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Beyond Commercial Considerations: Religious Adherence and Bank Selection Among Malaysian Muslim Consumers

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ABSTRACT

Malaysia's dual banking system allows Muslim consumers to choose between Islamic and conventional financial institutions operating within a comparable regulatory environment. Although service quality, pricing, convenience, institutional reputation and digital facilities remain established bank-selection considerations, financial decisions among Muslim consumers may also reflect adherence to Islamic principles. This study examines the relationship between religious adherence and bank selection among Muslim banking consumers in Malaysia. Using a quantitative cross-sectional design, data were collected from 404 respondents through convenience sampling and analysed using descriptive statistics, Pearson's correlation and simple linear regression. Religious adherence was measured through three dimensions: Belief, Religious Practice and Religious Attitude. The results indicate consistently high levels of religious adherence among the respondents. A moderate positive correlation was identified between religious adherence and bank selection ($r = .400$, $p < .001$). The regression model was also statistically significant, with religious adherence accounting for 16.0% of the variance in bank selection ($R^2 = .160$). These findings suggest that respondents with stronger religious adherence tended to place greater emphasis on Islamic considerations when selecting a banking institution. However, the modest explanatory power indicates that religious adherence represents only one component of a multifaceted decision-making process. Other considerations, including service quality, trust, perceived value, convenience, reputation and digital banking facilities, remain important. Given the cross-sectional design and non-probability sampling, the findings establish statistical association rather than causality and should be generalised cautiously. Overall, the study provides context-specific evidence that bank selection among Malaysian Muslim consumers extends beyond commercial considerations to include adherence to Islamic beliefs, practices and attitudes.

Keywords: Religious adherence, bank selection, Islamic banking, Muslim consumers, consumer behaviour

INTRODUCTION

Malaysia has developed one of the most established Islamic banking systems in the world. Since the establishment of the first full-fledged Islamic bank in 1983, the industry has grown steadily through supportive government policies, regulatory reforms and continuous product innovation. Today, Islamic banking operates alongside the conventional banking system, providing consumers with a broad range of Sharīʿah-compliant financial products and services. This dual banking environment allows consumers to choose between Islamic and conventional banking institutions according to their individual preferences and financial needs. In addition, Islamic banking has demonstrated resilience and sustainable growth, strengthening its position within Malaysia's financial sector (Abedifar et al., 2015).

Despite this encouraging development, the increasing availability of Islamic banking services does not necessarily guarantee that Muslim consumers choose Islamic banks because of religious considerations.

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Previous studies have shown that consumers evaluate banking institutions based on multiple criteria, including service quality, pricing, reputation, accessibility, convenience, product features and technological facilities (Dusuki & Abdullah, 2007; Erol & El-Bdour, 1989; Gerrard & Cunningham, 1997). More recently, digital banking services and customer experience have also become important determinants of bank selection (Alshater et al., 2023). These findings suggest that selecting a bank is a complex decision influenced by both practical and personal considerations.

For Muslim consumers however, financial decisions may involve more than economic benefits alone. Islamic banking was established to provide financial services that comply with Sharīʿah principles, enabling Muslims to conduct financial transactions in accordance with their religious beliefs. Consequently, consumers who place greater importance on Islamic teachings may consider religious values when selecting a banking institution. Nevertheless, the extent to which religious adherence influences bank selection remains uncertain.

Previous studies have extensively examined the influence of religiosity on consumer behavior. Most studies have focused on customer satisfaction, service quality, loyalty, patronage and purchase intention, while comparatively fewer have examined whether religious adherence directly influences consumers' bank selection decisions. Furthermore, many studies have measured religion using general indicators, such as religious affiliation, frequency of worship or self-reported religiosity, without specifically assessing the extent to which individuals adhere to Islamic principles when making financial decisions (Mokhlis, 2009; Mathras et al., 2016).

The Malaysian context provides an important setting for further investigation. Islamic and conventional banks operate within the same regulatory environment and increasingly offer comparable financial products and services. As a result, consumers are able to evaluate both religious and commercial considerations before selecting a banking institution. This raises an important question: Do Muslim consumers choose Islamic banks primarily because of their adherence to Islamic principles, or are their decisions driven by practical banking considerations such as service quality, convenience and financial benefits?

Recent reviews of Islamic banking research also suggest that studies on customer behavior continue to expand, but greater attention has been given to service quality, customer satisfaction, financial performance and technological innovation than to the influence of religious factors on banking decisions (Abedifar et al., 2015; Alshater et al., 2023). Moreover, recent empirical studies have demonstrated that religiosity influences customer preference, commitment and loyalty towards Islamic banking, yet its direct influence on bank selection remains relatively underexplored (Junaidi et al., 2022; Tegambwage & Kasoga, 2023). This indicates that further empirical evidence is needed to clarify the role of religious adherence in consumers' banking decisions.

Therefore, this study examines the association between religious adherence and bank selection among Muslim banking consumers in Malaysia. Unlike previous studies that primarily assessed general religiosity or customer loyalty, the present study focuses on whether adherence to Islamic principles predicts consumers' choice of banking institutions. Given the cross-sectional design, the analysis is intended to establish association and statistical prediction rather than causality. The findings are expected to contribute to Islamic consumer behaviour literature by providing context-specific evidence on religious adherence in bank selection. The study also offers practical insights for Islamic banking institutions in developing products, services and customer engagement strategies that align Islamic values with consumers' financial expectations.

LITERATURE REVIEW

Religious Adherence

Religion has long been recognized as an important factor influencing human attitudes, values and behavior. In consumer behavior research, religion is viewed as a socio-cultural factor that shapes how individuals evaluate products, services and purchasing decisions. Unlike demographic characteristics such as age, gender or income, religious values often influence consumers' ethical judgement and behavioural intentions,

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particularly when products or services involve moral or religious considerations. Consequently, religiosity has become an important construct in studies of consumer behavior, especially within Islamic markets.

Early consumer research regarded religiosity as the degree to which religious beliefs, values and practices influence an individual's daily life. Wilkes et al. (1986) argued that religiosity is a multidimensional construct that cannot be represented by a single indicator, such as religious affiliation or attendance at religious services. Instead, religiosity reflects a combination of religious belief, personal values, participation in religious activities and the integration of religion into everyday behavior. This multidimensional perspective has since become widely accepted in consumer behavior research.

Subsequent studies further demonstrated that religiosity influences consumer decision-making across different social and cultural settings. Delener (1990) found that individuals with stronger religious values tend to display different purchasing patterns, levels of innovativeness and risk perceptions. Similarly, Sood and Nasu (1995) reported that religiosity influences consumer behavior beyond cultural differences, suggesting that religion functions as an internal value system that shapes marketplace decisions. These studies established religion as an important explanatory factor in marketing and consumer behavior research.

Within the Malaysian context, Mokhlis (2009) highlighted that religiosity plays an increasingly important role in explaining Muslim consumer behavior. However, he also noted that previous findings were often inconsistent because researchers conceptualized and measured religiosity in different ways. Some studies measured religiosity using simple indicators such as religious affiliation or worship frequency, whereas others employed broader psychological constructs. Such variation makes comparisons across studies difficult and highlights the need for more context-specific measurements.

From an Islamic perspective, Krauss et al. (2005) proposed the Muslim Religiosity-Personality Inventory (MRPI) to assess religiosity based on Islamic beliefs, values and personality traits. The MRPI represents an important contribution because it measures religiosity within an Islamic framework rather than relying on general religious indicators. Nevertheless, the instrument was primarily developed to evaluate Muslim personality and religious orientation, rather than to explain specific consumer decisions such as banking selection.

Mathras et al. (2016) further extended the understanding of religion in consumer behavior by proposing that religion influences consumers through several psychological mechanisms, including values, identity, goals, self-regulation and social norms. Their framework suggests that religion rarely affects purchasing behavior directly. Instead, religious values shape the way consumers evaluate marketplace information and resolve ethical issues before making consumption decisions. This perspective supports the view that religious influence should be understood as a behavioural process rather than merely a demographic characteristic.

Although the terms religiosity, religious commitment and religious adherence are often used interchangeably, they represent different conceptual perspectives. Religious beliefs generally describe the overall level of religious belief, practice and orientation. Religious commitment refers to the extent to which individuals internalize religious values and consistently apply them in their daily lives (Worthington et al., 2003). Religious adherence, however, emphasizes the extent to which individuals comply with the teachings and principles of their religion in specific aspects of life. Within the context of Islamic banking, religious adherence reflects consumers' willingness to align their financial decisions with Islamic principles, particularly in avoiding prohibited financial practices and selecting Sharīʿah-compliant banking services.

The distinction between these concepts is important for the present study. While previous research has frequently examined religiosity as a broad psychological construct, the current study focuses on religious adherence, as it more accurately reflects the measurement used in the original research instrument. Rather than assessing general religious orientation, the instrument evaluates the extent to which Muslim consumers adhere to Islamic principles when making banking decisions. This approach provides a more context-specific assessment of religious influence and is therefore more appropriate for examining bank selection within Malaysia's dual banking system.

Accordingly, religious adherence is defined in this study as the extent to which Muslim consumers comply with Islamic principles and values when making banking decisions. This definition provides the conceptual foundation for examining whether adherence to Islamic teachings influences consumers' selection of banking institutions.

Religious Adherence and Consumer Behavior

Consumer behavior refers to the process through which individuals recognize their needs, evaluate available alternatives and make purchasing decisions. These decisions are influenced by various factors, including personal values, social environment, economic conditions and psychological characteristics. Among these factors, religion has received increasing attention because it provides moral guidance that shapes individuals' attitudes and consumption patterns. For Muslim consumers, purchasing decisions often extend beyond economic considerations and include compliance with Islamic principles. Previous studies have consistently reported that religion influences consumer behavior in different market settings. Consumers with stronger religious values tend to evaluate products and services not only on their functional benefits but also on whether they are consistent with their religious beliefs and ethical standards (Delener, 1990; Mathras et al., 2016). Consequently, religion may influence product evaluation, purchase intention and post-purchase behavior, particularly for products and services associated with Islamic values, such as halal food, Islamic insurance and Islamic banking.Within the Malaysian context, Syed Shah Alam et al. (2011) found that religiosity positively influences Muslim consumer behavior. Their study showed that consumers with stronger religious orientation were more likely to consider Islamic principles when making purchasing decisions. The findings suggest that religion continues to influence consumption behavior even in competitive markets where consumers have access to similar products and services. However, the authors also noted that religious influence operates alongside other factors such as product quality, price and convenience. This indicates that consumer decisions are rarely determined by religious considerations alone.

Recent studies provide further evidence that religious influence on consumer behavior is more complex than previously understood. Junaidi et al. (2022) reported that religiosity strengthens consumers' commitment and preference towards Islamic banking. Their findings indicate that religious values encourage consumers to develop stronger psychological attachment to Islamic financial institutions, which subsequently influences their behavioural preferences. Nevertheless, the study also suggests that religiosity does not automatically translate into behavioural outcomes, as consumers continue to evaluate practical aspects such as service quality, perceived benefits and overall banking experience before making financial decisions.

These findings are supported by broader Islamic banking research, which shows that religious values remain relevant but operate together with commercial considerations. Consumers increasingly expect Islamic financial institutions not only to comply with Sharīʿah principles but also to provide competitive products, efficient services and positive customer experiences (Alshater et al., 2023). Therefore, religious influence should not be viewed as an isolated determinant of consumer behavior. Instead, it interacts with other factors that collectively shape consumers' decision-making processes.

Despite the growing body of literature, previous studies have predominantly examined religiosity as a broad construct influencing customer preference, satisfaction, loyalty or purchase intention. Comparatively fewer studies have investigated religious adherence, particularly in relation to consumers' banking decisions. This distinction is important because religious adherence focuses on the extent to which individuals comply with Islamic principles in their daily financial activities rather than simply expressing religious beliefs or identity. Examining religious adherence therefore provides a more context-specific understanding of how Islamic values influence consumer behavior within the banking sector.

Religious Adherence and Bank Selection

Bank selection has been widely studied in both conventional and Islamic banking because it reflects the factors that influence consumers when choosing a financial institution. In Islamic banking, bank selection involves more than comparing financial products and services. Muslim consumers may also consider whether a bank

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operates in accordance with Islamic principles. Consequently, bank selection is influenced by a combination of commercial considerations and religious values.

Malaysia provides an appropriate setting for examining this relationship because it operates a well-established dual banking system in which Islamic and conventional banks compete within the same regulatory environment. Consumers therefore have access to similar financial products and services from both banking systems, allowing them to evaluate religious and practical considerations simultaneously.

Early Malaysian studies consistently identified religion as one of the factors influencing bank selection. Haron et al. (1994) reported that Sharīʿah compliance was an important consideration for many Muslim customers when selecting an Islamic bank. However, the study also found that service efficiency and product quality remained influential, indicating that consumers rarely based their decisions on religious considerations alone. Similar findings were reported by Dusuki and Abdullah (2007), who observed that customers valued the Islamic identity of banks but also expected competitive products, efficient services and knowledgeable employees. These findings suggest that religious values contribute to bank selection but operate alongside commercial factors.

Subsequent Malaysian studies reached similar conclusions. Mokhlis (2008, 2009) demonstrated that convenience, accessibility, reputation and service quality consistently influenced consumers' banking preferences, although the importance attached to religious considerations differed across customer groups. Likewise, Wan Ahmad et al. (2008) found that consumers with stronger religious orientation were more likely to prefer Islamic banking institutions. Nevertheless, most Malaysian studies assessed religiosity using broad indicators and did not specifically examine whether consumers adhered to Islamic principles when making banking decisions.

Comparable evidence has been reported in Indonesia. Junaidi et al. (2022) found that religiosity positively influences consumers' preference for Islamic banking by strengthening their commitment towards Islamic financial institutions. Their findings indicate that religious values encourage favourable attitudes towards Islamic banking, although consumers continue to consider practical issues such as service quality, convenience and perceived value before making their final decision. This suggests that religious influence is not independent of commercial considerations but interacts with them throughout the decision-making process.

Recent reviews of Islamic banking research support these observations. Abedifar et al. (2015) noted that consumer behavior remains one of the major themes in Islamic banking literature, while Alshater et al. (2023) showed that recent studies have increasingly focused on customer satisfaction, service quality, digital banking and financial performance. Comparatively fewer studies have examined how adherence to Islamic principles directly influences consumers' selection of banking institutions. Consequently, empirical evidence remains limited regarding whether consumers who demonstrate stronger religious adherence are more likely to select Islamic banks when practical banking alternatives are equally available.

The present study addresses this issue by examining religious adherence as a predictor of bank selection among Muslim banking consumers in Malaysia. Unlike many previous studies that measured religiosity as a broad psychological or demographic construct, this study assesses religious adherence through general beliefs, religious practices and religious attitudes, and relates this construct to a separately measured banking-choice outcome. This distinction provides a more context-specific account of the statistical association between religion and bank selection without implying a causal relationship.

Literature Synthesis

The preceding review highlights the growing interest in understanding the role of religion in consumer behavior and Islamic banking. Although previous studies consistently acknowledge that religious values influence consumers’ financial decisions, they differ considerably in terms of research focus, conceptualization and measurement. Earlier studies primarily examined religiosity as a broad psychological construct, while more recent research has explored its relationship with customer preference, satisfaction, commitment and loyalty. Comparatively fewer studies have investigated how adherence to Islamic principles directly influences consumers' bank selection decisions.

Table 1 summarizes the major studies discussed in this review. It highlights the constructs investigated, research instruments employed, principal findings and limitations of previous studies. More importantly, the synthesis demonstrates that although religious factors remain relevant in Islamic banking research, empirical evidence concerning religious adherence as a determinant of bank selection remains limited. This provides the conceptual basis for the present study.

Table 1. Literature Synthesis on Religiosity, Religious Adherence and Bank Selection

Author(s)	Focus	Instrument / Approach	Findings	Limitation	Contribution to the Present Study
Wilkes et al. (1986)	Religiosity	Conceptual framework	Religiosity is a multidimensional construct comprising beliefs, values and practices.	No consumer banking context.	Provides the theoretical foundation for understanding religiosity.
Delener (1990)	Religiosity and consumer behavior	Consumer survey	Religious values influence purchasing behavior and consumer innovativeness.	General consumer setting.	Demonstrates the behavioral influence of religion.
Sood and Nasu (1995)	Religiosity and consumer decision-making	Cross-cultural survey	Religiosity influences consumer behavior across different cultures.	Not specific to Islamic consumers.	Supports religion as an internal value system.
Krauss et al. (2005)	Muslim religiosity	Muslim Religiosity-Personality Inventory (MRPI)	Developed an Islamic-based measure of Muslim religiosity and personality.	Focuses on personality rather than banking behavior.	Demonstrates the importance of context-specific Islamic measurement.
Mokhlis (2009)	Religiosity in consumer research	Literature review	Different measures of religiosity produce inconsistent findings.	Does not examine banking behavior directly.	Highlights measurement issues in religiosity research.
Syed Shah Alam et al. (2011)	Religiosity and Muslim	Survey	Religiosity positively influences Muslim	Not specific	Supports the relationship between religion and consumer behavior.

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	consumer behavior		purchasing behavior.	to bank selection.	
Abedifar et al. (2015)	Islamic banking research	Literature review	Consumer behavior remains an important research theme in Islamic banking.	Broad review without empirical testing.	Provides the wider research context for Islamic banking studies.
Mathras et al. (2016)	Religion and consumer behavior	Conceptual framework	Religion influences consumer behavior through values, identity and self-regulation.	General consumer perspective.	Explains the behavioral mechanisms linking religion and consumption.
Junaidi et al. (2022)	Religiosity and Islamic banking preference	Structural Equation Modelling	Religiosity strengthens consumer commitment and preference towards Islamic banking.	Examines preference rather than bank selection.	Demonstrates the continuing relevance of religion in Islamic banking decisions.
Alshater et al. (2023)	Islamic banking research trends	Bibliometric analysis	Recent studies increasingly focus on customer behavior, service quality and digital banking.	Does not specifically examine religious adherence.	Identifies emerging research directions and remaining gaps.
Tegambwage and Kasoga (2023)	Religiosity and customer loyalty	Structural Equation Modelling	Religiosity contributes to customer loyalty in Islamic banking.	Focuses on loyalty rather than selection behavior.	Suggests that religious factors remain important beyond initial adoption.
Present Study	Religious adherence and bank selection	Adapted religious adherence instrument and survey	Examines whether adherence to Islamic principles influences consumers' bank selection decisions.	Cross-sectional design.	Provides empirical evidence on religious adherence as a determinant of bank selection among Malaysian Muslim banking consumers.

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METHODOLOGY

Research Design

This study adopted a quantitative approach using a cross-sectional survey to examine the association between religious adherence and bank selection among Muslim banking consumers in Malaysia. This design enabled relationships between variables to be assessed using data collected from a relatively large sample at one point in time. It supports association and statistical prediction but does not establish temporal order or causality.

The present article is derived from a broader doctoral study on consumer behavior in Islamic banking. However, unlike the original study, which examined several determinants of bank selection, this article focuses specifically on **religious adherence** as the principal explanatory variable.

Participants and Data Collection

Primary data were collected using a structured questionnaire administered to Muslim banking consumers. Respondents were recruited through convenience sampling because a complete sampling frame was unavailable. Participation was voluntary, and respondents were assured that their responses would remain anonymous and confidential. As a non-probability method, convenience sampling may overrepresent individuals who were easier to reach or more willing to participate; consequently, the sample should not be treated as statistically representative of all Muslim banking consumers in Malaysia.

After data screening, 404 valid questionnaires were retained for analysis. The sample was adequate for the statistical procedures used; however, sample size does not remove the selection limitations arising from convenience sampling. The findings should therefore be generalised cautiously beyond the respondents included in this study.

Measurement of Variables

Religious adherence was measured using a 25-item instrument developed and validated in the original doctoral research. It assesses general Islamic belief, religious practice and religious attitude. The items concern respondents' broader religious orientation and conduct, including belief, worship, halal observance, honesty and charitable practice; they do not ask respondents which bank they selected. The instrument was developed through a literature review and refined through expert evaluation.

Bank selection was measured separately using items adapted from the original research instrument. These items assess respondents' banking-choice orientation, including the importance attached to religious considerations when choosing a banking institution. No item was shared verbatim between the religious adherence and bank selection measures. Nevertheless, both constructs concern the application of Islamic values, creating conceptual proximity that may strengthen their observed association. The results are therefore interpreted as an association between general religious adherence and religious considerations in bank selection, rather than proof that religious adherence alone determines actual bank choice. All items were measured using a five-point Likert scale.

Data Analysis

A total of 404 valid questionnaires were retained for analysis after the data screening process. The respondents comprised Muslim banking consumers who voluntarily participated in the survey. The data were analysed using the Statistical Package for the Social Sciences (SPSS). Prior to the main analysis, the dataset was screened to identify missing values, inconsistent responses and data entry errors.

The reliability of the measurement instrument was assessed using Cronbach's alpha, with a value of 0.70 or above considered acceptable for internal consistency. Pearson's correlation analysis was subsequently performed to examine the direction and strength of the relationship between religious adherence and bank selection.

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Finally, simple linear regression analysis was used to assess whether religious adherence statistically predicted bank selection among Muslim banking consumers. The analysis estimated the magnitude and direction of the association between the predictor and outcome variables. Statistical significance was evaluated at the 5% level ($p < .05$). Because the data were cross-sectional and observational, regression coefficients were not interpreted as causal effects.

RESULTS

Reliability Analysis

The internal consistency of the religious adherence instrument was evaluated using Cronbach's alpha. The analysis produced Cronbach's alpha coefficient of **0.920**, indicating excellent internal consistency. This value exceeds the recommended threshold of 0.70, suggesting that the measurement items were highly reliable and suitable for subsequent statistical analyses.

Table 2. Reliability Analysis

Variable	Number of Items	Cronbach's Alpha
Religious Adherence	25	0.920

Descriptive Statistics

Descriptive statistics were computed to examine the distribution of the principal study variables. As presented in Table 3, respondents reported consistently high levels of religious adherence across the three dimensions of Belief, Religious Practice and Religious Attitude.

Table 3: Descriptive Statistics for Religious Adherence (N = 404)

Dimension	Code	Statement	Mean	SD
Belief	Kepercayaan1	Islam helps me to achieve a better way of life.	4.90	0.30
	Kepercayaan2	I believe that the teachings of the Qur'an remain relevant and practical in contemporary life.	4.88	0.32
	Kepercayaan3	I believe that the Sunnah of Prophet Muhammad is applicable in every era.	4.88	0.33
	Kepercayaan4	I believe that every person will be judged and rewarded on the Day of Judgement.	4.87	0.37
	Kepercayaan5	I believe that my income is determined by Allah and not solely by my own efforts.	4.74	0.56
	Kepercayaan6	I believe in the oneness and existence of Allah.	4.90	0.31
	Kepercayaan7	I constantly maintain a sense of reverence and fear of Allah.	4.87	0.36
	Kepercayaan8	I believe that every hardship I experience is a test from Allah.	4.86	0.35

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	Kepercayaan9	I accept Allah's decree with sincere contentment.	4.79	0.44
Religious Practice	Amalan1	I perform the five daily obligatory prayers.	4.65	0.58
	Amalan2	I fast throughout the month of Ramadan.	4.68	0.54
	Amalan3	I intend to perform Hajj once I fulfil all the required conditions.	4.66	0.54
	Amalan4	I always ensure that my clothing complies with Islamic guidelines on modesty.	4.68	0.57
	Amalan5	I consume only halal food and beverages.	4.81	0.43
	Amalan6	I regularly perform obligatory prayers in congregation.	4.09	0.82
	Amalan7	I allocate part of my income for charitable giving (sadaqah).	4.43	0.63
	Amalan8	I regularly recite the Qur'an and engage in dhikr.	4.31	0.71
	Amalan9	I never give or accept bribes.	4.70	0.56
	Amalan10	I fulfil my obligation to pay zakat on wealth whenever it becomes obligatory.	4.54	0.69
	Amalan11	I regularly perform qiyām al-layl (night prayer).	3.84	0.91
Religious Attitude	Sikap1	I am grateful for all the blessings bestowed upon me by Allah.	4.75	0.45
	Sikap2	I always strive to be honest and trustworthy.	4.58	0.59
	Sikap3	I consistently try to avoid both major and minor sins.	4.53	0.57
	Sikap4	I willingly help people who are in need.	4.49	0.55
	Sikap5	I avoid actions that may hurt the feelings of others.	4.50	0.58

Overall, the respondents demonstrated a high level of religious adherence across all three dimensions. Within the Belief dimension, the highest mean scores were recorded for Kepercayaan1 (M = 4.90, SD = 0.30) and Kepercayaan6 (M = 4.90, SD = 0.31), indicating a strong belief that Islam provides guidance for life and firm belief in the oneness of Allah. In the Religious Practice dimension, Amalan5 (M = 4.81, SD = 0.43) received the highest mean score, while Amalan11 (M = 3.84, SD = 0.91) recorded the lowest, suggesting that voluntary acts of worship were practiced less consistently than obligatory religious practices. For the Religious Attitude dimension, Sikap1 (M = 4.75, SD = 0.45) achieved the highest mean score, reflecting a strong sense of gratitude towards Allah. Overall, these findings indicate that the respondents possessed a consistently high level of religious adherence, particularly in terms of belief and fundamental religious practices.

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Correlation Analysis

Pearson's product-moment correlation analysis was conducted to examine the relationship between religious adherence and bank selection. The results revealed a moderate positive correlation between the two variables ($r = 0.400$, $p < .001$). This finding indicates that respondents with higher levels of religious adherence were more likely to consider Islamic principles when selecting a banking institution.

The correlation coefficient further suggests that religious adherence is positively associated with consumers' bank selection behavior.

Table 4. Pearson correlation analysis

Variables	1	2
1. Religious Adherence	1	
2. Bank Selection	0.400***	1

**p < .001

Simple Linear Regression Analysis

Simple linear regression analysis was performed to determine whether religious adherence significantly predicts bank selection among Muslim banking consumers. The regression model was statistically significant, $F(1, 402) = 76.54$, $p < .001$, with religious adherence explaining 16.0% of the variance in bank selection ($R^2 = .160$). Although the explanatory power of the model was modest, the findings indicate that religious adherence represents a meaningful predictor of bank selection among Malaysian Muslim banking consumers.

Religious adherence was positively and significantly associated with bank selection ($B = 0.0167$, $t = 8.749$, $p < .001$). Respondents reporting stronger adherence to Islamic principles also tended to place greater emphasis on Islamic considerations in bank selection. This result supports statistical prediction within the sample but does not demonstrate that religious adherence causes the selection of an Islamic bank.

Table 5. Simple linear regression analysis

Predictor	B	t	p
Constant	1.390	3.846	< .001
Religious Adherence	0.0167	8.749	< .001

Model summary: $R^2 = 0.160$; $F(1,402) = 76.54$; $p < .001$

DISCUSSION

The findings indicate that religious adherence significantly predicts bank selection scores among the Muslim banking consumers surveyed in Malaysia. Respondents reporting stronger adherence to Islamic principles tended to place greater emphasis on religious considerations in their banking decisions. This pattern represents a moderate association and should not be interpreted as causal evidence. Practical considerations such as service quality, accessibility, trust, perceived value and digital facilities remain important and were not included in the present single-predictor model.

The descriptive analysis provides further insights into the respondents' level of religious adherence. Overall, respondents demonstrated consistently high levels of adherence across the three dimensions of Belief, Religious Practice and Religious Attitude. The Belief dimension recorded the highest level of agreement, indicating that fundamental Islamic beliefs remain deeply embedded among Muslim banking consumers. Similarly, respondents reported high levels of religious practice, particularly in observing halal consumption and performing obligatory religious duties. However, voluntary acts of worship, such as qiyām al-layl, received comparatively lower mean scores, suggesting that voluntary religious practices are observed less consistently than obligatory acts of worship. Respondents also demonstrated positive religious attitudes, particularly in expressing gratitude to Allah and practicing honesty in their daily lives. Collectively, these findings indicate that religious adherence among Malaysian Muslim consumers extends beyond religious belief and encompasses practical and ethical dimensions that may subsequently influence their banking decisions.

The present findings are consistent with earlier studies conducted in Malaysia. Haron et al. (1994) reported that Sharīʿah compliance was among the principal factors influencing Muslim customers when choosing Islamic banks. Likewise, Dusuki and Abdullah (2007) found that customers valued the Islamic identity of banking institutions while simultaneously expecting efficient services and competitive financial products. The present study extends these findings by demonstrating that religious adherence continues to influence bank selection even within Malaysia's mature dual banking system, where Islamic and conventional banks increasingly offer comparable financial products and services. This finding indicates that religious values continue to shape consumers' financial decisions despite growing competition between banking institutions.

The findings are also consistent with the broader literature on religion and consumer behavior. Previous studies have demonstrated that religious values influence ethical judgement, personal values and purchasing behavior by shaping consumers' decision-making processes (Delener, 1990; Mathras et al., 2016; Sood & Nasu, 1995; Wilkes et al., 1986). Rather than acting as a simple demographic characteristic, religion functions as an internal value system that guides individual behavior. The present study supports this perspective by demonstrating that adherence to Islamic principles continues to influence financial decision-making within the banking sector.

The findings are further supported by recent Islamic banking literature. Reviews by Abedifar et al. (2015) and Alshater et al. (2023) identify consumer behaviour as a major Islamic banking research theme. Junaidi et al. (2022) found that religiosity strengthens consumers' commitment and preference towards Islamic banking, while Tegambwage and Kasoga (2023) associated religiosity with customer loyalty. The present study complements this literature by showing that religious adherence is statistically associated with bank selection. However, comparisons should remain cautious because the present outcome gives particular attention to religious considerations in banking choice and the cross-sectional design does not establish causal direction.

The regression model explained 16.0% of the variance in bank selection ($R^2 = .160$), which represents modest explanatory power. Accordingly, 84.0% of the variance was not explained by religious adherence in this model. This substantial unexplained proportion indicates that bank selection is multifaceted and may reflect service quality, institutional reputation, perceived value, convenience, digital banking facilities, customer trust and perceived Sharīʿah compliance, as well as other personal and social factors. Religious adherence should therefore be understood as one relevant predictor rather than the principal or sole explanation of consumers' banking choices. This interpretation is consistent with Malaysian studies showing that religious and practical considerations coexist in bank selection (Dusuki & Abdullah, 2007; Mokhlis, 2008, 2009).

Nevertheless, the findings suggest that religious adherence should not be interpreted as the sole determinant of bank selection. Previous Malaysian studies consistently demonstrate that consumers evaluate both religious and commercial considerations when choosing a banking institution (Dusuki & Abdullah, 2007; Mokhlis, 2008, 2009). Consequently, Islamic banks should not rely solely on their Sharīʿah-compliant status to attract customers. Instead, religious adherence should be supported by excellent customer service, competitive financial products, digital innovation and efficient service delivery. Contemporary consumers expect Islamic

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banks not only to comply with Sharīʿah principles but also to provide banking services that meet modern financial expectations.

From a theoretical perspective, the present study contributes to the literature by employing religious adherence as a context-specific construct for explaining bank selection among Muslim consumers. Previous studies have primarily examined religiosity or religious commitment as broad psychological concepts. In contrast, this study focuses specifically on the extent to which consumers adhere to Islamic principles when making banking decisions. This approach provides a more context-specific understanding of the relationship between religion and financial behavior and contributes additional empirical evidence within Malaysia's Islamic banking environment.

From a practical perspective, the findings suggest that Islamic banking institutions should continue strengthening Sharīʿah governance, organizational transparency and ethical business practices. Consumers with stronger religious adherence are likely to evaluate not only the availability of Sharīʿah-compliant financial products but also the credibility of the institution in consistently implementing Islamic principles. Nevertheless, Sharīʿah governance alone is unlikely to sustain long-term competitiveness unless it is accompanied by service excellence, customer trust and continuous innovation. Strengthening these complementary elements may further enhance consumers' confidence and encourage greater adoption of Islamic banking services.

Overall, the findings show that religious adherence is a relevant predictor of bank selection scores among the surveyed Muslim consumers. The association is meaningful but modest, and it does not establish causality. Commercial considerations remain necessary for a fuller explanation of banking decisions.

CONCLUSION

This study examined the association between religious adherence and bank selection among Muslim banking consumers in Malaysia. Religious adherence significantly predicted bank selection scores, indicating that respondents with stronger adherence to Islamic principles tended to place greater emphasis on religious values when choosing a banking institution. This cross-sectional result identifies an association and does not establish causal influence. Descriptive findings also showed high reported levels of Belief, Religious Practice and Religious Attitude; these self-reports should be interpreted with awareness of possible social desirability and response bias.

The study contributes to existing literature by applying religious adherence as a context-specific predictor of bank selection rather than treating religiosity only as a broad identity measure. It provides empirical evidence of a moderate association within Malaysia's dual banking environment. At the same time, the modest R^2 indicates that religious adherence offers only a partial explanation and should be considered alongside established commercial and institutional factors.

The findings also have practical implications for Islamic banking institutions. While adherence to Sharīʿah principles continues to influence consumers' banking choices, religious values alone are unlikely to sustain long-term competitiveness. Islamic banks should therefore strengthen Sharīʿah governance while simultaneously enhancing service quality, digital innovation, organizational transparency and customer engagement. Integrating these elements will enable Islamic banks to meet both the religious expectations and the evolving financial needs of contemporary consumers.

Despite these contributions, the study has several limitations. First, convenience sampling restricts representativeness and may introduce selection bias because respondents who were accessible and willing to participate may differ from the wider Malaysian Muslim banking population. The findings should therefore not be generalised statistically to all Malaysian consumers. Second, the cross-sectional design captures perceptions at one point in time, does not establish temporal order and cannot support causal conclusions. Third, all variables were self-reported in the same questionnaire, creating possible common-method, recall and social desirability bias, particularly for religious practices and attitudes. Fourth, the single-predictor model explained only 16.0% of the variance in bank selection, leaving 84.0% unexplained. Finally, although the two measures used separate items, their shared emphasis on Islamic values creates conceptual proximity; the observed relationship may therefore partly reflect similarity in content rather than actual bank-selection behaviour.

Future research should employ probability-based or stratified sampling with wider geographical coverage across Malaysian states. Longitudinal, experimental or panel designs would permit stronger assessment of temporal relationships, while comparative studies could test the model across Islamic banking markets. Multiple regression or structural equation modelling should incorporate service quality, trust, perceived value, convenience, institutional reputation, digital banking adoption and perceived Sharīʿah compliance. Future instruments should also distinguish general religious adherence from actual bank-selection behaviour more sharply, validate both constructs through confirmatory factor analysis and procedural or statistical tests of common-method bias, and where possible use behavioural indicators rather than self-report alone.

In conclusion, religious adherence was positively associated with bank selection among the consumers surveyed, but it explained only a limited proportion of the outcome and should not be interpreted as a causal or comprehensive explanation. Islamic banks should therefore combine credible Sharīʿah governance with service quality, trust, value, convenience and digital capability to meet consumers' religious and practical expectations.

Generative Artificial Intelligence (AI)

ChatGPT (OpenAI) was used solely to assist with language editing, sentence refinement and improving the clarity of the manuscript. All study design, data analysis, interpretation of findings and final content were undertaken and verified by the authors.

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Competing Interests

The authors declare that this research was conducted independently. Although the study was funded by Co-opbank Pertama (CBP), the funding body had no role in the study design, data collection, data analysis, interpretation of the findings, manuscript preparation or the decision to submit the manuscript for publication. The authors declare that they have no competing financial or non-financial interests.

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