0.85 (Kline, 2023). The HTMT ratios in **Table 6** are in the range of 0.542 to 0.825, which are less than the criteria mentioned.

Table 7 Variance Inflation Factor (VIF)

	VIF
SN1	1.605
SN2	2.067
SN3	1.665
PBC1	2.705
PBC2	2.552
PBC3	1.484
Att2	2.621
Att3	2.621
T1	2.601
T2	1.804
T3	2.331

Table 8 Inner VIF

	VIF
Subjective Norms -> Trust	1.422
Perceived Behavior Control -> Trust	1.826
Attitude -> Trust	1.691

VIF describes multicollinearity between variables. To prevent multicollinearity problems, VIF should be lower than 5 (Hair et al., 2019). **Table 7** and **Table 8** demonstrate that the VIF values range from 1.422 to 2.705, indicating that there is no difficulty with multicollinearity.

Table 9 Hypothesis Testing

Hypothesis	Relationship	Original sample	Sample mean	Standard deviation	T statistics	P values	f-square	Decision
H1	Subjective Norms -> Trust	0.459	0.460	0.065	7.016	0.000	0.357	Accepted
H2	Perceived Behavior Control -> Trust	0.266	0.267	0.066	4.002	0.000	0.093	Accepted
H3	Attitude -> Trust	0.189	0.187	0.069	2.748	0.006	0.051	Accepted

The results in **Table 9** demonstrate a high level of statistical significance ($p < 0.010$) in the relationship of Subjective Norms, Perceived Behavioral Control, and Attitude with Trust. This is shown by substantial T statistics, which range from 2.748 to 7.016. The relationship between Subjective Norms and Trust is of great importance, as shown by the very high T statistic of 7.016 and effect size (f-square) of 0.357. f-square of 0.02, 0.15, and 0.35 are termed as small, medium, and large.

Table 10 Model Fit

	Saturated model	Estimated model
Standardized Mean Square Values (SRMR)	0.074	0.074

The cut-off for acceptable model fit is less than 0.080. According to **Table 10**, the SRMR value of the saturated model and estimated model is 0.074.

Table 11 Correlations

	Attitude	Perceived Behavior Control	Subjective Norms	Trust
Attitude	1.000	0.619	0.456	0.563
Perceived Behavior Control	0.619	1.000	0.516	0.620
Subjective Norms	0.456	0.516	1.000	0.683
Trust	0.563	0.620	0.683	1.000

In **Table 11**, Attitude and Perceived Behavioral Control have a correlation coefficient of 0.619, Attitude and Subjective Norms have a correlation coefficient of 0.456, Attitude and Trust have a correlation coefficient of 0.563, Perceived Behavioral Control and Subjective Norms have a correlation coefficient of 0.516, Perceived Behavioral Control and Trust have a correlation coefficient of 0.620 and Subjective Norms and Trust have a correlation coefficient of 0.683.

Table 12 Coefficient of Determination (R-square) and Predictive Relevance (Q-square)

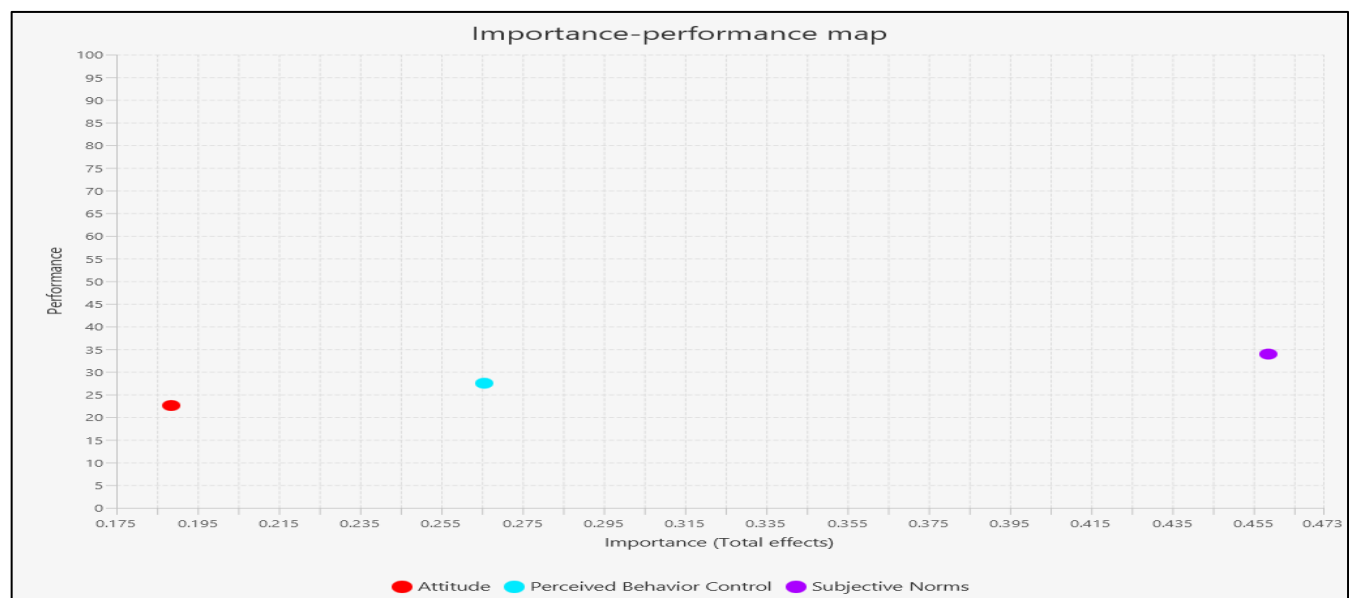
	R-square	R-square adjusted	Q-square predict
Trust	0.585	0.577	0.565

Q-square > 0 shows an adequate predictive relevance. F. Hair Jr et al., (2014) state that R-square is a measure of predictive accuracy, it ranges from 0 to 1 and R-square of 0.75, 0.50 and 0.2 is substantial, moderate, and weak respectively. In **Table 12**, Trust has high predictive relevance and moderate predictive accuracy.

Table 13 Importance Performance (IP) Analysis Results

Latent Variable	Trust Total Effect (importance)	Index Value (performance)
Subjective Norms	0.459	33.922
Perceived Behavior Control	0.266	27.488
Attitude	0.189	22.575

IP has been identified for Trust in **Table 13**. Subjective Norms have the most important (0.459) and performance (33.922) for Trust followed by Perceived Behavioral Control and Attitude. **Figure 3** graphically displays the data presented in **Table 13**.

Figure 3 Importance Performance Map Analysis

CONCLUSION

Our study investigates the impact of Subjective Norms, Perceived Behavioral Control, and Attitude on Trust in IBs. The findings reveal that all three constructs have a positive and significant impact on Trust in IB. It is noteworthy that among Subjective Norms, Perceived Behavior Control, and Attitude, Subjective Norms have the highest, positive, and significant impact on Trust in IB.

Our study advances theoretical understanding of Trust in financial institutions, particularly within the context of IB. Subjective Norms' impact on Trust in IB underscores the importance of word of mouth, and communications either face-to-face or digital in shaping perceptions regarding IB supporting the social influence theory.

We suggest Islamic Banks invest in robust social media strategies, ensure reliability and transparency in their communications, and engage actively with people online. According to the findings of the recent study conducted by (Akram et al., 2024), Perceived Financial Transparency has a positive and significant relation with Loyalty in the IB sector of Pakistan and Trust leads to Loyalty and mediates the relationship between Perceived Financial Transparency and Loyalty significantly. Islamic Banks ought to approach influencers and community leaders for assistance. Moreover, improving Perceived Behavioral Control and Attitudes through awareness, educating the public and targeted campaigns can potentially build trust. Studies provide valuable insights but are not without limitations. This study is limited to a single country. Moreover, we have focused on Subjective Norms, Perceived Behavior Control, and Attitude only. Therefore, for future research, we suggest conducting a cross-country analysis employing other antecedents of trust as well. We encourage researchers to extend theories by exploring mechanisms through which Subjective Norms, Perceived Behavior Control, and Attitude impact Trust and how they interact with other constructs like service quality, image, expertise, communication, and reputation.

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