







“Faith-based academic professionals and the adoption of Islamic banking: Insights from Indonesia”

AUTHORS	Fauzul Hanif Noor Athief  Lukmanul Hakim  'Azizah Fathma  Ririn Tri Ratnasari  Muhammad Sultan Mubarak 
ARTICLE INFO	Fauzul Hanif Noor Athief, Lukmanul Hakim, 'Azizah Fathma, Ririn Tri Ratnasari and Muhammad Sultan Mubarak (2026). Faith-based academic professionals and the adoption of Islamic banking: Insights from Indonesia. <i>Banks and Bank Systems</i> , 21(1), 213-228. doi: 10.21511/bbs.21(1).2026.16
DOI	http://dx.doi.org/10.21511/bbs.21(1).2026.16
RELEASED ON	Tuesday, 24 March 2026
RECEIVED ON	Monday, 13 October 2025
ACCEPTED ON	Wednesday, 11 February 2026
LICENSE	 This work is licensed under a Creative Commons Attribution 4.0 International License
JOURNAL	"Banks and Bank Systems"
ISSN PRINT	1816-7403
ISSN ONLINE	1991-7074
PUBLISHER	LLC “Consulting Publishing Company “Business Perspectives”
FOUNDER	LLC “Consulting Publishing Company “Business Perspectives”



NUMBER OF REFERENCES

66



NUMBER OF FIGURES

1



NUMBER OF TABLES

6

© The author(s) 2026. This publication is an open access article.



BUSINESS PERSPECTIVES



LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10,
Sumy, 40022, Ukraine
www.businessperspectives.org

Type of the article: Research Article

Received on: 13th of October, 2025

Accepted on: 11th of February, 2026

Published on: 24th of March, 2026

© Fauzul Hanif Noor Athief, Lukmanul Hakim, 'Azizah Fathma, Ririn Tri Ratnasari, Muhammad Sultan Mubarak, 2026

Fauzul Hanif Noor Athief, M.Sc., Assistant Professor, Department of Islamic Economic Laws, Universitas Muhammadiyah Surakarta [Muhammadiyah University of Surakarta], Indonesia. (Corresponding author)

Lukmanul Hakim, M.H., Assistant Professor, Department of Islamic Economic Laws, Universitas Muhammadiyah Surakarta [Muhammadiyah University of Surakarta], Indonesia.

'Azizah Fathma, M.A., Lecturer, Department of Islamic Economic Laws, Universitas Muhammadiyah Surakarta [Muhammadiyah University of Surakarta], Indonesia.

Ririn Tri Ratnasari, Dr., Professor, Department of Islamic Economics, Universitas Airlangga [Airlangga University], Indonesia.

Muhammad Sultan Mubarak, M.E., Lecturer, Department of Islamic Economics, Universitas Islam Negeri K.H. Abdurrahman Wahid [K.H. Abdurrahman Wahid State Islamic University], Indonesia.



This is an Open Access article, distributed under the terms of the [Creative Commons Attribution 4.0 International license](https://creativecommons.org/licenses/by/4.0/), which permits unrestricted re-use, distribution, and reproduction in any medium, provided the original work is properly cited.



Conflict of interest statement:

Author(s) reported no conflict of interest

Fauzul Hanif Noor Athief (Indonesia), Lukmanul Hakim (Indonesia), 'Azizah Fathma (Indonesia), Ririn Tri Ratnasari (Indonesia), Muhammad Sultan Mubarak (Indonesia)

FAITH-BASED ACADEMIC PROFESSIONALS AND THE ADOPTION OF ISLAMIC BANKING: INSIGHTS FROM INDONESIA

Abstract

The adoption of Islamic banking services by Islamic academicians in Indonesia is crucial due to their influential role in promoting Shariah-compliant financial practices. This study aimed to examine the factors influencing their adoption behavior, with religious obligation as a central determinant. Using the Theory of Planned Behavior (TPB) as the foundation, the study analyzed the direct effects of religious obligation, relative advantage, access to service, trust, and social influence on adoption behavior, as well as their mediating effects when religious obligation serves as the foundation. Respondents were selected through purposive sampling for academicians with very strict eligibility criteria, where they must possess a formal bachelor's degree in Islamic economics, Shariah, or Islamic finance, along with postgraduate education in a related discipline. The analysis was conducted in Indonesia in mid-2025 using Structural Equation Modeling with the Partial Least Squares approach based on 252 valid observations. The results revealed significant positive direct effects for religious obligation ($\beta = 0.605$), access to service ($\beta = 0.201$), and social influence ($\beta = 0.188$). Additionally, this study found a positive indirect relationship from religious obligation to the adoption of Islamic banking mediated by access to service ($\beta = 0.096$) and social influence ($\beta = 0.090$). This study concludes that campaigns targeting Islamic academicians must prioritize their sense of religious obligation as the core message. This should be reinforced with clear narratives about the ease of accessing Islamic banking services and compelling stories about the social respect and recognition they gain from peers when choosing Shariah-compliant financial practices.

Keywords

religiosity, intention, adoption, academicians, Islamic bank

JEL Classification

G21, G41, M31

INTRODUCTION

The Islamic finance industry in Indonesia has grown significantly with support from government initiatives, rising public awareness, and a strong regulatory framework (Bahari et al., 2019; Indrastomo et al., 2023). As the largest Muslim-majority country, Indonesia holds an important position in the global Islamic finance sector. The establishment of Islamic economics and finance programs in universities has played a significant role in building a knowledgeable workforce equipped with the principles of Shariah finance (Hamzah et al., 2020). Academicians, as the backbone of these educational programs, are expected to demonstrate a strong commitment to Islamic financial practices in both their professional and personal financial decisions. In theory, this places Islamic academicians as natural adopters and promoters of Islamic banking services (Putra et al., 2023). However, despite their expertise, not all of them use Islamic banking services for their transactions. This condition presents a paradox and reveals a gap between their knowledge and practical application.

This discrepancy raises critical questions about the factors preventing academicians from fully embracing Islamic banking services. While their educational background and religious obligation would suggest a natural inclination towards supporting Shariah-compliant financial systems, practical realities tell a different story. Factors such as relative advantage, access to the Islamic banking services, social influence, and trust may contribute to their decision (Ezeh & Nkamnebe, 2021; Saleh et al., 2017). This indicates that religious knowledge alone may be insufficient to explain adoption behavior among this group (Bülbül, 2024). Existing studies have primarily focused on general Muslim consumers (Ali et al., 2023) or undergraduate students (Khalid et al., 2023), leaving a significant research gap regarding academicians as a distinct group. This gap is important because academicians differ fundamentally from other user groups in terms of authority, expertise, and social influence. Given their influential role in academia and society, their adoption behavior carries implications beyond individual choice. It shapes how Islamic banking is evaluated and legitimized within the broader Islamic finance ecosystem.

Understanding the behavior of academicians in adopting Islamic banking services is vital for bridging this gap. By identifying these factors, effective strategies can be developed to align academicians' financial behavior with their theoretical knowledge. Such alignment is not only relevant at the individual level but also affects how Islamic banking is perceived and legitimized within academic and professional communities. This alignment could strengthen their role as influential figures in promoting Islamic banking practices, thereby enhancing public trust and participation in the Islamic finance sector. Addressing this disconnect requires focused research efforts to provide actionable insights that contribute to the sustainable growth of Islamic finance in Indonesia.

1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The Islamic finance industry in Indonesia has grown significantly, driven by government support, increasing public awareness, and a strong regulatory framework (Bahari et al., 2019; Indrastomo et al., 2023). Since the establishment of Bank Muamalat Indonesia in 1992, the country has played a key role in global Islamic finance and influenced the overall growth of Indonesian economics (Athief et al., 2025; Anwar et al., 2020). Government initiatives, including the introduction of Islamic Economics and Shariah programs in universities, aim to produce skilled professionals who can advance the sector (Hamzah et al., 2020). Academicians, central to this initiative, are expected to advocate for Islamic banking practices due to their expertise in Islamic economics and finance (Putra et al., 2023).

In Indonesia, Shariah academicians are professionals trained in specialized Islamic economics and Islamic law (Shariah) programs. These programs emphasize both conventional economics and Islamic jurisprudence (Azwar et al., 2022;

Fauroni, 2019). Islamic economists focus on developing Shariah-compliant financial models, emphasizing principles like risk-sharing and the prohibition of *riba* (interest). Meanwhile, Shariah academicians concentrate on the legal aspects of financial contracts, ensuring financial products align with Islamic legal standards. Their roles on Shariah advisory boards are essential in guiding the development and compliance of Islamic financial products (Markom, 2018).

The implementation of the PMA 38/2017 regulation allowed Indonesian universities to establish programs in Islamic Economics, Islamic Banking, Islamic Insurance, Islamic Accounting, and other related fields. These programs are typically managed under the faculties of Economics and Business, Law, or Islamic Studies. The National Committee for Islamic Economy and Finance (KNEKS) mandated key courses, including *Al-Quran dan Hadith of Economics*, *Fiqh Muamalah*, *Usul Fiqh*, and *Islamic Legal Maxim*, to ensure graduates possess foundational knowledge of Islamic economic principles.

Existing studies on Islamic banking adoption present a broad but fragmented body of evidence, addressing the issue across different user groups,

educational backgrounds, and institutional roles. Across this literature, a recurring finding is the presence of a gap between formal knowledge of Islamic finance and actual banking behavior. Umar et al. (2021) reported low levels of Islamic banking awareness even among academicians, which indicates that academic exposure does not necessarily translate into practical engagement. Similar patterns are observed among students of Islamic economics and Shariah, who continue to favor conventional banking despite their educational background (Fadhilah et al., 2024; Thamrin & Athief, 2020).

At earlier stages of academic formation, this gap appears to be reinforced by limitations in curriculum outcomes. Several studies show that undergraduate Islamic economics programs often fail to develop sufficient operational understanding of *riba* and Islamic banking mechanisms (Fitriani, 2020; Hafizah, 2016; Wellasari, 2019). Zakiy (2021) further emphasized that such competency gaps persist beyond graduation and affect professional readiness, while similar challenges have been identified in broader international contexts (Ahmad et al., 2017; Aziz & Mohammed, 2019).

Within this broader landscape, Shariah academicians occupy a distinctive but underexplored position. Unlike students or general consumers, they function simultaneously as educators, knowledge producers, and interpreters of Islamic financial principles. Their professional roles often extend to advisory and governance functions within Islamic finance institutions (Markom, 2018). Prior studies suggest that Islamic bank users exhibit distinctive behavioral characteristics shaped by religiosity and ethical commitment (Athief & Ma'ruf, 2023). By implication, Shariah academicians are commonly expected to demonstrate stronger alignment between religious obligation and financial behavior, thereby reinforcing trust and legitimacy in Islamic banking practices.

However, existing research has rarely examined Shariah academicians as a distinct unit of analysis. One stream of studies focuses on religious leaders, emphasizing the role of attitudes and religious obligation in shaping Islamic banking usage (Janah et al., 2020). Another stream examines students of Islamic economics and related disciplines, analyzing awareness, perceptions, and adoption behavior

using qualitative and quantitative approaches (Fadhilah et al., 2024; Thamrin & Athief, 2020; Khalid et al., 2023; Sembiring & Sembiring, 2024). A broader stream investigates Muslim consumers in general, highlighting factors such as trust, perceived benefits, service accessibility, and social influence (Ali et al., 2023; El Mallouli & Sassi, 2022; Febriandika et al., 2023; Irimia-Diéguez et al., 2024; Mindra et al., 2022).

The existing literature offers valuable explanations of Islamic banking adoption across various user groups, yet it provides a limited understanding of adoption behavior among Shariah academicians as a distinct category. In particular, prior studies have not sufficiently examined how moral commitment and contextual considerations jointly shape their financial decisions. In response to this gap, this study aims to investigate the factors influencing Islamic banking adoption among Shariah academicians, to clarify the role of religious obligation within the broader decision-making process.

Religious obligation serves as the cornerstone of this framework in understanding the adoption of Islamic banking services among Shariah academicians. Unlike the broader construct of religiosity, which captures the extent of one's faith and spiritual belief (Cokrohadisumarto et al., 2024; Yıldırım, 2020; Sherkat, 2015), religious obligation is both a guide for one's actions and a personal duty to follow religious rules, even if one's faithfulness varies (Atal et al., 2022; Ghazali et al., 2022). A person might not perform daily prayers or adhere strictly to Islamic ethical principles, yet still feel an undeniable moral compulsion to use Islamic banking services because it is perceived as a religious duty. This obligation emerges not only from personal faith but also from the professional and intellectual identity of Shariah academicians, who are often seen as both experts and advocates of Islamic financial principles. For them, adopting Islamic banking is not merely a financial choice but an act of fulfilling a moral and professional responsibility. As suggested by many literatures, religiosity influences individuals' behavior across various contexts (Han et al., 2018; Janah et al., 2020).

However, while religious obligation creates an initial motivation, its influence does not operate in isolation. Its translation into actual adoption behavior

havior is shaped by various factors that align with the Theory of Planned Behavior (TPB) by Ajzen (1991). Importantly, religious obligation functions as an antecedent to the three key constructs of TPB by acting as a foundational driver that shapes how these psychological determinants are formed and eventually influence behavior (Bülbül, 2024). The TPB posits that an individual's behavior is influenced by their attitudes towards the behavior, perceived behavioral control (PBC), and subjective norms. In our model, these dimensions are reflected through relative advantage, access to service, trust, and social influence, all of which serve as mechanisms through which religious obligation exerts its influence.

Relative advantage aligns with the attitudinal component of the TPB. It represents the perceived superiority of Islamic banking services over conventional alternatives, especially in terms of financial benefit. Studies indicate that relative advantage significantly influences attitudes towards adopting Islamic banking (Aziz & Afaq, 2018; Kaabachi & Obeid, 2016; Khurshid & Mahmood, 2020). For instance, factors such as competitive charges and returns on deposits are highlighted as key drivers (Ezeh & Nkamnebe, 2021; Rahman et al., 2020; Sudarwati & Yani, 2021). However, attitudes toward Islamic banking are not developed in isolation, but they are shaped by religious obligation. A strong sense of obligation can frame Islamic banking as not merely an option but a morally superior choice, which influences how advantages are perceived. Without religious obligation shaping this initial perception, relative advantage might lack the moral foundation required to form favorable attitudes toward adoption. Therefore, religious obligation serves as the precursor to attitudes by embedding moral reasoning into the evaluation of Islamic banking services.

Apart from relative advantage, access to service corresponds to perceived behavioral control (PBC) in the TPB framework. In a broad definition, access to services is the availability, inclusivity, and ease of use of Islamic banking facilities (Saleh et al., 2017). It has been proven to be a significant driver for people in adopting Islamic banking services (Hasan et al., 2012; Sawitri & Febrian, 2018; Tabash et al., 2019). PBC itself refers to the perceived ease or difficulty of performing a behavior, and it significantly affects whether behavioral intention translates into action (Ashfahany et al., 2024). In this regard, religious ob-

ligation functions as a psychological motivator that strengthens one's determination to overcome structural or logistical barriers to access Islamic banking. For instance, someone driven by religious obligation might be more persistent in seeking Islamic banking services even when accessibility is limited. This relationship underscores how religious obligation precedes perceived control by providing the moral resilience needed to persist in overcoming obstacles. Without this internal motivation, perceived behavioral control might weaken in the face of practical difficulties, hindering adoption.

Trust, defined as confidence in the reliability, integrity, and Shariah compliance of Islamic banking institutions (Deventer & Redda, 2023; Ezech & Nkamnebe, 2021), aligns with both attitudinal and control aspects of the Theory of Planned Behavior (TPB). In the context of Islamic banking, trust reflects belief in adherence to Shariah principles, institutional governance, and transparency. (Ashurov & Othman, 2019; Ezech & Nkamnebe, 2022; Rosula et al., 2024). Studies have proven how trust influence adoption of Islamic banks. However, trust does not emerge in isolation; it is deeply shaped by religious obligation. Individuals with a strong sense of religious duty are naturally more inclined to trust Islamic banking institutions because these institutions align with their core beliefs and values. In this way, religious obligation serves as an antecedent to trust, framing it not just as an evaluative belief but as a moral expectation. Without this foundation, trust might remain fragile and susceptible to skepticism, regardless of the institution's actual performance.

Similarly, social influence, defined as the perceived social pressure or encouragement from peers, family, or institutions to engage in specific behaviors, corresponds to the subjective norms dimension of TPB (Ezech & Nkamnebe, 2021). While studies prove the effect of social influence in the adoption of Islamic banks (Khurshid & Mahmood, 2020; Sudarsono et al., 2021), religious obligation operates upstream in shaping how individuals interpret and respond to these social cues. For example, a Shariah academician with a strong sense of religious obligation is more likely to be receptive to peer encouragement or institutional expectations to adopt Islamic banking services. Conversely, weak religious obligation might render these social pressures less impactful, as there is no internalized moral anchor to reinforce external

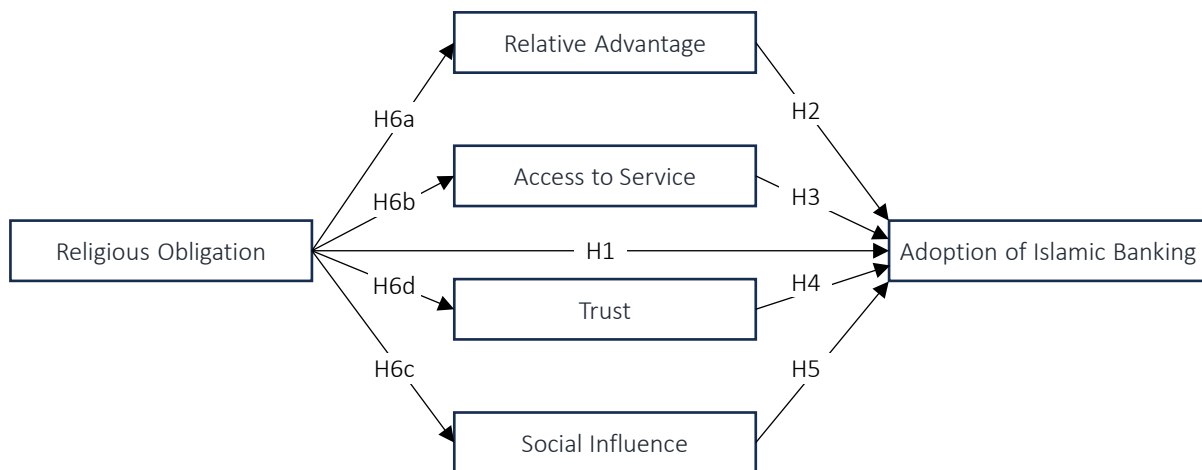


Figure 1. Developed model

cues. Thus, religious obligation functions as a precedent for subjective norms, embedding a sense of religious duty into social interactions and collective expectations.

Based on previous studies, the adoption of Islamic banking is influenced not only by religious obligation, but also by users' evaluations of relative advantage, access to service, trust, and social influence. Prior research suggests that religious obligation may directly encourage the use of Islamic banking services while also shaping individuals' perceptions of these key adoption factors. Accordingly, relative advantage, access to service, trust, and social influence are positioned as both direct determinants of adoption and as mediating mechanisms through which religious obligation affects the adoption of Islamic banking services.

Building on this perspective, the present study aims to examine the factors that influence Islamic banking academics in adopting Islamic banking services by placing religious obligation as a central antecedent within the model. Specifically, this study investigates both the direct effect of religious obligation on adoption behavior and its indirect effects through relative advantage, access to service, trust, and social influence. By doing so, the study seeks to provide a more comprehensive explanation of how moral commitment interacts with practical and social considerations in shaping the financial decisions of Islamic academicians. Therefore, this article proposes several hypotheses:

H1: Religious obligation positively influences the adoption of Islamic banking services.

H2: Relative advantage positively influences the adoption of Islamic banking services.

H3: Access to service positively influences the adoption of Islamic banking services.

H4: Trust positively influences the adoption of Islamic banking services.

H5: Social influence positively influences the adoption of Islamic banking services.

H6a: Access to service mediates the relationship between religious obligation and the adoption of Islamic banking services.

H6b: Relative advantage mediates the relationship between religious obligation and the adoption of Islamic banking services.

H6c: Social influences the relationship between religious obligation and the adoption of Islamic banking services.

H6d: Trust mediates the relationship between religious obligation and the adoption of Islamic banking services.

The developed model based on the hypothesis can be seen in Figure 1.

2. METHODOLOGY

This study employs a quantitative research approach to examine the factors influencing the adoption of Islamic banking services among Islamic academicians. The study was conducted through a structured questionnaire survey designed to capture respondents' perceptions and behaviors related to Islamic banking adoption.

The research procedure followed several stages. First, the research instrument was developed based on well-established measurement scales adapted from prior studies. The questionnaire measured key constructs related to Islamic banking adoption, and each item was assessed using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), which is a format commonly used in behavioral research (Boone Jr & Boone, 2012). The Theory of Planned Behavior (TPB) framework developed by Ajzen (1991) serves

as the theoretical foundation for this study, with religious obligation as an antecedent influencing other TPB constructs. The operationalization of all variables and their measurement items is presented in Table 1.

Second, data were collected from Islamic academicians who possess a formal educational background in Islamic economics, Shariah, Islamic finance, or closely related disciplines. These academicians are considered critical actors in the development of Islamic finance due to their academic expertise, pedagogical influence, and professional credibility. Given the specificity of the target population, purposive sampling was employed with strict eligibility criteria, including academic qualifications, current professional roles, and familiarity with Islamic banking systems. The questionnaire was sent to more than 800 respondents, and the screening process was conducted prior to analysis to ensure data quality and relevance. The

Table 1. Research variables and operationalization

Variable	Items	Reference
Relative Advantage	I feel that the financial benefits of Islamic banking are superior to those of conventional banking	Ezeh and Nkamnebe (2021)
	Islamic financing reduces the burden of interest rates set by conventional banking schemes	
	Returns based on profit-sharing principles are more financially attractive to me	
	I feel that having Islamic financing is less risky	
	Islamic banking is an improvisation of the conventional banking system	
Access to Service	Islamic bank services are comfortable for me	Saleh et al. (2017)
	The time required to conduct transactions is convenient for me	
	Islamic banking services are easily accessible	
	The operational hours of Islamic banks suit my needs	
	Islamic banks provide ease of contact services	
Social Influence	People important to me think I should use Islamic banking	Ezeh and Nkamnebe (2021)
	People who know me think I should use Islamic banking	
	People who influence my behavior think I should use Islamic banking	
	Most people around me use Islamic banking	
	I value the opinions of people who suggest using Islamic banking	
Trust	I am confident that the Islamic banking scheme fully adheres to Islamic ethics and principles	Ezeh and Nkamnebe (2021)
	I am confident that the Islamic banking scheme is safer than conventional banking schemes	
	I do not doubt Islamic banking services	
	I believe that Islamic banking will prioritize my best interests	
	I am confident that the Islamic banking scheme will not hide any information from me	
	In Islamic banking, all their promises are usually fulfilled	
Religious Obligation	The Islamic banking system can be trusted	Ghazali et al. (2022)
	I would feel guilty if I did not use Islamic banking	
	Not using Islamic banking would contradict my principles	
	It is my religious duty to use Islamic banking	
Adoption of Islamic Bank	I am religiously obligated to use Islamic banking	Ezeh and Nkamnebe (2021)
	I have more Islamic bank accounts compared to conventional bank accounts	
	I will fully switch to Islamic banking services	
	I have recommended Islamic banking services to my family/friends/colleagues	
	I will continue using Islamic banking services	

screening process was rigorous, with many potential participants being excluded for failing to meet the predefined requirements. From the initial responses collected, 252 respondents met all criteria and were deemed valid for further analysis. Basic demographic characteristics of the respondents are summarized descriptively as part of the study design.

Finally, the collected data were analyzed using Structural Equation Modeling with the Partial Least Squares approach (SEM-PLS), which is widely applied in studies involving complex models and latent variables (Hair Jr et al., 2014). SEM-PLS was selected due to its ability to handle non-normal data distributions, accommodate moderate sample sizes, and simultaneously assess measurement and structural models. The analysis begins with descriptive statistics to provide an overview of respondent characteristics and item responses. This was followed by evaluation of the measurement model to assess data validity and reliability (Bannigan & Watson, 2009). Reliability was examined using factor loadings, Cronbach's alpha, and Composite Reliability (CR), while convergent validity was assessed through Average Variance Extracted (AVE). Discriminant validity was evaluated using the Fornell-Larcker criterion. After the measurement model met the required thresholds, the structural model was assessed to test the hypothesized relationships among the constructs.

3. RESULTS

Upon the completion of data collection, the demographic profile of the respondents in this research presents a well-rounded representation across key attributes. Most participants hold undergraduate degrees in Islamic Economics, Shariah Economic Law, Islamic Law/Shariah, Islamic Accounting, and Islamic Banking. These academic disciplines serve as the foundation for their understanding and perception of Islamic banking services. Regionally, respondents are spread across Indonesia, with significant representation from East Java, Central Java, and West Java. This distribution reflects the geographic diversity of the sample. In terms of age, the majority fall between 35 and 44 years old, followed by those aged 28 to 34 years. This indicates a sample primarily consist-

ing of mid-career academicians who are actively involved in academic and professional activities. Gender representation reveals a slight predominance of female respondents at 53%, compared to 47% male participants, creating a relatively balanced composition. Educational attainment further highlights the advanced qualifications of the sample, with 71% holding a Master's degree and 29% possessing Doctoral degrees. Monthly expenses as an economic indicator display varied patterns, with the largest proportion falling within the IDR 2.5 to 7.5 million bracket, while smaller clusters are observed in higher income ranges. All of the details can be seen in Table 2.

Table 2. Demographic characteristics

Attribute	Distribution	Frequency	Percentage %
Domicile	East Java	43	17%
	Central Java	38	15%
	West Java	18	7%
	Makassar	16	6%
	Medan	14	6%
	Aceh	11	4%
	Riau	10	4%
	Other 46 domiciles	102	40%
Age	20-27 years old	5	2%
	28-34 years old	78	31%
	35-44 years old	109	43%
	45-54 years old	47	19%
	> 55 years old	13	5%
Gender	Woman	133	53%
	Man	119	47%
Last Education	Master	178	71%
	Doctoral	74	29%
Monthly Expenses	< 2.5 million	24	71%
	2.5-7.5 million	163	25%
	7.5-20 million	57	11%
	> 20 million	8	4%

Next, several tests are conducted to ensure that the data is both reliable and valid. The tests are convergent validity, reliability, and discriminant validity. Convergent validity assesses whether the indicators of a construct are sufficiently correlated and represent their intended concept. It is evaluated using Factor Loadings and Average Variance Extracted (AVE). A Factor Loading value of 0.7 or higher is considered acceptable because it indicates that at least 50% of the variance in an indicator is explained by its underlying construct. In this study, most indicators surpass the 0.7 threshold with strong values seen in items like RELI1 (0.909) and SERV1 (0.851). However, SERV3 (0.682) and

SOC4 (0.627) fall slightly below this threshold but are retained due to their theoretical importance and minimal impact on the overall construct fit.

The AVE measures the average variance captured by a construct relative to the variance caused by measurement error. An AVE value above 0.5 indicates sufficient convergent validity (Henseler et al., 2016). In this study, AVE values range from 0.562 (RADV) to 0.820 (RELI), confirming that each construct captures a substantial proportion of variance from its indicators. Constructs with higher AVE values, such as RELI (0.820) and USE (0.713), demonstrate particularly strong convergent validity. The details of the test can be seen in Table 3.

Afterwards, a reliability test is conducted with the details shown in Table 4. A reliability test evaluates the internal consistency of constructs to ensure that the indicators consistently mea-

sure their intended concept. It is assessed using Cronbach’s Alpha and Composite Reliability (CR). A Cronbach’s Alpha value of 0.7 or higher indicates acceptable reliability as it reflects the consistency of indicators in measuring their respective constructs. In this study, Cronbach’s Alpha values range from 0.744 (RAV) to 0.927 (RELI), which shows strong internal consistency. Similarly, Composite Reliability (CR) values, which account for the varying contributions of each indicator, also exceed the acceptable threshold of 0.7 under the range from 0.837 (RAV) to 0.948 (RELI). The higher CR values, particularly in constructs such as RELI (0.948) and TRU (0.938), further confirm the reliability of the constructs. These results indicate that all constructs exhibit internal consistency and measurement stability, and hence their readiness for structural model analysis.

The last test before analyzing the hypothesis is the discriminant validity test, with the result shown

Table 3. Factor loading and AVE of constructs and latent variables

Variable	Factor Loading						AVE
	1	2	3	4	5	6	
RADV1	0.784						0.562
RADV2	0.766						
RADV3	0.725						
RADV4	0.722						
RELI1		0.909					0.820
RELI2		0.919					
RELI3		0.912					
RELI4		0.882					
SERV1			0.851				0.637
SERV2			0.827				
SERV3			0.682				
SERV4			0.814				
SERV5			0.804				
SOC1				0.814			0.610
SOC2				0.858			
SOC3				0.848			
SOC4				0.627			
SOC5				0.733			
TRU1					0.775		0.685
TRU2					0.796		
TRU3					0.797		
TRU4					0.856		
TRU5					0.833		
TRU6					0.878		
TRU7					0.851		
USE1						0.779	0.713
USE2						0.824	
USE3						0.892	
USE4						0.878	

Table 4. Reliability test

Variables	Cronbach's Alpha	Composite Reliability
RAV	0.744	0.837
RELI	0.927	0.948
SERV	0.856	0.897
SOC	0.835	0.885
TRU	0.923	0.938
USE	0.865	0.908

Table 5. Discriminant validity test

Variables	SERV	USE	RADV	RELI	SOC	TRU
SERV	0.798					
USE	0.574	0.844				
RADV	0.588	0.482	0.750			
RELI	0.478	0.778	0.487	0.906		
SOC	0.534	0.570	0.483	0.476	0.781	
TRU	0.682	0.504	0.646	0.479	0.529	0.827

in Table 5. Discriminant validity ensures that constructs are distinct from each other and measure unique theoretical concepts. It is evaluated using the Fornell-Larcker Criterion. According to the Fornell-Larcker Criterion, the square root of a construct's AVE should exceed its correlation with any other construct. This criterion prevents overlap between constructs, ensuring that each represents a distinct dimension. In this study, constructs such as RELI (0.906) and USE (0.844) exhibit AVE square root values higher than their correlations with other constructs. For example, USE (0.844) exceeds its correlation with SERV (0.574) and SOC (0.570). Similarly, TRU (0.827) is clearly separated from RADV (0.646) and SOC (0.529).

After ensuring that the data are reliable and valid, an analysis was conducted to test the inner model, also known as hypothesis testing. The results of hypothesis testing using Partial Least Squares Structural Equation Modeling (PLS-SEM) are shown in Table

6. The relationships between the constructs are analyzed through path coefficients (β), standard errors (S.E.), and significance levels (p-values) to determine the statistical significance of each hypothesis.

The first hypothesis (*H1*) examines the relationship between Religious obligation (RELI) and Islamic banking adoption (USE). The results reveal a significant positive effect, which indicates that Religious obligation directly influences academicians' intention to adopt Islamic banking services. This relationship is supported by a path coefficient of 0.605 and a p-value below 0.001. In contrast, the second hypothesis (*H2*) tests the relationship between Relative Advantage (RADV) and Islamic banking adoption (USE). The analysis indicates no significant relationship, as shown by a path coefficient of -0.013 and a p-value of 0.796.

The third hypothesis (*H3*) assesses the effect of Access to service (SERV) on Islamic banking

Table 6. Hypotheses testing results

Hypothesis	Path	β	S.E.	P Values	Result
<i>H1</i>	RELI \rightarrow USE	0.605	0.048	***	Supported
<i>H2</i>	RADV \rightarrow USE	-0.013	0.049	0.796	Not Supported
<i>H3</i>	SERV \rightarrow USE	0.201	0.057	***	Supported
<i>H4</i>	TRU \rightarrow USE	-0.015	0.064	0.819	Not Supported
<i>H5</i>	SOC \rightarrow USE	0.188	0.054	***	Supported
<i>H6a</i>	RELI \rightarrow SERV \rightarrow USE	0.096	0.029	***	Supported
<i>H6b</i>	RELI \rightarrow RADV \rightarrow USE	-0.006	0.025	0.801	Not Supported
<i>H6c</i>	RELI \rightarrow SOC \rightarrow USE	0.090	0.030	***	Supported
<i>H6d</i>	RELI \rightarrow TRU \rightarrow USE	-0.007	0.032	0.825	Not Supported

Note: * $p < 0.10$; ** $p < 0.05$; *** $p < 0.01$.

adoption (USE). The findings show a significant positive relationship, suggesting that higher access to service is associated with increased adoption intention. This relationship is confirmed with a path coefficient of 0.201 and a p-value below 0.001. On the other hand, the fourth hypothesis (*H4*) investigates the relationship between Trust (TRU) and Islamic banking adoption (USE). The results indicate no significant effect with a path coefficient of -0.015 and a p-value of 0.819. Lastly, the fifth hypothesis (*H5*) evaluates the influence of Social Influence (SOC) on Islamic banking adoption (USE). The results demonstrate a significant positive relationship, with a path coefficient of 0.188 and a p-value below 0.001.

The analysis also investigates the mediating role of Religious obligation (RELI) in the relationships between key constructs and Islamic banking adoption (USE) to provide deeper insights into the indirect pathways influencing adoption behavior. The findings reveal that Religious obligation (RELI) significantly mediates the relationship between Access to service (SERV) and Islamic banking adoption (USE) as evidenced by a path coefficient of 0.096 and a p-value below 0.001. This mediation suggests that Religious obligation acts as a bridging factor that enhances the impact of access to service on usage intention. Similarly, Religious obligation (RELI) also mediates the relationship between Social Influence (SOC) and Islamic banking adoption (USE). The statistical evidence, with a path coefficient of 0.090 and a p-value below 0.001, indicates that Religious obligation reinforces the influence of social cues and normative pressures on adoption intention.

In contrast, the mediating role of Religious obligation (RELI) is not supported in the relationships between Relative Advantage (RADV) and Islamic banking adoption (USE), as well as between Trust (TRU) and Islamic banking adoption (USE). In the relationship between Relative Advantage (RADV) and Islamic banking adoption (USE), the mediation effect is statistically insignificant, with a path coefficient of -0.006 and a p-value of 0.801. Similarly, the mediation analysis for the pathway between Trust (TRU) and Islamic banking adoption (USE) shows no significant results, with a path coefficient of -0.007 and a p-value of 0.825. These findings indicate that Religious obligation does not function as a mediating factor in these two specific pathways.

4. DISCUSSION

The findings from the hypothesis testing provide important insights into the factors influencing Islamic academicians' adoption of Islamic banking services. Among the key results, religious obligation plays a central role in shaping their decision to use Islamic banking services, which is similar to what Han et al. (2018) and Janah et al. (2020) found in their studies. The significant positive relationship between religious obligation and adoption behavior highlights the strong moral and ethical foundation that guides academicians in their financial decisions. For this group, adopting Islamic banking is not merely a financial choice but also a reflection of their commitment to Islamic principles. Their professional and intellectual identities, which are built upon Islamic teachings, make this obligation not only personal but also a professional duty. This result suggests that strategies to encourage greater adoption of Islamic banking among academicians must emphasize this moral foundation. Campaigns and promotional efforts should highlight how Islamic banking aligns with their religious principles and promote the idea that using these services is both a personal and professional commitment.

While religious obligation establishes a strong moral foundation, the practical aspects of Islamic banking also play an essential role in influencing adoption. A study of non-Muslim users of Islamic banking shows that their decision is shaped far more by practical considerations than by religiosity aspect (Ashfahany et al., 2023). In this study, the result shows that access to service significantly affects adoption behavior, which is in line with the number of studies suggesting the same effect of service availability towards service adoption (Ali et al., 2024; Ezeh & Nkamnebe, 2021; Kaabachi & Obeid, 2016; Musa et al., 2024). This means that academicians' ability to access Islamic banking services conveniently, efficiently, and without unnecessary barriers plays an important role in translating their moral intention into actual behavior. Even when religious obligation motivates them, poor accessibility or cumbersome banking processes can hinder their adoption. This finding emphasizes the importance of operational excellence in Islamic banking institutions. Banks must prioritize improving service accessibility, includ-

ing user-friendly digital platforms, streamlined transaction processes, and responsive customer service. Enhancing these operational elements ensures that moral motivations driven by religious obligation are supported by smooth and convenient user experiences.

Social influence also emerges as an important factor influencing the adoption of Islamic banking services. While this result is supported by various studies (Ezeh & Nkamnebe, 2021; Maryam et al., 2019; Sudarsono et al., 2021), it differs from the finding by Kaabachi and Obeid (2016). However, in this paper, the significant positive relationship between social influence and adoption suggests that the behavior of peers, family members, and colleagues has a meaningful effect on academicians' financial decisions. Academicians often operate in professional networks where shared values and collective behaviors carry weight. When influential figures within these networks advocate for Islamic banking, it creates a sense of social expectation and reinforces the idea that using Islamic banking services is the right choice. This result indicates that Islamic banks should focus on building stronger relationships with academic communities and leveraging key influencers within these circles. Organizing educational campaigns, workshops, and collaborations with academic institutions could create an environment where the use of Islamic banking services is not only encouraged but also seen as the norm within the community.

Contrary to those two variables, relative advantage and trust are found to be not significant. This finding suggests that religious obligation stands as the primary driver behind Islamic academicians' adoption of Islamic banking services and overshadows the roles of relative advantage and trust in influencing their decisions. While the results seem contradictory to the theory and many literatures, there is still evidence supporting the current findings of insignificant results for both variables (Christiyanto et al., 2023; Ezeh & Nkamnebe, 2021; Kaabachi & Obeid, 2016; Mir et al., 2019; Riptiono et al., 2020). In the context of this research, the result indicates that Islamic academicians view the adoption of Islamic banking primarily as a fulfillment of their religious duty rather than a pursuit of financial benefits or institutional trust. This perspective aligns with the Theory of Planned Behavior (TPB), where attitudes, perceived

control, and social norms drive behavior. However, in this case, religious obligation functions as a higher-order factor, shapes these underlying constructs, and provides a strong moral foundation for their decisions. However, the non-significance of relative advantage does not necessarily mean that Islamic banking lacks financial appeal, nor does the non-significance of trust imply deep mistrust towards these institutions. Instead, these factors may operate in the background with their impact muted by the stronger influence of religious obligation. Islamic academicians may assume a baseline level of trust and benefit from Islamic banks, but are primarily motivated by their ethical and religious commitments.

As for the indirect effect, the findings reveal that religious obligation does not have a significant indirect effect on the adoption of Islamic banking through both relative advantage and trust. In the RELI \rightarrow RADV \rightarrow USE pathway, religious obligation does not significantly shape how academicians perceive the financial or functional benefits of Islamic banking, or these perceived benefits are not strong enough to influence adoption behavior. This suggests that while religious obligation creates a strong moral foundation, it does not necessarily alter how financial returns, competitive fees, or perceived economic advantages are evaluated. Islamic academicians may not view Islamic banking as economically superior, nor do they rely on financial incentives as the primary justification for fulfilling their religious duty.

Similarly, the RELI \rightarrow TRU \rightarrow USE pathway also shows no significant mediation effect, which indicates that religious obligation does not meaningfully shape perceptions of trust in Islamic banking institutions, which is similar to the findings of Souiden and Rani (2015), Suhartanto (2019), and Zaid (2019). Trust, which usually reflects confidence in transparency, governance, and adherence to Shariah principles, does not appear to act as a bridge between religious obligation and adoption behavior. This could mean that Islamic academicians either inherently assume a baseline level of trust in Islamic banks or that trust is not a deciding factor in their adoption decision. Their motivation to adopt Islamic banking seems less about whether they fully trust the institution and more about fulfilling their perceived religious obligations directly.

The two paths similarly suggest that relative advantage and trust are not meaningful pathways through which religious obligation influences adoption behavior. Instead, religious obligation functions as a direct motivator, overcoming financial benefits or institutional confidence. For Islamic banking institutions, this means that while efforts to improve perceptions of financial benefits and trust remain relevant, they are secondary considerations. The primary focus should

remain on reinforcing the alignment of Islamic banking services with religious principles and campaigning that adopting Islamic banking services is part of their religious duty. Financial and trust-related improvements should be viewed as complementary rather than central strategies in promoting adoption among Islamic academicians. Basic concepts of ethics in Islamic marketing should also be taken into consideration by Islamic banks (Al Hadi et al., 2021).

CONCLUSION

This study aimed to investigate the factors influencing Islamic academicians' adoption of Islamic banking services in Indonesia, emphasizing the role of religious obligation as a central determinant. Using the Theory of Planned Behavior as the framework, the findings show that religious obligation is the strongest driver of Islamic academicians' adoption of Islamic banking. Access to service and social influence both have significant direct and indirect effects, which support the conversion of religious motivation into actual adoption through practical accessibility and peer influence. In contrast, relative advantage and trust are not significant predictors, which indicates that economic benefits and institutional confidence are secondary to moral responsibility. This research provides strategic guidance for practitioners. Campaigns targeting Islamic academicians must move beyond typical promotional content that emphasizes competitive financial products. Instead, marketers should craft messages that center around fulfilling religious duty, framed through accessible services and strong social proof. Highlighting stories of respected scholars who use Islamic banking and ensuring that services are easy to reach will be more effective in driving engagement.

AUTHOR CONTRIBUTIONS

Conceptualization: Fauzul Hanif Noor Athief, Lukmanul Hakim, Ririn Tri Ratnasari.

Data curation: Lukmanul Hakim, 'Azizah Fathma, Muhammad Sultan Mubarak.

Formal analysis: Fauzul Hanif Noor Athief, 'Azizah Fathma, Muhammad Sultan Mubarak.

Funding acquisition: Fauzul Hanif Noor Athief, Lukmanul Hakim, 'Azizah Fathma.

Investigation: Fauzul Hanif Noor Athief, Ririn Tri Ratnasari.

Methodology: Fauzul Hanif Noor Athief, Ririn Tri Ratnasari.

Project administration: Lukmanul Hakim, 'Azizah Fathma.

Software: Fauzul Hanif Noor Athief, Lukmanul Hakim, 'Azizah Fathma, Muhammad Sultan Mubarak.

Supervision: Ririn Tri Ratnasari.

Validation: Lukmanul Hakim, Ririn Tri Ratnasari, Muhammad Sultan Mubarak.

Visualization: Fauzul Hanif Noor Athief, 'Azizah Fathma, Muhammad Sultan Mubarak.

Writing – original draft: Fauzul Hanif Noor Athief, Lukmanul Hakim, Ririn Tri Ratnasari.

Writing – reviewing & editing: Fauzul Hanif Noor Athief, 'Azizah Fathma, Ririn Tri Ratnasari, Muhammad Sultan Mubarak.

AI USE STATEMENT

All ideas and the overall research in this manuscript come from the authors. The authors personally searched, read, and summarized the important points from the cited literature before writing them into the paper. All data analysis, result writing, and discussion were carried out by the authors. Parts that

the authors felt confident in their English language were written fully by the authors. When language refinement was needed, AI-assisted tools were used only to improve wording and readability. The authors checked and approved the final text and take full responsibility for the content.

FUNDING

The research is conducted under the grant received from Universitas Muhammadiyah Surakarta, Indonesia, under the scheme of Competitive Research with the Grant Number: 95.19/A.3-III/LRI/IV/2025

REFERENCES

- Ahmad, N. W., Mawar, M. Y., & Ripain, N. (2017). The Exploration Study on Employability of Islamic Banking and Finance Graduates. *Proceeding of the 4th International Conference on Management and Muamalah 2017 (ICoMM 2017)* (pp. 639-647). Retrieved from https://www.academia.edu/download/100575946/IC_20061.pdf
- Ajzen, I. (1991). The Theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Al Hadi, M. Q., Cahyo, E. N., & Budi, I. S. (2021). Marketing Ethics at Islamic Banks: Principles and Practices. *Journal of Islamic Economic Laws*, 4(2), 17-41. <https://doi.org/10.23917/jisel.v4i2.14716>
- Ali, M., Raza, S. A., Puah, C.-H., & Mubarik, M. S. (2023). Customer acceptance toward Islamic personal financing in Pakistan. *Journal of Financial Services Marketing*, 28(2), 270-284. <https://doi.org/10.1057/s41264-022-00149-w>
- Ali, Q., Parveen, S., Aspiranti, T., Nurhayati, N., & Rusgianto, S. (2024). Barriers to the adoption of Islamic banking: A bibliometric analysis. *International Journal of Ethics and Systems*, 40(3), 628-650. <https://doi.org/10.1108/IJOES-01-2023-0001>
- Anwar, S., Junaidi, J., Salju, S., Wicaksono, R., & Mispiyanti, M. (2020). Islamic bank contribution to Indonesian economic growth. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(3), 519-532. <https://doi.org/10.1108/IMEFM-02-2018-0071>
- Ashfahany, A. E., Farrahvanaya, S. K., Apriantoro, M. S., & Suharjianto. (2024). Analysis of factors influencing intention to purchase halal Japanese food: The moderating role of religiosity. *Innovative Marketing*, 20(1), 66-76. [https://doi.org/10.21511/im.20\(1\).2024.06](https://doi.org/10.21511/im.20(1).2024.06)
- Ashfahany, A. E., Mutmainah, D. A. S., & Isman. (2023). Why non-Muslims choose Islamic banking. Extended theory of planned behavior: A moderating factor of Islamic bank knowledge. *Banks and Bank Systems*, 18(3), 112-125. [http://dx.doi.org/10.21511/bbs.18\(3\).2023.10](http://dx.doi.org/10.21511/bbs.18(3).2023.10)
- Ashurov, S., & Othman, A. H. A. (2019). The effects of trust mediator and education level moderator on adoption of Islamic banking system in Tajikistan. *Russian Journal of Economics*, 5(3), 277-296. <https://doi.org/10.32609/j.ruje.5.33497>
- Atal, N. U., Iranmanesh, M., Hashim, F., & Foroughi, B. (2022). Drivers of intention to use Murabaha financing: Religiosity as moderator. *Journal of Islamic Marketing*, 13(3), 740-762. <https://doi.org/10.1108/JIMA-07-2019-0147>
- Athief, F. H. N., & Ma'ruf, A. (2023). Tracing the asymmetry of religiosity-based loyalty of Islamic bank depositors. *Banks and Bank Systems*, 18(1), 1-13. [https://doi.org/10.21511/bbs.18\(1\).2023.01](https://doi.org/10.21511/bbs.18(1).2023.01)
- Athief, F. H. N., Rusgianto, S., Herianingrum, S., Pratikto, M. I. S., & Fathma, A. (2025). Islamic banking and sectoral economic growth: Evidence from Indonesia. *Banks and Bank Systems*, 20(2), 223. [http://dx.doi.org/10.21511/bbs.20\(2\).2025.18](http://dx.doi.org/10.21511/bbs.20(2).2025.18)
- Aziz, S., & Afaq, Z. (2018). Adoption of Islamic banking in Pakistan an empirical investigation. *Cogent Business & Management*, 5(1), 1548050. <https://doi.org/10.1080/23311975.2018.1548050>
- Aziz, S., & Mohammed, Y. A. (2019). Skill Issues for Islamic Financial Institutions-Reasons and Solutions. *Journal of Law, Policy and Globalization*, 89, 111. <https://doi.org/10.7176/JLPG/89-14>
- Azwar, A., Usman, A. H., & Abdullah, M. F. R. (2022). Islamic economics education in Indonesia: Quranic view and epistemological problems analysis. *Al-Irsyad: Journal of Islamic and Contemporary Issues*, 7(2), 982-993. Retrieved from <https://al-irsyad.uis.edu.my/index.php/alirsyad/article/view/350>
- Bahari, Z., Hatizal, N., & Doktoralina, C. M. (2019). Study of direct relationship determinants on the selection of Musyarakah Mutanaqisah products (MM). *International Journal of Innovation, Creativity and Change*, 6(1), 121-132. Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3495181
- Bannigan, K., & Watson, R. (2009). Reliability and validity in a nutshell. *Journal of Clinical Nursing*, 18(23), 3237-3243. <https://doi.org/10.1111/j.1365-2702.2009.02939.x>
- Boone Jr, H. N., & Boone, D. A. (2012). Analyzing Likert data.

- The Journal of Extension*, 50(2), 48. <https://doi.org/10.34068/joe.50.02.48>
19. Bülbül, H. (2024). Understanding the influence of religion on pro-environmental behaviors: An investigation in Muslim families using the theory of planned behavior customized with a religiosity-based subjective norm. *Journal of Environmental Planning and Management*, 69(3), 803-825. <https://doi.org/10.1080/09640568.2024.2403772>
 20. Christiyanto, W. W., Gaffar, V., Monoarfa, H., Andriana, D., & Soegoto, E. S. (2023). Contrasting the drivers of Islamic bank adoption in Indonesia. *Journal of Eastern European and Central Asian Research (JEECAR)*, 10(4), 589-598. <https://doi.org/10.15549/jeeecar.v10i4.1353>
 21. Cokrohadi Sumarto, W. bin M., Ratnawati, A., & Kholis, N. (2024). Measurement of Religiosity in Islamic Perspective. In Mansour, N., & Bujosa, L. (Eds.), *Islamic Finance: New Trends in Law and Regulation* (pp. 781-793). Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-48770-5_63
 22. Deventer, M. van, & Redda, E. H. (2023). Customer loyalty and trust in South African retail banking. *Innovative Marketing*, 19(2), 211-222. [https://doi.org/10.21511/im.19\(2\).2023.17](https://doi.org/10.21511/im.19(2).2023.17)
 23. El Mallouli, A., & Sassi, H. (2022). Determinants of Islamic banking products and services adoption in Morocco: A conceptual framework. *Journal of Islamic Marketing*, 13(7), 1589-1605. <https://doi.org/10.1108/JIMA-06-2020-0194>
 24. Ezech, P. C., & Nkamnebe, A. (2021). Predictors of Islamic bank adoption: Nigerian perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(2), 247-267. <https://doi.org/10.1108/IME-FM-01-2019-0035>
 25. Ezech, P. C., & Nkamnebe, A. D. (2022). Determinants of Islamic banking adoption among non-Muslim customers in a Muslim zone. *Journal of Islamic Accounting and Business Research*, 13(4), 666-683. <https://doi.org/10.1108/JIABR-10-2021-0280>
 26. Fadhilah, N., Nur, R., & Sintiawati, R. (2024). Analysis of Difference of Knowledge, Perceptions, and Willingness to Adopt Islamic Banking Services (a case study in FEBI IAIN Gorontalo). *Jurnal Ekonomi Syariah*, 9(1), Article 1. Retrieved from <https://jurnal.unsil.ac.id/index.php/jes/article/view/10581>
 27. Fauroni, R. L. (2019). Islamic Economic Studies Driving Indonesia's Economy: An Epistemological Perspective. *International Journal of Islamic Business and Economics (IJIBEC)*, 3(2), 104-116. Retrieved from https://www.researchgate.net/publication/339306438_The_Islamic_Economics_Studies_as_the_Driving_Force_of_Economic_Stability_Based_on_Indonesian_Characteristic_Epistemology_Perspective
 28. Febriandika, N. R., Harun, Hakim, F., & Masrizal. (2023). Determinants of consumer adoption of Islamic mobile banking services in Indonesia. *Banks and Bank Systems*, 18(4), 30-43. [https://doi.org/10.21511/bbs.18\(4\).2023.04](https://doi.org/10.21511/bbs.18(4).2023.04)
 29. Fitriani, F. (2020). *Pengaruh Pemahaman Konsep Riba Terhadap Minat Bekerja di Bank Konvensional pada Alumni Program Studi Perbankan Syariah [The Influence of Understanding the Concept of Riba on the Interest in Working at Conventional Banks among Alumni of the Islamic Banking Study Program]* (Undergraduate Thesis). IAIN Pare Pare. (In Indonesian). Retrieved from <https://repository.iainpare.ac.id/id/eprint/1503/1/15.2300.106.pdf>
 30. Ghazali, E. M., Mutum, D. S., Waqas, M., Nguyen, B., & Ahmad-Tarmizi, N. A. (2022). Restaurant choice and religious obligation in the absence of halal logo: A serial mediation model. *International Journal of Hospitality Management*, 101, 103109. <https://doi.org/10.1016/j.ijhm.2021.103109>
 31. Hafizah, N. (2016). *Pemahaman Mahasiswa Perbankan syariah dan Ekonomi syariah IAIN Antasari Terhadap Ilmu Akuntansi Syariah [The Understanding of Islamic Banking and Islamic Economics Students at IAIN Antasari Regarding the Knowledge of Islamic Accounting]* (Undergraduate Thesis) IAIN Antasari. (In Indonesian). Retrieved from <https://idr.uin-antasari.ac.id/5994/>
 32. Hair Jr, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106-121. <https://doi.org/10.1108/EBR-10-2013-0128>
 33. Hamzah, H., Yudiawan, A., Umrah, S., & Hasbullah, H. (2020). Islamic Economic Development in Indonesian Islamic Higher Education. *International Journal of Evaluation and Research in Education*, 9(1), 77-82. <http://doi.org/10.11591/ijere.v9i1.20317>
 34. Han, Z., Yeoh, E. K.-K., & Wan Ahmad, W. M. B. (2018). Does religious obligation of Muslims in western China influence their intention to adopt Islamic banking? *Contemporary Chinese Political Economy and Strategic Relations: An International Journal*, 4(3), 1207-1244. Retrieved from <http://icaps.nsysu.edu.tw/var/file/131/1131/img/2375/129599192.pdf>
 35. Hasan, S. A., Subhani, M. I., & Osman, M. A. (2012). *Consumer Criteria for the Selection of an Islamic Bank: Evidence from Pakistan* (MPRA Paper). Retrieved from <https://mpra.ub.uni-muenchen.de/40384/>
 36. Henseler, J., Hubona, G., & Ray, P. A. (2016). Using PLS path modeling in new technology research: Updated guidelines. *Industrial Management & Data Systems*, 116(1), 2-20. <https://doi.org/10.1108/IMDS-09-2015-0382>
 37. Indrastomo, B. S., Kasri, R. A., & Hendranastiti, N. D. (2023). Understanding the Historical Emergence of Islamic Finance in Indonesia: An Institutional and Social Movement Perspective. *QIJIS (Qudus International Journal of Islamic Studies)*, 11(1), Article

1. <https://doi.org/10.21043/qjijis.v1i1i.16431>
38. Irimia-Diéguez, A., Albort-Morant, G., Oliver-Alfonso, M. D., & Ullah, S. (2024). Predicting the intention to use Paytech services by Islamic banking users. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(1), 1-15. <https://doi.org/10.1108/IME-FM-07-2022-0298>
39. Janah, N., Medias, F., & Pratiwi, E. K. (2020). The intention of religious leaders to use Islamic banking services: The case of Indonesia. *Journal of Islamic Marketing*, 12(9), 1786-1800. <https://doi.org/10.1108/JIMA-01-2020-0012>
40. Kaabachi, S., & Obeid, H. (2016). Determinants of Islamic banking adoption in Tunisia: Empirical analysis. *International Journal of Bank Marketing*, 34(7), 1069-1091. <https://doi.org/10.1108/IJBM-02-2015-0020>
41. Khalid, N. F. B., Rahim, N. B. A., Sabli, N. S. B. M., Sani, N. B. A., & Nordin, N. (2023). *Factor Influencing Customer's Perception Towards Islamic Banking and Finance (IBF) Among Islamic Banking and Finance Program (SAB) Students in Universiti Malaysia Kelantan (UMK)*. Faculty of Entrepreneurship and Business. <http://myscholar.umk.edu.my/handle/123456789/5001>
42. Khurshid, M., & Mahmood, M. R. (2020). A Comparative Study of Adoption of Conventional Banking and Islamic Banking in Pakistan. *Hamdard Islamicus*, 43(3), Article 3. <http://hamdardislamicus.com.pk/index.php/hi/article/download/52/65>
43. Markom, R. (2018). The Role of Law and Shariah Governance in Islamic Finance Towards Social Justice in Diversity. *Diponegoro Law Review*, 3(2), 142-153. <https://doi.org/10.14710/dilrev.3.2.2018.142-153>
44. Maryam, S. Z., Mehmood, M. S., & Khaliq, C. A. (2019). Factors influencing the community behavioral intention for adoption of Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(4), 586-600. <https://doi.org/10.1108/IMEFM-07-2017-0179>
45. Mindra, R., Bananuka, J., Kaawaase, T., Namaganda, R., & Teko, J. (2022). Attitude and Islamic banking adoption: Moderating effects of pricing of conventional bank products and social influence. *Journal of Islamic Accounting and Business Research*, 13(3), 534-567. <https://doi.org/10.1108/JIABR-02-2021-0068>
46. Mir, M. M., Iftikhar, D., Ahsan, O., & Naqvi, N. A. (2019). Factors influence the adoption of the Islamic banking system: Customers perception in Pakistan. *Etikonomi: Jurnal Ekonomi*, 18(2), 275-286. <https://doi.org/10.15408/etk.v18i2.11251>
47. Musa, H., Ahmad, N. H. B., & Nor, A. M. (2024). Expanding financial inclusion participation in Muslim-dominated communities through Islamic finance products (IFP) adoption. *Journal of Islamic Accounting and Business Research*, 16(8), 1462-1486. <https://doi.org/10.1108/JIABR-09-2023-0308>
48. Putra, J., Br, A. D. M., Syawa, J. S. S., Riyanti, M., & Al-Ghifari, A. S. (2023). Does Sharia Banking Mattered? Learning from Business Students' Perception in Indonesia. *Proceedings of the 6th International Conference of Economics, Business, and Entrepreneurship, ICEBE 2023*. Bandar Lampung, Indonesia. <https://doi.org/10.4108/eai.13-9-2023.2341208>
49. Rahman, M. M., Chowdhury, M. A. F., Haque, M. M., & Rashid, M. (2020). Middle-income customers and their perception of Islamic banking in Sylhet: One of Bangladesh's most pious cities. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(2), 230-246. <https://doi.org/10.1108/IME-FM-02-2019-0067>
50. Riptiono, S., Suroso, A., & Anggraeni, A. I. (2020). Examining the determinant factors on consumer switching intention toward Islamic bank in Central Java, Indonesia. *Humanities & Social Sciences Reviews*, 8(2), 364-372. <https://doi.org/10.18510/HSSR.2020.8241>
51. Rosula, V., Sudiro, A., Mugiono, & Rohman, F. (2024). Trust, religiosity commitment, and nisbah perception in shaping customer loyalty. *Asian Economic and Financial Review*, 14(8), Article 8. <https://doi.org/10.55493/5002.v14i8.5151>
52. Saleh, M. A., Quazi, A., Keating, B., & Gaur, S. S. (2017). Quality and image of banking services: A comparative study of conventional and Islamic banks. *International Journal of Bank Marketing*, 35(6), 878-902. <https://doi.org/10.1108/IJBM-08-2016-0111>
53. Sawitri, N. N., & Febrian, E. (2018). Determinants of demand for Islamic banking services: A survey on Moslem public servants in Indonesia. *Malaysian Journal of Consumer and Family Economics*, 21(2), 65-73. Retrieved from <https://majcafe.com/wp-content/uploads/2022/11/Vol-21-S2-Paper-6.pdf>
54. Sembiring, M. S., & Sembiring, S. M. R. (2024). Examining mobile banking performance among college students in Indonesia. *Banks and Bank Systems*, 19(4), 136. [http://dx.doi.org/10.21511/bbs.19\(4\).2024.11](http://dx.doi.org/10.21511/bbs.19(4).2024.11)
55. Sherkat, D. E. (2015). Religiosity. In Wright, J. D. (Ed.), *International Encyclopedia of the Social & Behavioral Sciences* (2nd ed.) (pp. 377-380). Elsevier. <https://doi.org/10.1016/B978-0-08-097086-8.84020-9>
56. Souiden, N., & Rani, M. (2015). Consumer attitudes and purchase intentions toward Islamic banks: The influence of religiosity. *International Journal of Bank Marketing*, 33(2), 143-161. <https://doi.org/10.1108/IJBM-10-2013-0115>
57. Sudarsono, H., Tumewang, Y. K., & Kholid, M. N. (2021). Customer Adoption of Islamic Banking Services: Empirical Evidence from Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(3), 1193-1204. <https://doi.org/10.13106/jafeb.2021.vol8.no3.1193>
58. Sudarwati, S., & Yani, B. A. (2021). Analysis of Customer's Decision to Choose Sharia Banking in Sura-

- karta. *Journal of Islamic Economic Laws*, 4(1), 61-77. <https://doi.org/10.23917/jisel.v4i1.13036>
59. Suhartanto, D. (2019). Predicting behavioural intention toward Islamic bank: A multi-group analysis approach. *Journal of Islamic Marketing*, 10(4), 1091-1103. <https://doi.org/10.1108/JIMA-02-2018-0041>
60. Tabash, M., Albugami, M., Salim, M., & Akhtar, A. (2019). Service Quality Dimensions of E-retailing of Islamic Banks and Its Impact on Customer Satisfaction: An Empirical Investigation of Kingdom of Saudi Arabia. *The Journal of Asian Finance, Economics and Business*, 6(3), 225-234. <https://doi.org/10.13106/jafeb.2019.vol6.no3.225>
61. Thamrin, D. A., & Athief, F. H. N. (2020). The Use Of Conventional Banks By Sharia Economic Law Students: Practice, Factors, And Laws. *Dinar: Jurnal Ekonomi Dan Keuangan Islam*, 7(2), 36-44. <https://doi.org/10.21107/dinar.v7i2.9150>
62. Umar, U. H., AbuBakar, M., Baita, A. J., Kademi, T. T., & Haron, M. H. (2021). Do academic and professional institutions promote the awareness and knowledge of Islamic banking and finance in Nigeria? *Journal of Islamic Accounting and Business Research*, 12(3), 401-417. <https://doi.org/10.1108/JIABR-05-2020-0171>
63. Wellasari, W. (2019). *Students' Understanding of the Basic Operational Principles of Islamic Banks. [Pemahaman Mahasiswa tentang Prinsip-Prinsip Dasar Operasional Bank Syariah]* (Undergraduate Thesis). IAIN Palopo. Retrieved from <http://repository.iainpalopo.ac.id/id/eprint/1095/1/SKRIP-SI%20FULL%20WELLA.pdf>
64. Yıldırım, E. (2020). İslam Felsefesinde İbadetler Ekseninde Dindarlık [Religiosity within the Context of Worship in the Islamic Philosophy]. *Darulfunun İlahiyat*, 31(2), 355-378. (In Turkish). <https://doi.org/10.26650/di.2020.31.2.0010>
65. Zaid, Z. (2019). Attitudes towards Islamic Banks: The Impact of Religiosity and the Moderating Role of Trust. *International Journal of Accounting & Finance Review*, 4(2), 29-36. <https://doi.org/10.46281/ijaf.v4i2.420>
66. Zakiy, M. (2021). The strategy of Islamic economic colleges to prepare their graduates to work in Islamic banks. *Higher Education, Skills and Work-Based Learning*, 11(5), 1130-1142. <https://doi.org/10.1108/HES-WBL-01-2021-0010>