

A Conceptual Framework for Adopting Islamic Banking and Finance in Libya

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Abstract: The main objective of the current study is conceptualizing a framework about the factors that affect the Islamic Banking and Finance adoption (IBF) in Libya, namely; Knowledge and Awareness, Attitude, Subjective Norms, Perceived behavioural control, and Religiosity. The researcher will utilize quantitative research methods. Primary data was collected from Beneficiaries of financial services in Libya who are anticipated to use IBF are the focus of the present research project's population targeting efforts. A total of 30 respondents were selected for this study. The researcher has found that all of the developed items in the survey questionnaire have scored a sufficient level of Reliability and Validity. Therefore, these results stressed that this framework can be used in an empirical study to extract further results on the relationship between the variables.

Keywords: Islamic Banking and Finance adoption, Knowledge and Awareness, Attitude, Subjective Norms, Perceived behavioural control, Religiosity.

I. Introduction

The Middle East and the Gulf region, Southeast Asia, South Asia, and many Western countries are seeing an increase in the number of Islamic banks opening their doors. Muslims who feel uncomfortable using traditional banking services, which require the payment of interest and are thus not guaranteed to be in compliance with Islamic law, are the target customers for Islamic banks (Sharia). It was projected that the total value of assets held by Islamic banks throughout the globe would reach 3.2 trillion dollars by the year 2020, and it was believed that this figure was at 1.5 trillion dollars in 2018 (Albaity & Rahman, 2021). As a result, the establishment of Islamic financial institutions has substantially stoked Muslims' appetites for making deposits and engaging in other banking-related activities. In light of these changes, traditional banks have made concerted efforts to break into the Islamic banking market in the hope of maximising their profit potential (Ezeh & Nkamnebe, 2021).

In recent years, a great number of empirical research have investigated the behaviour of consumers in relation to Islamic banking. These studies have sought, among other things, to explain the usage of Islamic banks and to ascertain whether or not religion is a determining factor in this matter. Numerous academics have investigated the relationship that exists between religious beliefs and shopping patterns. On the other hand, research into this relationship explicitly in the context of Islam has a very little history when compared to study done in the context of Christianity or Judaism. This research zeroes in on Islamic bank clients in particular because an investigation of their patterns of financial behaviour may assist in the explanation of the part that religion or religious identity plays in the decision-making process of consumers. It is important to study the effect of religion on customer decision-making in the context of Islamic banks given the value of comparable research relating to the impact of an individual's values or culture on consumer behaviour.

Previous research on the factors that determine consumers' loyalty in Islamic banking examined factors such as continuing use (repurchase), ongoing intents for use (repurchase), recommendation intentions, and switching (exit) behaviour (Albaity & Rahman, 2021; Iqbal & Molyneux, 2019; Muhammad & Chin-Hong, 2017; Thambiah et al., 2011; Wardana et al., 2021). According to the findings of many of these research, customer loyalty may be defined as nothing more than a customer's desire to make repeated uses of a product or service purchased from a certain company. In the literature on consumer behaviour, loyalty has been and continues to be defined as the frequency with which a customer makes repeat purchases of the same brand or the relative amount of those purchases. Previous experiences or purchases might influence intentions (Ayyub et al., 2019; Aziz & Afaq, 2018; Han, 2019; Kaabachi & Obeid, 2019; Mihajat, 2019). These studies focused primarily on the question of whether or not religious affiliation or religiosity had a role in the decision-making process, an issue that was also a primary concern in previous research on the factors that led customers to choose Islamic financial institutions. There is evidence from a number of studies that religiosity has a role in determining client loyalty in Islamic banking and toward Islamic financial goods (Shaikh et al., 2022).

The abbreviated version of the word "financial technology" is referred to as "Fin-Tech." This term is used to refer to businesses or representatives of businesses that combine traditional financial services with cutting-edge technological advancements. New

entrants into a market will often focus their product offerings on those that are Internet-based and application-oriented. In general, the goal of Fin-Tech companies is to attract clients with goods and services that are designed to be easier to use, more efficient, more transparent, and more automated than those that are presently on the market. Traditional banking institutions have not yet made use of all of the opportunities for enhancements along these lines. In addition to the distribution of insurance and other financial instruments as well as the provision of third party services, Fin-Tech companies also provide goods and services in the banking industry. Companies that just provide the technology (such as software solutions) to financial service providers are included in the “Fin-Tech” industry according to a broad interpretation of the term “Fin-Tech” (Mohamed & Ali, 2018; Rahman et al., 2021).

In the end, it is not feasible to establish a limited definition of “Fin-Tech” that applies to all of the businesses that are often associated with the word. This is because “Fin-Tech” refers to a broad category of industries. There are always enough exceptions to make the majority of examples insufficient for developing a broad definition, despite the fact that the majority of firms operating in the Fin-Tech business have certain characteristics. For instance, many of the Fin-Tech businesses are still in the beginning stages of their business development. The fact that not all financial technology businesses are start-ups, however, means that this category cannot be a fundamental component of a definition of financial technology (Mohd Ma’Sum Billah, 2019).

Fin-Tech companies have the goal of unseating conventional finance institutions as the dominant players in the financial industry. This resulted in a situation that was entirely competitive. However, throughout the course of time, that viewpoint has evolved. Fin-Tech companies have recently come to the realisation that it is not simple to develop and expand in the finance industry. They are also aware that banks are enormous businesses that have a great deal of competence in the provision of financial services. The banking industry and the financial technology industry have both recently begun to investigate the possibility of working together. Banks have come to the realisation that by forming partnerships with Fin-Tech companies, they would be able to benefit from the adaptable attitude and technical background of these start-ups, which will allow them to more readily convert their digital capabilities (Söylemez, 2020).

Overall, the main objective of the current study is conceptualizing a framework about the factors that affect the Islamic Banking and Finance adoption (IBF) in Libya, namely; Knowledge and Awareness, Attitude, Subjective Norms, Perceived behavioural control, and Religiosity.

II. Literature Review

Knowledge and Awareness

Knowledge and Awareness: In this research, the concept of knowledge and awareness is used to define the level of awareness in relation to people, enabling technology, and the interactions that people have with such technologies in order to raise their level of awareness (McKenna, 2021). Speaking of the relationship between Knowledge and Awareness with IBF adoption, several studies addressed this relationship. For instance, The findings of the study conducted by Kaakeh et al. (2019) indicate that awareness directly influence intention to adopt Islamic banking (Kaakeh et al., 2019). In addition, the results of the study conducted by Kaabachi and Obeid (2019) demonstrated that the reputation of Islamic banks, the relative benefits of Islamic banking, and the suitability of Islamic banking with the consumer's religious beliefs, values, lifestyle, and banking practises all positively affect the consumer's propensity to utilise Islamic banking. However, it seems that the consumer's impression of the danger and complexity of the new financing system has a negative impact on their willingness to use it. The main finding of this study was that, generally speaking, Tunisian consumers lack adequate awareness about Islamic financial institutions (Kaabachi & Obeid, 2019).

Attitude

Attitude: When an element of a person's social environment is present, whether literally or symbolically, the individual's behaviour is influenced by the attitude that individual has toward that element (Carlos & Rodrigues, 2016). The relationship between Attitude and IBF adoption has been address in the recent studies. According to the findings Aziz and Afaq (2018), a significant positive relationship exists between attitude and subjective norms and the desire to embrace Islamic banking. The findings suggest that awareness, uncertainty, relative advantage, and compatibility are the factors that most influence one's attitude. Beliefs about the normative community are what define the subjective norm. Self-efficacy and the availability of resource facilitation conditions are the factors that affect perceived behavioural control. The conclusions of the research are essential for Islamic financial banks to take into consideration while revising their marketing strategy. Those in charge of marketing should make an effort to foster a positive attitude by raising awareness of the advantages offered by Islamic banking services. Increasing the quality of service provided to current clients in order to earn positive word-of-mouth from those consumers is another essential step that should be taken (Aziz & Afaq, 2018).

In addition, according to the findings of Charag et al. (2020) research, the desire of consumers to use Islamic banking is collectively driven by factors such as attitude, religiosity, culture, perceived risk, and assistance from the government. It reveals that a consumer's attitude and religiosity are the primary indicators of their intention, followed by government assistance as the second

most important predictor. In addition, the findings suggest that a customer's perspective on Islamic banking is affected by factors like social influence, backing from the government, religiosity, and the level of risk perceived. It has also been shown that a customer's culture and their perception of the Islamic bank's image do not have a significant impact on their attitude toward using Islamic banking. In addition, the findings reveal that attitude acts as a mediator between religiosity, perceived risk, government backing, and culture's influence on a consumer's propensity to utilise Islamic banking services (Charag et al., 2020).

Subjective Norms

Subjective norms: Subjective norms may be defined as the degree to which a person or individual feels that the majority of the people who are significant to him or her believe that he or she should do or not do a specific behaviour. This degree can range anywhere from a small fraction to a large majority (Haruna & Kassim, 2019). Several studies addressed the relationship between Subjective norms. Bananuka et al. (2020) indicated that when comparing the subjective norm and the intention to use Islamic banking, attitude plays a significant mediating relationship. Additionally, the relationship between religiosity and intention to use Islamic banking is considerably mediated by attitude (Bananuka et al., 2020). Moreover, the findings of Ayyub et al. (2020) indicated that perceived behaviour control and perceived utility are the most significant factors in determining users' and non-users' intentions to use Islamic banking services in the intention. It turns out that attitude is not a significant factor in determining who uses Islamic banking and who does not. It was discovered that subjective norm had no significant relationship with intention to adopt Islamic banking in either group (Ayyub et al., 2020).

Perceived behavioural control

Perceived Behavioural Control: This relates to the ease with which an innovation may be understood and put to use, as well as the degree to which a person believes they have control over internal or external factors that may affect how the invention is put to use (Sintonen, 2010). Speaking of the relationship between Perceived Behavioural Control and IBF adoption, the quantitative research carried out by Albashir et al. (2018) found that a rise in desire to use Islamic banking is significantly influenced more by a person's subjective norms and their perceived level of behavioural control. At the 0.05 level of significance, researchers discovered that customer attitude and perceived risk had no significant impact on the desire to adopt Islamic banking. According to the findings of this study, Islamic financial banks need to develop an efficient marketing strategy that places an emphasis not only on perceived risk but also on sharia instruments such as Islamic assurance and beliefs in order to meet the value of prospective consumers. As a corollary, putting more emphasis on risk management while simultaneously offering high-quality information to clients about Islamic banking products would lead to an increase in customers' intentions to use such products (Albashir et al., 2018). Moreover, the results of Han (2019) showed that, in addition to attitude, subjective norms, and perceived behaviour control, which are the normal TPB predictors, religious responsibility has a significant influence on Chinese Muslims in western China's intention to adopt Islamic banking. This shows that while making banking choices, Chinese Muslims place a high value on their religious commitments (Han, 2019).

Religiosity

Religiosity: is a belief system that binds people in organisations like as the church, Ummah, the religious community, and other similar communities by imposing a set of moral norms and forms of behaviour, as stated by Alaverdov and Demirciolu (2002). Religion is defined as a belief system (Alaverdov & Demircioğlu, 2022). Bananuka et al. (2019) indicated that the findings of their study showed that attitude and religiosity are significant predictors of the willingness to adopt Islamic banking, in contrast to subjective norm, whose predictive value is absorbed in attitude. When attitude is lacking, subjective norm has a significant role in deciding whether or not someone wants to adopt Islamic banking. Overall, attitude, subjective norm, and religiosity account for 44% of the difference in Ugandans' willingness to use Islamic banking (Bananuka et al., 2019). In addition, according to the results of the empirical investigation conducted by Janah et al. (2020), religious leaders' intentions to utilise IB services are significantly influenced by their attitudes (ATT) and religious duties (RO), however those intentions are adversely impacted by community influence and subjective norms (Janah et al., 2020).

IBF adoption

Islamic Banking and Finance: Infrastructure of banks according to Sharia banking (Islamic Law). There is a prohibition in Sharia against either receiving or giving interest. It is also forbidden to put money into businesses that sell items or provide services that are in conflict with Islamic principles, such as consuming alcoholic beverages, eating pork, or smoking cigarettes, for example (Erguç & Kaytancı, 2017). According to the findings of the Structural Equation Modelling (SEM) analysis carried out by Jaffar and Musa (2016), each of the five important beliefs or determinants of attitude that were looked at is statistically significant. It was revealed that religious duty had the most significant effect on one's attitude. The findings also indicate that the perceived behavioural control and subjective norms had a significant effect on the entrepreneurs' desire to embrace the new adoption. The results of the research provide useful insights that may be used towards the formulation of successful strategies, particularly for industry

practitioners, in the process of bridging the gap between the two sectors of Islamic finance and Halal (Jaffar & Musa, 2016). Moreover, Wardana et al. (2021) found that significant and positive influence that knowledge has on attitude is its ability to facilitate growth. There is not a significant correlation between awareness and attitude. The improvement of one's level of awareness has a significant and positive impact on trust. The quality of one's attitude may be significantly improved by trusting others. There is not a significant relationship between attitude and intention. Intention is much improved when subject norm is taken into consideration. The ability to control one's behaviour has been shown to have a significant positive influence on one's intentions. The function of trust is to serve as a conscious mediator that has an effect on attitude (Wardana et al., 2021). Overall, the proposed framework is illustrated in Figure 1.

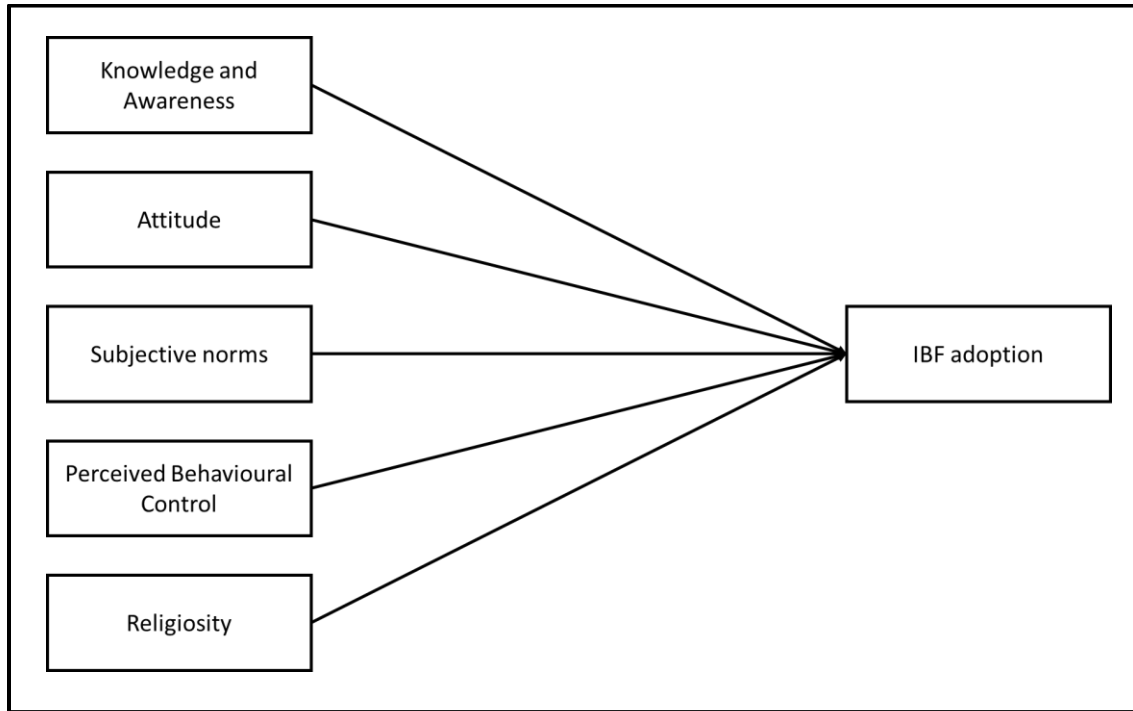


Figure 1: Proposed Conceptual Framework

III. Research methodology

In this research, the researcher will utilize quantitative research methods. Primary data was collected from Beneficiaries of financial services in Libya who are anticipated to use IBF, whom they are the focus of the present research project's population targeting efforts. A total of 30 respondents were selected for this study. Therefore, a total of 25 items has been developed for this study as shown in Table 1.

Table 1: Questionnaire Development

#	Variables	Section	No. of questions	Sources
1	Knowledge and Awareness	(2)	5	(Zairah Ab Rahim & Samuri, 2018)
2	Attitude	(3)	5	(Yang et al., 2020)
3	Perceived behavioral control	(4)	5	(Hagger et al., 2022)
4	Religiosity	(5)	5	(Hagger et al., 2022)
5	Islamic Banking and Finance	(6)	5	(Atkinson, 2007; Teo et al., 1997)

IV. Results

Pilot analysis is an important aspect of the research questionnaire design which must be carried out prior to the primary data collection process to ensure that the design of the questionnaire is error-free which ensures correct findings and errors are not missing (Sekaran & Bougie, 2016). A pilot analysis was then conducted for the purpose of this study prior to using the survey questionnaire. The goal of this pilot study was to ensure that interviewees understood the questions and that no ambiguity was released when answering the questionnaire and reading the statements.

Reliability of the Scale

The Cronbach's alpha is an internal consistency test to be used in this pilot study, to examine the reliability of the measured items used in the questionnaire. The test is to evaluate the level of understanding and the consistency of the respondent's answers of the entire questionnaire distributed. Reliability is defined by Malhotra and Birks (2007) as the degree and the tendency of measurement to consistently reproduce results if the recurrence of a process measurement transpired. It is also the degree of consistency of measurement items in one instrument, therefore a scale that is free from random error is reported to have high reliability score (Pallant, 2016).

Based on Sekaran and Bougie (2016) description on internal consistency reliability, it evaluates consistency of elements in a construct to ensure that it measures accordingly. The Cronbach's alpha is used to provide the statistics of the said measurement. The analysis is crucial to ensure the reliability of the measurement used and its capability to describe the results of the research. The valid measurement of the construct should be at a coefficient of scale above 0.7 (Hair et al., 2019). The results of the test are shown in Table 2.

Table 2: The reliability statistics for all Items

Reliability Statistics		
Constructs	Cronbach's Alpha	N of Items
KA	0.895	6
AT	0.841	4
SN	0.935	4
PBC	0.784	4
RE	0.848	5
FT	0.893	3
IBF	0.927	5

Model Validity

The success of measurements used in the process of prediction or estimate is shown by criterion-related validity. The researcher will make use of the Pearson Bivariate Correlation tool included in SPSS 26.0 in order to ensure the validity of the research model (Cooper & Schindler, 2014). A standardised way to assess covariance is something called the Pearson correlation coefficient. As a result of the fact that covariance coefficients store information on absolute scale ranges, it is impossible to do a direct comparison of the degree of association between distinct scales' sets of potential values. Researchers find it helpful to be able to compare two correlations using the correlation coefficient because it allows them to do so without taking into account the amount of variation that each variable displays on its own (Zikmund et al., 2013). According to Pallant (2016), if the Sig. value in the correlation test is less than 0.05, this indicates that there is a relationship between the two variables and statistically demonstrates that each variable makes a substantial unique contribution to the equation (Pallant, 2016). The value of the Pearson Bivariate Correlation is shown in Table 3, along with the significance of the correlation between the variables, which demonstrates the validity of the research model used in the present investigation.

Table 3 Pearson Bivariate Correlation Results

Correlations		IBF
KA	Pearson Correlation	.471**
	Sig. (2-tailed)	0.009
	N	30
AT	Pearson Correlation	.444*
	Sig. (2-tailed)	0.014
	N	30
SN	Pearson Correlation	.623**
	Sig. (2-tailed)	0.000
	N	30
PBC	Pearson Correlation	.413*
	Sig. (2-tailed)	0.023
	N	30
RE	Pearson Correlation	.592***
	Sig. (2-tailed)	0.000
	N	30
FT	Pearson Correlation	0.422*
	Sig. (2-tailed)	0.017
	N	30

*. Correlation is significant at the 0.05 level (2-tailed).
 **. Correlation is significant at the 0.01 level (2-tailed).
 ***. Correlation is significant at the 0.001 level (2-tailed).
 Dependent Variable: CAAT

In addition to the Pearson Correlation, the research carried out a factor analysis to further check the validity of the research model. The KMO MSA and the BTS were used to determine whether factor analysis is suitable. Table 4 shows that the KMO value for questionnaire items is 0.813, higher than 0.8, which is considered meritorious. The observed BTS value (877.214) large and its' associated significance value is very low ($P < 0.001$) that can be considered good (Hair et al., 2019). Further, Eigenvalues indicate the amount of variance explained by each component.

Table 4 KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.813
Bartlett's Test of Sphericity	Approx. Chi-Square	877.214
	df	35
	Sig.	.000

Table 5 exhibits the result of the extracted components questionnaire items. Six items were retained by the two factors using the latent root criterion which explains about 69% of the variance.

Table 5 Total Variance Explained

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	15.294	43.696	43.696	15.294	43.696	43.696
2	2.659	7.597	51.293	2.659	7.597	51.293
3	2.205	6.299	57.592	2.205	6.299	57.592
4	1.590	4.544	62.136	1.590	4.544	62.136
5	1.423	4.067	66.203	1.423	4.067	66.203
6	1.141	3.260	69.463	1.141	3.260	69.463
7	.931	2.659	72.122			
8	.881	2.517	74.639			
9	.833	2.379	77.018			
10	.679	1.940	78.958			
11	.645	1.843	80.800			
12	.606	1.730	82.530			
13	.544	1.553	84.084			
14	.500	1.427	85.511			
15	.461	1.317	86.828			
16	.399	1.141	87.969			
17	.352	1.007	88.976			
18	.347	.991	89.967			
19	.325	.929	90.896			
20	.312	.892	91.787			
21	.301	.859	92.647			
22	.281	.802	93.449			
23	.269	.768	94.217			
24	.235	.672	94.889			
25	.222	.634	95.523			
26	.214	.612	96.134			
27	.200	.572	96.707			
28	.187	.536	97.242			
29	.177	.505	97.748			
30	.167	.479	98.226			

31	.159	.454	98.680			
32	.141	.403	99.084			
33	.118	.336	99.420			
34	.110	.313	99.733			
35	.094	.267	100.000			
Extraction Method: Principal Component Analysis.						

V. Discussion

The aim of this study is to conceptualizing a framework about the factors that affect the Islamic Banking and Finance adoption (IBF) in Libya, namely; Knowledge and Awareness, Attitude, Subjective Norms, Perceived behavioural control, and Religiosity. To achieve this objective 30 respondents participated in a pilot study that contain two analysis, Reliability of the Scale and Model Validity. The researcher has found that all of the developed items in the survey questionnaire have scored a sufficient level of Reliability and Validity. Therefore, these results stressed that this framework can be used in an empirical study to extract further results on the relationship between the variables.

VI. Future studies recommendations

In this study, several limitations were surrounding the process of conducting the study, as following:

1. This study was limited to small sample size, which are 30 participants. Including more respondents will increase the results in the future study.
2. Geographically, this study focused on the Libyan case only.
3. This study was conducted during a short period of time, redoing the same study with the same framework for longer period of time would enhance the results
4. This study was limited to single mode of research methods, which was the quantitate research methods, interviewing the staff and analyze their opinion on the factors affecting employee engagement and employee performance using qualitative research methods would be another or additional way to perform this study.
5. This study was limited to validate the conceptual framework, an empirical study would result into a better understanding on the relationship between the variables, which will the researchers' next step.

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