

The Influence Religiosity and Religious Scholars towards Mobile Banking Adoption amongst Islamic Banking Customer Moderated by Urban Rural Differences

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Abstract

This study examines the influence religion and religious scholars towards Islamic bank consumers to adopt mobile banking services, which could help in increasing the relatively low usage of mobile banking in Malaysia, as compared to other counties. Drawing upon the Technology Acceptance Model (TAM) and the Decomposed Theory of Planned Behaviour (DTPB) by means of Partial Least Squares, this study examines the influence of religiosity and influence of religious scholars on the intention to adopt mobile banking. Religiosity, as in Shariah compliance is an important variable to examine due to the Islamisation of Malaysian society while Ulama, or religious intellectuals, are highly respected and influential in their communities. They give religious advice and issue fatwas to decide if mobile banking complies with Islamic norms. Furthermore, Ulama can promote awareness and trust by highlighting ethical issues and informing their followers about the advantages and practicality of mobile banking. Empirical result shows that Shariah compliance is insignificant while influence of Ulama is among the highly significant variable to influence mobile banking adoption intention in the urban states rather than rural.

Keywords: Corporate governance, financial performance, innovation

1.0 Introduction

The Malaysian Islamic revival in the late late 1970s and the 1980s has ignited the consciousness of Malaysian Muslims to be aware and abide by the commandments prescribed in Islam (Hochel, 2013). These include the abandonment of western clothes and the adoption of a more conservative clothes among Muslim men and women as well as the donning of the Muslim hijab amongst Muslim women (Asmani, Mohd Noor, & Wahid, 2013). Another sign of increase of the influence of religion among Muslims is the increase in the demand of Shariah compliance banking and financial products (Jamshidi & Hussin, 2016).

Religious scholars in ancient times have been leaders of society. Although most parts of the modern world have been secularised, the Influence of religious scholars are argued to remain significant towards some parts of society. Even in modern times, religious leaders can change minds and norms (Blair et al., 2021). There are three political thoughts with regards to the relationship between state and religion. One is the inseparable relationship between the state and religion, which is a political system that was widely practiced during medieval times. In modern times however, there are only three states that are theocracies which are Saudi Arabia, Iran and the Vatican. Secondly there are states strictly separates religion and all state matters

such as France, Turkey and India. Thirdly there are states that has mutual relationship with religion such as Malaysia, Indonesia and the United Kingdom.

For the present Saudi Arabia, the role of religious scholars plays both formal and informal role in all aspects of society from religious and secular matters (freer 2019). The role of religious scholars is also influential in the rulings for the use of internet (Al-kandari & Dashti, 2015). It is argued that compatibility to culture is one of the determinants of technology adoption and for the context of Saudi Arabia, religious scholars determine whether a technology is compatible with Saudi culture or not.

Similarly for the present-day Iran, the Iranian Muslim clerics managed to establish a religious state (Kholdi, 2010). This means that the religious class in which most of them are scholars or people that refer to scholars plays a formal role in both religious and secular matter. Iran is one of earliest diffusers of internet in the Middle East (Rubin 2020). Nevertheless, according to Rubin (2020) the leadership which consists of Clerics heavily censors Iranian internet services. Moreover, the current political rife between Iran and the western world has made access to technology more difficult due to sanctions although internet is exempted (Berger, 2022).

The role of Ulama in some parts of South East Asia is also important, be it formally and informally. The Ulama in South East Asia are known to hold charismatic leadership in the resistance against the colonials (Saat, 2012).”Another formal role of Indonesian Ulama is the supervision of the Islamic banking industry so that the players of the industry complies with the shariah requirements (Piliyanti, 2019). The formal role of ulama is also prevalent in the province of Aceh for instance is important insofar should the Indonesian government fail to play their role, the Acehnese people would rather obey the Ulama (Rasyidin 2021).For other religions, religious icons in Hinduism is argued to have an impact towards delivering social messages (Agarwala, Mishra, & Singh, 2021).In Islamic finance and banking the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), which consists of prominent Muslim scholars around the world that plays a formal role in establishing a standard for Shariah compliance.

2.0 Literature Review

The Theory of Reasoned Action (TRA) was chosen because of its parsimony and rich in empirical support. The TRA is parsimonious and have predictive power, which makes it easy to in the context of the present study. It is well established that attitudes and subjective norms can influence intention (Rehman & Sheikh, 2020;Aji, Berakon & Riza, 2021). Religion based variables have been gaining attention in banking. Several studies has examined these religion based variables such as Janah, Medias, & Pratiwi (2020) for the context of Islamic banking in Indonesia. Jaffar and Musa (2016) examined religious obligation in the context of Islamic banking while Jamshidi and Hussin (2016) examined perceived religiosity in Islamic credit card use in e-commerce.

Influence from important figures have been examined in many context. Among the contexts include fashion brand preference by Ting, Ching, Yin Fah, & Dada (2020) in which celebrities are argued to affect people’s decision making. Odoom and Kosiba (2020) based on their

findings in the significant social influence towards mobile money adoption in Ghana suggested that celebrity influence can strengthen the degree to which consumers are willing to adopt mobile money technology. Other than celebrities, religious figures are also important social figures that can influence people. For the context of deliverance of social messages, Agarwala, Mishra and Singh (2021) use the term religious icons, which is argued to be effective due to the religious nature of people in India. Pope Francis's visit to Solmoe Shrine in Korea is argued to have positive impact to emotional and spiritual perceptions, destination experiences and happiness (Kim & Chen, 2019). Religious influencers in Indonesia uses social media as a tool to propagate daqwah among their followers in terms of Islamic religious participation and the donning of the hijab (Beta 2019). Bin-Nashwan, Al-Daihani, Abdul-Jabbar, and Al-Ttafi (2020) for the context of the fight against Covid-19 in Kuwait suggested that religious scholars, leaders and other religious influencers can have significant impact in educating their followers in preventing the Covid-19 pandemic.

As for Muslim religious figures, by giving religious advice, emphasising ethical considerations, teaching their communities, fostering trust, and working with Islamic banks, Muslim religious figures can significantly impact the adoption of mobile banking in Islamic banks. Their support and participation can aid in the development and acceptance of mobile banking services that are consistent with Islamic principles.

3.0 Materials and Methods

The scales that are used to measure the variables are adapted and refined from several sources, which include, amongst others Davis, Bagozzi, and Warshaw (1989) Taylor and Todd (1995), Luarn and Lin (2005) as well as Chen (2013). Several steps have been taken to validate instrument namely in terms of content validity where the questionnaire were moderated by the general public, academicians and professionals. The content validity was done to assess the readability, relevance, and ambiguity of the instrument. Consequently, a pilot test was done using the corrected version of the questionnaire on 30 samples by means of convenient sampling of Malaysian Islamic Banking consumers. The samples are then encouraged to give feedback to further improve the face validity. Items that contain common errors such as wording, order, redundancy, missing questions, confusing questions and poor scale items are either refined or removed (Leary, 2001; Creswell, 2013). To test the reliability and interpersonal consistency, Cronbach alpha test was done whereby all items exceeded the 0.60 threshold (Nunnally, 1978). A five-point Likert-type scale ranges from "1 = strongly disagree" to "5 = Strongly agree" was used to measure the variables if this study.

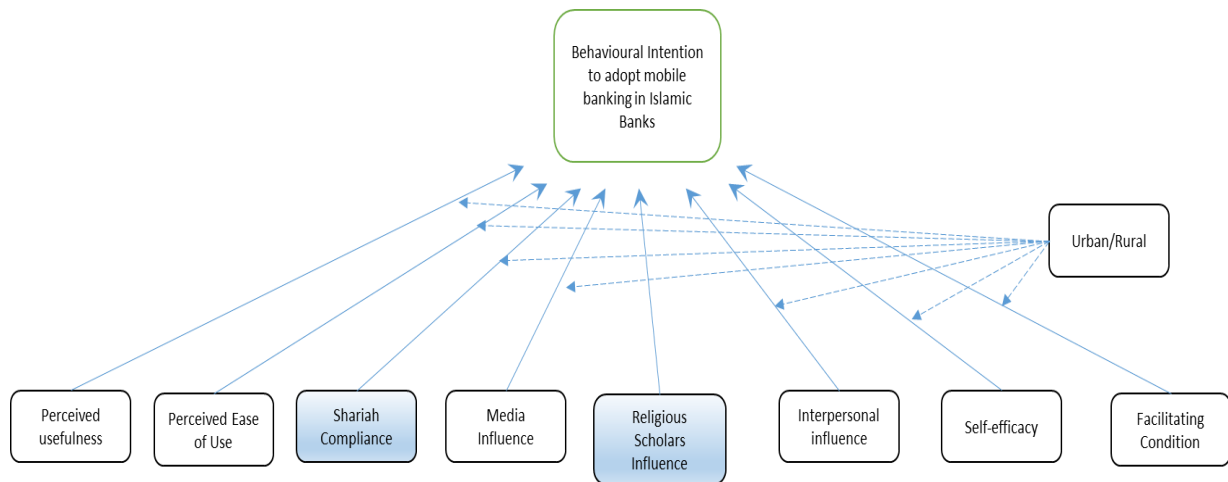


Figure 1. Theoretical Framework

The final version of the questionnaire was converted into google form that can be accessed through a link. This link is spread through various means, such as Facebook, Instagram and WhatsApp in which potential respondents can either click on it or copy the link and reach it on their search engine. A total of 600 responses was gathered in a matter of one month with 479 usable questionnaires for analysis. SPSS and Smart-PLS will be used to analyse the questionnaire.

4.0 Hypothesis Development

The constantly evolving technological landscape, coupled with the revival of religion has made it crucial for researchers to examine a novel perspective of technology adoption. The inclusion of religion related variable is relatively new in studies relating to technology adoption namely mobile banking. This study employs quantitative methodology that is Partial Least Squares Structural Equations Modelling (PLS-SEM) by means of SmartPLS. Drawing upon the Technology Acceptance Model (TAM) and combining some of the variables suggested by Taylor and Todd (1995), the present study is proposing Shariah compliance and influence of religious scholars as determinants of behavioural intentions.

Perceived usefulness and its relationship towards intentions to use mobile banking is an important relationship on a constantly evolving landscape of banking. As a well-established variable, there are several studies that suggests positive relationship between perceived usefulness and behavioural intentions. De Leon (2019) in the context of The Philippines postulated positive relationship between perceived usefulness, which is worth mentioning since the Philippines is in South East Asia. For the Malaysian context, Foroughi, Iranmesh & Sean Hyun (2019) also find that perceived usefulness has a positive influence towards mobile banking usage continuance intentions. For the context of Indonesian Islamic Mobile Banking, Paramita and Hidayat (2023) suggest that perceived usefulness has a positive affect towards intentions. The present research is for the context of Islamic banking users in Malaysia, therefore, the hypothesis is as below

H1: Consumers' perceived usefulness positively influences intention to adopt mobile banking in Islamic banking institutions.

Along with perceived usefulness, perceived ease of use is also an important variable that commonly influence intentions. Therefore, there are numerous studies that suggests the positive effect or perceived ease of use towards behavioural intentions. One of them is the Pilipino context by De Leon (2019) which was mentioned before for perceived usefulness whereby behavioural intentions is also affected by perceived ease of use. For Indonesian context, Perceived ease of use also have positive relationship towards behavioural intentions in the case of Bank Syariah Indonesia mobile banking (Alfani, Yuniarto, & Handrito, 2023). However, also for the context of Indonesian mobile banking, Widiar, Yuniarinto, and Yulianti (2023) found that there is no significant relationship between perceived ease of use towards behavioural intentions indicating that, as mentioned by Wildiar et al. (2023), Indonesians in general is familiar with mobile banking. Nevertheless, the present hypothesis is going along the majority of the previous study, which is:

H2: Consumers' perceived ease of use positively influences intention to adopt mobile banking in Islamic banking institutions.

Religiosity has been known to affect the usage of technology. Suhartanto, Dean, Tuan Ismail, and Sundari (2020) as well as Nur (2022) for instance postulated that religiosity positively affect behavioural intentions to use Shariah mobile banking for the context of Indonesia. Similarly for the context of mobile payment in Pakistan, Hassaan, Li and Akhtar (2023) suggested positive affect of religiosity towards the intention to adopt mobile payments, which is one of the important functions of mobile banking. All of these studies have been using a typical Muslim religiosity scale, which include Islamic beliefs and practices. However, a novel Islamic religiosity items by Jamshidi and Hussin (2016) uses a more specific religiosity scale for their study of Islamic card, in which can be adapted to mobile banking in Islamic banking institutions for the purpose of this study. For the current study, the hypothesis is as follows

H3: Consumers' perceived Shariah compliance influences intention to adopt mobile banking in Islamic banking institutions.

Media influence essentially means channels of communication in forms of written, broadcast, or spoken through television, radio, advertising, the internet and the print medias such as newspapers and magazines (Jose & Estoque, 2010). For the context of mobile banking, media influence is defined as external influence that can influence potential adopters (Zahid & Haji Din, 2019). Mass media for instance is argued to have significant influence towards intention to use mobile banking for the context of New Zealand (Tran & Corner, 2016). In the Levant, Gharaibeh and Arshad (2018) postulates the significant impact on mobile banking intentions among Jordanian Banking customers. Although not empirically tested, Mohammadi (2015) suggests the usage of mass media as one of the means to increase the usage of mobile banking for the context of Iran. Therefore, the hypothesis for H4 is as follows:

H4: Consumers' media influence positively influences intention to adopt mobile banking in Islamic banking institutions.

The effect of interpersonal influence is important considering Malaysia as a collectivist society (Teo, Tan, Ooi, Hew & Yew, 2015). Consumers in collectivist societies like Malaysia is argued

to value opinions and views from people around them (Midilli & Tolunay, 2021). The effect of interpersonal influence has been examined for several contexts of new technologies. For the context of Islamic Fintech in Indonesia, interpersonal influence is found to significantly affect intention to use Islamic fintech (Purwantini, Athief, & Waharini, 2020). Several studies have examined the effect of interpersonal influence towards intention to use mobile banking. In rural China where the society is mostly collectivist, interpersonal communication is argued to have a significant affect towards mobile banking (Zhu, Lyu, Long, & Wachenheim, 2022). Similarly in Mainland China, Human-Human interaction, which is their term for interpersonal influence significantly affect intention to continuously use mobile banking (Yin & Lin, 2022). Therefore, the hypothesis for H5 is as follows:

H5: Consumers' interpersonal influence positively influences intention to adopt mobile banking in Islamic banking institutions.

The distinct Malaysian conservative Muslim values makes it important to examine the influence of religious scholars on intention to adopt mobile banking (Khan, Hameed, Khan, Khan & Khan, 2021). Religious scholars are known to interpret and guide others to embed religious values every aspect in life. Therefore, the influence of religious scholars can impact the adoption of new technologies, namely financial technologies because when it comes to finance, there are elements of muamalat, that requires shariah compliance. One relatable context is in Indonesia, whereby religious scholars are argued to have a significant influence towards economic participation (Al Ma'soem, 2019). Another relatable context is also Indonesian, whereby Dennis, Qoyum, and Sakti (2018) suggests that endorsement from ulama is argued to affect intention to contribute to Cash Waqf. In Sri Lanka the significant effect of social factors towards Islamic banking adoption suggests that the advocate of the Ulama might increase the adoption of mobile banking. Based on the discussions above, the following hypothesis is proposed:

H6: Consumers' religious scholars influence positively influences intention to adopt mobile banking in Islamic banking institutions.

Self-efficacy is an important variable that can influence individual choices especially when it comes to relatively new technologies (Bandura, 1997). For the purpose of this study, self-efficacy represents an Individual's perception about the individual's ability to adopt mobile banking. Malaquias, Malaquias, Ha, and Hwang (2021) have empirically demonstrated the robustness self-efficacy across cultures, namely Brazil, South Korea and the USA. Malaquias et al. (2021) postulate that self-efficacy has a significant influence towards intention to use mobile banking. Similarly of a study in India, Singh and Srivastava (2018) also find that self-efficacy has a significant relationship towards intention to use mobile banking. The robustness of the influence of self-efficacy toward intention to use mobile banking is also evident in Malaysia whereby there is a significant relationship (Foroughi, Iranmanesh, & Hyun, 2019). Accordingly, the following hypothesis is suggested:

H7: Consumers' self-efficacy positively influences intention to adopt mobile banking in Islamic banking institutions.

Facilitating condition is defined as the extent to which a person believes that there is support in terms of organisational and technical infrastructure to use the technology (Venkatesh, Morris, Davis, & Davis, 2003). Like self-efficacy, facilitating conditions is widely found in multiple intention-based models i.e. TAM, DTPB and UTAUT. One of the reasons is that most of these models are used in the context of new technologies whereby consumers need infrastructure and technical support. Evidence provided by Rachmawati, Bukhori, Majidah, Hidayatullah & Waris (2020) suggests that for the context of mobile banking in Indonesia, facilitating conditions has a positive relationship towards intention to use mobile banking. Another Indonesian mobile banking evidence by Purwanto and Loisa (2020) also suggested positive effect of facilitating conditions towards intention to use mobile banking among the young urban and educated millennial generation. However, for banking customers in Pakistan, Farah, Hasni, and Abbas, (2018), there is no significant relationship between facilitating conditions towards mobile banking usage intention. Among the reasons provided by Farah et al. (2018) is the presence of performance and effort expectancies tend to result in significance on facilitating conditions. Nevertheless, due to the similarity and proximity of the Indonesian cases, the following hypothesis is suggested:

H8: Consumers' facilitating conditions positively influences intention to adopt mobile banking in Islamic banking institutions.

Urban-rural differences is an important variable that moderates the adoption of relatively new technologies. The agglomeration effect theory states that core areas, as in urban areas will be the centre of growth, which means there will be better technological adoption in urban areas (Chen, Nie, Huang & Zhang, 2023). For the case of Italy, the South part of Italy is the least developed hence the least amount of E-payment (Ardizzi, Bonifacio, Demma & Painelli, 2020). Similarly in Taiwan whereby residences in the Urban areas are more inclined to use electronic modes of payments as compared to rural (Hsieh, Yang, Yang & Yang, 2013). In India, the rate of mobile banking adoption in metropolitan areas are higher as compared to other areas (Kumar & Debnath, 2018). The hypothesis for H9 is as follows:

H9: Urban-rural differences moderates the relationship in hypothesis 1-8

5.0 Results and Discussion

The present study used partial least squares (PLS) with SmartPLS 4.0 to test the hypothesis. One of the main reasons that this method is used because it is effective and commonly used in researches on information system, e-commerce and mobile banking (Chaouali & El Hedhli, 2019). Another reason for the choice of method is that it is non-parametric which implies that it can analyse non-normal data, which is common among survey data (Hair, Ringle, & Sarstedt, 2014). The significance of the paths has been done through bootstrapping procedure with 5000 resamples. This allows for a thorough examination of the model's predictive accuracy and theoretical underpinnings (Hair et al., 2014)

Table 1: MGA PLS-SEM Result

Hypotheses	H	t-value overall	t-value Rural	t-value Urban	Moderation effect
Consumers' perceived usefulness positively influences behavioural intentions	H1	1.847	1.005	1.458	No
Consumers' perceived ease of use positively influences behavioural intentions	H2	2.328	1.988	1.629	No
Consumers' perceived Shariah compliance does not influence behavioural intentions	H3	0.715	0.969	0.566	No
Consumers' media influence positively influences behavioural intentions	H4	1.66	0.452	2.045	No
Consumers' interpersonal influence positively influences behavioural intentions	H5	0.299	0.308	0.338	No
Consumers' religious scholars influence positively influences behavioural intentions	H6	2.016	0.024	2.782	Yes
Consumers' self-efficacy positively influences behavioural intentions	H7	3.495	3.085	1.541	No
Consumers' facilitating conditions positively influences behavioural intentions	H8	6.513	5.559	4.036	No

Based on the bootstrapping results in the Table 1 above, most of the variables from the intention-based models are significant. Since all of the relationship between independent variables are hypothesised to be positively related with dependent variable, the present study uses one-tailed test in which, the threshold of significance is 1.65. However, despite the lower threshold, some of the proposed variables are insignificant. Based on the result shown in terms of the consumer's perceived usefulness (H1) and perceived ease of use (H2), both of them, (t=1.847) and (t=2.328) has significant positive relationship towards intention to use mobile banking respectively. The effect is more pronounced in terms of perceived ease of use for the rural areas as compared to urban but there is no significant moderation effect.

Contrary to what was hypothesised, perceived Shariah compliance (H3) does not have significant relationship towards behavioural intention with a t-value of 0.715. Media influence has only shown a minute significance (t-value=1.66) while interpersonal influence (t=0.299) does not have significant effect towards intention to use mobile banking. Influence of religious scholars (H6) has notably differential impact not only religious scholars have significant overall t-value (t= 2.016), there is also significant moderation impact in the urban areas (t=2.782) as compared to negligible impact of religious scholar's impact in the rural areas (t= 0.024). Consumer's self-efficacy (H7) and facilitating conditions (H8) also significantly and strongly effect behavioural intentions with t-values of 3.495 and 6.513, respectively.

5.1 Discussion

This study examined several factors that influence the intention of mobile banking adoption with guidance from the Technology Acceptance Model (TAM) and from the Decomposed Theory of Planned Behaviour (DTPB), with particular focus on Shariah compliance and the influence of religious scholars. The findings indicate an interesting mix of expected and unexpected results with some factors showing significant positive effects, while others were not significant.

Both the variables originating from the TAM exhibit positive relationship with intention to adopt mobile banking, which aligns with previous studies such as De Leon (2019) and Foroughi et al. (2019). From the MGA analysis, it is also shown that there is no significant moderation effect of urban and rural differences, which shows uniformity of technology acceptance between the rural and the urban.

The hypotheses concerning perceived Shariah compliance did not hold, which is a contrast to the findings by Suhartanto et al (2020) and Nur (2022) who highlighted the significance of Shariah compliance. One possible explanation is that the shariah compliance is integrated in the product and operation itself rather than the functionality and system of the mobile banking (Ayedh, Mahyudin, Abdul Samat & Muhamad Isa, 2021). For instance, a feature within mobile banking apps enables users to apply for Murabaha for auto financing transparently in accordance to Shariah principle. However, Ayedh et al. (2021) highlighted that the system, which include the algorithm must also be Shariah compliant approved by the Shariah board. Muhammad et al. (2019) highlighted the lack of understanding how Shariah compliance is embedded into technology. Consumers might not comprehend the direct link between Shariah compliance and the technological aspect of mobile banking.

In terms of the significance religious scholars, particularly in the urban states, endorsement from religious scholars have significant influence towards intention to use mobile banking. This finding is aligned with studies by Ma'soem (2019) and Rasyidin (2021) whereby the society economic behaviour is influenced by the endorsement of the religious scholars. For the present study, the use of mobile banking is one aspect of economic behaviour. Furthermore, historically Islamisation in Malaysia has been more visible in the urban areas among the Kaum Muda, the young Urban Malays which are more open for reforms and accepting new ideas (Olivier, 2020). Mobile banking is relatively new therefore explains the significance of the Urban states when it comes to the influence of religious scholars.

Media influences only barely shows its significance towards intention to use mobile banking. One possible reason is that the items that are used primarily focussed on traditional mass media. Nowadays however there is a prevalence of social media as a more primary source of information that might give better influence (Zahid & Haji Din, 2019). The insignificance of the interpersonal influence towards mobile banking adoption intention shows that despite the collective Malaysian culture, financial transaction remains highly personal and confidential (Mcsweeney & Bierley, 1984).

Both self-efficacy and facilitating conditions has high significance towards intention to adopt mobile banking, which was highlighted in various studies. Self-efficacy has been shown as robust across different regions in Brasil, South Korea, and the USA as studied by Malaquias et al. (2021) as well as India (Singh & Srivastava, 2018). Therefore, the robustness of self-efficacy for the present study in Malaysia is expected. Similarly, the significant influence of facilitating conditions for the present Malaysian context is aligned with studies by Rachmawati et al (2020) and Purwanto and Loisa (2020) both have demonstrated positive affects of facilitating conditions and mobile banking adoption intention in neighbouring Indonesia.

6.0 Conclusion

Drawing upon both the TAM and the DTPB, the present study extends the discourse by including Shariah compliance and the influence of religious scholars in the model therefore enriching our understanding of the unique factors of technology adoption in the Malaysian Muslim context. Although there is no support for Shariah compliance, there is profound support for influence of religious scholar. This strengthens Hofstede's (2021) argument about Malaysia's respect towards authority, in which for Malaysia, religious authority. Given the profound influence of religious scholars, financial institutions can harness the influence of religious scholars to increase the adoption of mobile banking by first cooperating and exposing religious scholars through collaboration and workshops on advanced technology in mobile banking and align it with Shariah so that they can do their part in influencing the Malaysian urban states as well as the broader Malaysian consumers. Furthermore, the high significance self-efficacy can be leveraged by educational campaigns whereby religious scholars can play a part in educating the consumers. The prominent effect of facilitating conditions towards mobile banking adoption intention signals that financial institutions can utilise the latest AI technology to facilitate if there should any need of diagnostic.

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