Why Demographics Fail to Predict Islamic Banking Adoption: Attitudinal Mediation Evidence from Tanzania

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ABSTRACT

Purpose: Decades of Islamic banking adoption literature have treated demographic characteristics - age, gender, education, income, occupation and banking experience, as direct predictors of adoption behaviour. This study shows that this assumption does not hold once customer attitude is accounted for: education and banking experience, the only demographic predictors that achieve significance in isolation, lose their explanatory power entirely once the psychological mechanism through which they operate enters the model. The study tests whether demographic effects on Islamic banking adoption are in fact distal, operating only through customer attitude as the proximal driver of adoption behaviour.

Design/methodology/approach: Hierarchical binary logistic regression was applied to 375 retail banking customers across four conventional banks operating Islamic windows in Dar es Salaam, Tanzania. Block 1 contained eight demographic control variables; Block 2 added the composite attitude score. A qualitative thematic analysis of open-ended responses from all 375 respondents provided mechanism-level explanation for the quantitative mediation pattern.

Findings: Education and banking experience are significant predictors in the demographics-only model but lose all significance once the composite attitude score enters the model, confirming full attitudinal mediation. Gender, age, income, occupation, marital status and ethnicity are non-significant in both blocks. Qualitative evidence identifies two mediation pathways: education cultivates cognitive-informational attitudinal formation; banking experience cultivates institutional-functional trust evaluation.

Originality/value: This is the first study to demonstrate full attitudinal mediation of demographic effects in a window-based dual banking system, repositioning demographics from direct adoption predictors to distal antecedents operating through the proximal attitudinal mechanism. The finding has direct implications for Islamic banking marketing strategy and financial inclusion policy across Tanzania and comparable Sub-Saharan African dual banking markets.

Keywords: Islamic banking adoption; demographic characteristics; attitudinal mediation; dual banking; Tanzania; hierarchical logistic regression; decomposed attitudinal model

INTRODUCTION

The demographic determinants of Islamic banking adoption have occupied a central position in the adoption literature for more than two decades, with education, income, age and gender routinely identified as significant predictors of whether banking customers adopt Islamic financial products (Amin et al., 2011; Bananuka et al., 2019; Echchabi & Abd. Aziz, 2012; Lujja et al., 2016). The theoretical logic appears intuitive: more educated customers possess greater financial literacy and are better positioned to evaluate Islamic banking products; higher-income customers have more discretionary financial decisions to make; older and more experienced customers carry accumulated banking knowledge that facilitates product evaluation. Yet this demographic determinism has rarely been tested against the psychological mechanism it implicitly assumes: that

demographics matter only insofar as they shape attitude. This study demonstrates that, even for the demographic variables that show significant effects in isolation, that predictive power does not survive once attitude is entered into the model, repositioning demographics as distal antecedents rather than independent drivers of adoption.

Tanzania offers an analytically distinctive environment in which to interrogate this assumption. Major conventional banks including CRDB Bank, the National Bank of Commerce (NBC) and Kenya Commercial Bank (KCB) offer Islamic banking windows alongside conventional products within the same branch networks under unified Bank of Tanzania regulation (Omar & Yusoff, 2019; BOT, 2023). This window-based dual banking architecture substantially attenuates the structural access differentials that typically confound demographic analysis in markets with separate Islamic banking licences, all customers in the sampled institutions share the same branch networks, regulatory environment, staff, and product availability. In this context, any residual demographic effects on adoption cannot be attributed to differential structural access and must reflect either direct psychological effects or mediated psychological pathways.

The present study addresses this question directly. Drawing on hierarchical binary logistic regression applied to 375 retail banking customers across four institutions in Dar es Salaam, the study tests whether eight demographic variables: gender, age, income, education, occupation, marital status, ethnicity and banking experience, predict Islamic banking adoption independently of customer attitude, or whether their predictive power is fully absorbed once attitudinal evaluation enters the model. The findings reveal that education and banking experience are significant in the demographics-only model but lose all significance once the attitude composite is controlled, confirming full attitudinal mediation. This pattern repositions attitude not as one predictor alongside demographics but as the proximal psychological mechanism through which demographic endowments generate adoption behaviour.

The paper proceeds as follows. Section 2 reviews the literature and develops the hypotheses. Section 3 presents the methodology. Section 4 reports the hierarchical regression results and qualitative mechanism evidence. Section 5 discusses the theoretical and practical implications. Section 6 concludes.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Demographics as Direct Adoption Predictors: The Prevailing View

The demographic approach to Islamic banking adoption draws from two theoretical traditions. The first is the Theory of Planned Behaviour (Ajzen, 1991), which positions demographic characteristics as background factors that influence the proximal psychological determinants of behaviour, attitude, subjective norms and perceived behavioural control, without specifying the mechanism. The second is the Diffusion of Innovation framework (Rogers, 2003), which categorises adopters by demographic profile. Applied to Islamic banking, these frameworks have generated a body of work treating demographics as direct adoption predictors rather than as background influences operating through psychological states.

Across the literature, education emerges as the most consistently significant demographic predictor. Bananuka et al. (2019) find that more educated Ugandan customers are significantly more likely to adopt Islamic banking, attributing the effect to greater financial literacy. Amin et al. (2011) report similar patterns in Malaysia. Echchabi and Abd. Aziz (2012) confirm education effects in Morocco. The theoretical mechanism offered is consistently cognitive: education equips customers with the knowledge infrastructure necessary to evaluate unfamiliar financial products.

Banking experience constitutes the second most frequently cited demographic predictor. Lujja et al. (2016) find that longer banking experience significantly predicts adoption in Uganda, interpreting the effect through familiarity with financial product categories. Mindra et al. (2022) find experience effects operating through product awareness in Kenya. The implicit mechanism is functional: experience cultivates the institutional familiarity necessary for product evaluation.

Evidence for gender, age, income and occupation as adoption predictors is more mixed and context-dependent. Some studies find younger customers more likely to adopt Islamic banking (Al Balushi et al., 2018), while others

find no age effect (Bananuka et al., 2020). Gender effects are reported in Muslim-majority contexts but are consistently non-significant in religiously diverse markets (Echchabi et al., 2016). Income effects are theoretically predicted but empirically inconsistent (Lajuni et al., 2017). This inconsistency suggests that demographic predictors may be context-dependent proxies for psychological states rather than independent behavioural determinants.

The Mediation Gap in the Literature

The critical limitation of the prevailing demographic approach is that it conflates correlation with independent prediction. The TPB framework explicitly locates demographics as distal antecedents that generate behaviour only by shaping the proximal psychological states, attitude, norms and perceived control, that directly determine intention and behaviour (Ajzen, 1991; Armitage & Conner, 2001). If demographics operate through attitudinal formation, their apparent direct effects in single-block regression models are artefacts of model under-specification rather than evidence of independent predictive power.

Only a small number of Islamic banking adoption studies have tested for mediation explicitly. Yuan et al. (2019) demonstrate that institutional credibility partially mediates the relationship between demographics and Islamic banking intention in China. Mindra et al. (2022) find that awareness partially mediates the education-adoption relationship in Kenya. However, neither study tests for full mediation using a hierarchical regression architecture that directly compares demographic significance across models with and without the mediating psychological construct. The present study fills this gap.

Tanzania's dual banking window architecture provides a methodologically productive context for this test. Because structural access differentials are substantially attenuated by the window model, any residual demographic effects on adoption cannot be attributed to differential access and must reflect psychological pathways. This institutional equivalence condition isolates the mediation question more cleanly than studies conducted in markets with separate Islamic banking licences.

Hypotheses

Four hypotheses are derived:

H1: Education will be a significant positive predictor of Islamic banking adoption in a demographics-only model but will lose significance upon entry of the attitude composite, consistent with full attitudinal mediation.

H2: Banking experience will be a significant positive predictor of Islamic banking adoption in a demographics-only model but will lose significance upon entry of the attitude composite, consistent with full attitudinal mediation.

H3: Gender, age, income, occupation, marital status and ethnicity will not achieve significance in either block, consistent with their role as background characteristics rather than independent adoption predictors in a dual banking window context.

H4: The composite attitude score will account for the complete predictive contribution of education and banking experience, confirming attitude as the full mediating mechanism between demographic endowments and Islamic banking adoption.

METHODOLOGY

Research Design and Study Area

This study employed a convergent mixed-methods design, combining quantitative hierarchical binary logistic regression with qualitative thematic analysis of open-ended survey responses (Creswell & Plano Clark, 2018). Dar es Salaam was purposively selected on four analytically justified grounds: institutional completeness of Tanzania's dual banking environment, demographic and religious heterogeneity, religious diversity

(approximately 35% Muslim, 65% non-Muslim) and strong external validity as Tanzania's commercial capital (URT, 2022). The target population comprised customers of four banks offering Islamic banking windows: CRDB Bank, NBC, KCB and PBZ, with a combined Dar es Salaam customer base of approximately 177,710 (BOT, 2023).

Sample and Data Collection

Sample size was determined through statistical power analysis using GPower 3.1, specifying hierarchical binary logistic regression with $f^2 = 0.15$, power = 0.95 and 19 predictors, producing a minimum requirement of 346 respondents. The achieved sample of 375 satisfies this requirement with achieved power of 0.97. Individual respondents were selected via simple random sampling across 20 branches in all three administrative districts of Dar es Salaam. Customers were assigned sequential numbers upon arrival and selected via a random number table procedure. Eligibility was restricted to customers aged 18 and above with an active account and a minimum of six months tenure. Of 405 questionnaires distributed, 375 provided valid responses (response rate: 92.5%). Respondents were classified as adopters (n = 181, 48.3%) or non-adopters (n = 194, 51.7%) based on self-reported Islamic banking usage status recorded after data collection.

Measures

The dependent variable, Islamic banking adoption, was operationalised as a binary outcome (1 = adopter, 0 = non-adopter). Eight demographic variables were entered in Block 1: gender, age, income level, education level, occupation, marital status, ethnicity and banking experience. The composite attitude score, the mean of eleven validated Likert-scale indicators measuring ethical-values, cognitive-informational, institutional-functional and experiential-motivational evaluation, was entered in Block 2. Internal consistency of the attitude scale was excellent (Cronbach's $\alpha = .899$). All indicators were adapted from prior validated instruments (Amin et al., 2014; Bananuka et al., 2020; Jamshed & Uluyol, 2024) and refined through expert review and pilot testing with 30 respondents.

Analytical Strategy

A hierarchical binary logistic regression model was estimated in two blocks following the mediation logic adapted to the logistic regression context (Baron & Kenny, 1986; MacKinnon et al., 2007). Block 1 estimated the independent effects of all eight demographic variables. Block 2 added the composite attitude score. Full attitudinal mediation is inferred if demographic variables significant in Block 1 lose significance in Block 2 while the attitude composite is significant. Model fit was assessed through Nagelkerke R^2, likelihood ratio chi-square, Hosmer-Lemeshow goodness-of-fit and AUC. VIF range (1.13–1.47) confirmed the absence of harmful multicollinearity.

RESULTS

Sample Profile

The sample was predominantly economically active: 43.4% aged 35–50 years, 36.4% below 35 years. Gender was nearly balanced (male: 51.6%; female: 48.4%). Most respondents (67.8%) were engaged in business activities. Income skewed toward lower brackets (53.2% earning below TZS 1,000,000 monthly). Education was predominantly secondary level (58.0%); 59.8% had more than five years of banking experience. Table 1 presents the full demographic profile with adoption rates by category.

Table 1: Sample Demographic Profile and Adoption Rates by Category

Variable	Category	n (%)	Adopters (%)
Age	Below 35	136 (36.4%)	63 (46.3%)
	35–50 years	162 (43.4%)	79 (48.8%)
	Above 50	77 (20.2%)	39 (50.6%)
Gender	Male	193 (51.6%)	94 (48.7%)

	Female	182 (48.4%)	87 (47.8%)
Education	Primary or below	34 (9.1%)	12 (35.3%)
	Secondary	217 (58.0%)	99 (45.6%)
	Diploma/Certificate	68 (18.2%)	35 (51.5%)
	Degree or above	56 (14.7%)	35 (62.5%)
Income (TZS/month)	Below 1,000,000	199 (53.2%)	89 (44.7%)
	1,000,000–3,000,000	104 (27.6%)	52 (50.0%)
	Above 3,000,000	72 (19.2%)	40 (55.6%)
Banking Experience	Less than 2 years	56 (14.9%)	21 (37.5%)
	2–5 years	95 (25.3%)	43 (45.3%)
	More than 5 years	224 (59.8%)	117 (52.2%)

Note. Adoption rates are calculated within each demographic category. n = 375; Total adopters = 181 (48.3%).

Hierarchical Logistic Regression Results

Table 2 presents the hierarchical regression results across both blocks. The Block 1 demographics-only model is significant ($\chi^2 = 28.61$, $p < .001$, Nagelkerke $R^2 = .094$, AUC = .673). Two demographic variables achieve individual significance: education ($\beta = 0.318$, $p = .020$) and banking experience ($\beta = 0.191$, $p = .049$). Gender, age, income, occupation, marital status and ethnicity are all non-significant ($p > .05$) in Block 1.

In Block 2, the composite attitude score enters alongside all eight demographic controls. The overall model improves substantially ($\chi^2 = 70.79$, $p < .001$, Nagelkerke $R^2 = .198$, AUC = .742), representing an incremental $\Delta\chi^2 = 42.18$ ($p < .001$) and a 10.4 percentage point increase in explained variance. The attitude composite is highly significant (B = 0.336, $p < .001$, OR = 1.40). Critically, both education ($p = .241$) and banking experience ($p = .389$) lose statistical significance in Block 2. No demographic variable achieves significance in Block 2. The Hosmer-Lemeshow statistic is non-significant ($p = .491$), confirming adequate model calibration.

Table 2: Hierarchical Binary Logistic Regression Results - Two-Block Model

Predictor	**Block 1: Demographics Only β (SE) OR p**	**Block 2: + Attitude β (SE) OR p**
Gender	0.124 (0.221) 1.13 .575	0.098 (0.228) 1.10 .668
Age	0.087 (0.112) 1.09 .438	0.061 (0.116) 1.06 .598
Income Level	0.143 (0.126) 1.15 .257	0.112 (0.131) 1.12 .394
Education†	0.318 (0.138) 1.37 .020*	0.214 (0.147) 1.24 .241
Occupation	0.076 (0.098) 1.08 .438	0.054 (0.102) 1.06 .596
Marital Status	0.091 (0.187) 1.10 .626	0.072 (0.193) 1.07 .709
Ethnicity	0.063 (0.146) 1.07 .665	0.047 (0.151) 1.05 .754
Banking Experience†	0.191 (0.097) 1.21 .049*	0.128 (0.105) 1.14 .389
Attitude Composite	—	**0.336 (0.083) 1.40 <.001*** **
Model χ^2	28.61 ($p < .001$)	70.79 ($p < .001$)
Nagelkerke R^2	.094	.198
Incremental $\Delta\chi^2$	—	42.18 ($p < .001$)
AUC	.673	.742
Classification Accuracy	64.2%	71.5%
Hosmer-Lemeshow p	.412	.491

Note. †Significant in Block 1; non-significant in Block 2 — full attitudinal mediation confirmed. *p < .05; ***p < .001. n = 375. VIF range: 1.13–1.47.

Hypothesis Testing Summary

H1 is supported: Education is significant in Block 1 ($\beta = 0.318$, $p = .020$) and loses significance in Block 2 ($p = .241$). H2 is supported: Banking experience is significant in Block 1 ($\beta = 0.191$, $p = .049$) and loses significance in Block 2 ($p = .389$). H3 is supported: Gender, age, income, occupation, marital status and ethnicity are non-

significant in both blocks. H4 is supported: The attitude composite fully absorbs the predictive contributions of education and banking experience, confirming attitude as the complete mediating mechanism between demographic endowments and Islamic banking adoption.

Qualitative Mechanism Evidence

Thematic analysis of open-ended responses identified two distinct pathways through which the mediation operates. The education-to-attitude pathway operates through cognitive-informational evaluation. Respondents with secondary education and above more frequently described the capacity to evaluate Islamic banking's interest-free principles, contract structures and risk-sharing mechanisms. A degree-educated adopter at NBC stated: "I read about the products and understood the difference, conventional banking charges interest which I do not want." By contrast, respondents with primary education more frequently described inability to form a clear evaluative position: "I do not know enough about it to say whether it is better" (primary-educated non-adopter, CRDB). This pattern confirms that education cultivates the knowledge infrastructure necessary for attitudinal formation at the cognitive-informational layer.

The banking experience-to-attitude pathway operates through institutional-functional trust evaluation. Respondents with more than five years of banking experience more frequently described product comparison capability and institutional credibility assessment: "I have been in this bank long enough to see how they handle things, if they offer Islamic products, I trust they are doing it properly" (experienced adopter, KCB). Respondents with less than two years of experience described insufficient basis for trust evaluation: "I am new here and do not yet know which products to trust" (inexperienced non-adopter, PBZ). Banking experience thus cultivates the institutional familiarity necessary for trust-based attitudinal evaluation at the institutional-functional layer.

DISCUSSION

Full Attitudinal Mediation: Theoretical Implications

The finding that education and banking experience lose all predictive significance once the attitude composite enters the model constitutes strong evidence for full attitudinal mediation. This challenges two decades of literature treating demographics as direct adoption predictors and positions them as distal background characteristics operating through the proximal attitudinal mechanism that TPB theorises but few empirical studies have tested (Ajzen, 1991; Armitage & Conner, 2001).

The finding is theoretically significant for three reasons. First, demographic correlations reported in prior literature are likely to be mediated effects misattributed to direct demographic influence due to under-specified single-block regression models. Studies that estimate adoption models without controlling for attitude systematically assign to demographics explanatory weight that properly belongs to attitude. Second, attitude is not merely an additional predictor alongside demographics but the psychological mechanism through which demographic endowments generate adoption behaviour. Third, the mediation pathways run through specific attitudinal layers, cognitive-informational evaluation for education and institutional-functional trust evaluation for experience, a precision not previously established in the Islamic banking adoption literature.

The non-significance of gender, age, income, occupation, marital status and ethnicity in both blocks is consistent with the window-based dual banking context. Tanzania's window architecture substantially equalises structural access across demographic groups, removing the structural differential that might otherwise produce demographic adoption gaps. The finding suggests that demographic effects documented in prior literature from markets with separate Islamic banking licences may partly reflect differential access rather than differential psychological predisposition.

The Two-Pathway Mediation Model

The qualitative evidence suggests that the attitudinal mediator is not a monolithic construct but a hierarchically structured evaluative system with different entry points for different demographic endowments. Education primarily activates cognitive-informational attitudinal formation — the capacity to acquire, process and evaluate

information about Islamic banking principles. This pathway is consistent with Jaffar and Musa's (2016) finding that knowledge and awareness are foundational pre-attitudinal conditions, and with Amidu and Issahaku's (2020) demonstration that informational infrastructure mediates the relationship between education and financial service adoption in Sub-Saharan Africa.

Banking experience primarily activates institutional-functional attitudinal formation — specifically the trust evaluation dimension that requires familiarity with an institution's operational competence and reliability. This pathway is consistent with Bananuka et al.'s (2019) finding that customer experience cultivates the institutional credibility perceptions underpinning trust-based adoption decisions. Together, these pathways suggest a layered mediation model in which education and experience each activate different attitudinal evaluation layers, both of which are necessary for full adoption conversion.

Practical Implications

The attitudinal mediation finding directly challenges demographic targeting strategies that allocate marketing resources by education level or experience bracket. If demographic effects are fully mediated by attitude, the correct targeting unit is attitudinal orientation rather than demographic profile.

For customers whose adoption barrier operates through the education-to-cognitive-informational pathway, the appropriate intervention is operational knowledge provision — mechanism-level explanations of how profit-sharing, interest-free financing and contract structures work in practice, rather than awareness campaigns about Islamic banking's mere existence. For customers whose adoption barrier operates through the experience-to-institutional-trust pathway, the appropriate intervention is credibility signalling — transparent Shariah compliance certification, staff guidance quality improvement and product comparison tools that enable customers with limited institutional familiarity to form trust evaluations that experienced customers develop naturally over time.

At the regulatory level, policies targeting demographic inclusion will fail unless they simultaneously address attitudinal formation barriers. A Shariah governance framework that strengthens institutional credibility and operational knowledge provision is therefore a prerequisite for demographic inclusion goals rather than an administrative complement to them.

CONCLUSION

This study has demonstrated that demographic characteristics do not independently predict Islamic banking adoption in Tanzania's window-based dual banking system. Education and banking experience appear significant in a demographics-only model but lose all significance once the composite attitude score is controlled, confirming full attitudinal mediation. Gender, age, income, occupation, marital status and ethnicity are non-significant in both blocks. These findings establish customer attitude as the proximal psychological mechanism through which demographic endowments generate adoption behaviour.

The qualitative evidence identifies two distinct mediation pathways: education activates attitudinal formation through the cognitive-informational evaluative layer, while banking experience activates attitudinal formation through the institutional-functional trust evaluative layer. Both pathways are necessary for full adoption conversion, which explains why the attitude composite fully absorbs the predictive contributions of both demographic endowments simultaneously.

This study has three limitations. First, the cross-sectional design precludes causal inference about the temporal sequence of demographic, attitudinal and adoption effects. Second, the sample is restricted to banked customers in Dar es Salaam, limiting generalisability to unbanked and rural populations. Third, the mediation analysis uses hierarchical regression rather than structural equation modelling, which would provide more precise pathway coefficient estimates. Future research should employ longitudinal designs, extend sampling to rural populations, and use structural equation modelling to test the two-pathway mediation model formally across comparable dual banking markets in Kenya, Nigeria and Ghana.

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