



# Customer Preference for Islamic Banks in Turkey A Model of Planned Behavior Theory\*

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**Abstract:** Despite the increase in the number of service recipients from the banking sector and the increasing competition among banks, the share of Islamic banking in Turkey, which is a Muslim country, is low compared to other Islamic countries. This situation makes the customers' choice of participation banks very important. The fact that there are few studies investigating this situation in the literature is the main motivation for the research. For this reason, Theory of Planned Behaviour was used to reveal the factors that enabled the adoption of Islamic banking in Turkey. In the study, online survey data of 695 people were used. The data were analyzed through the structural equation model. With the Planned Behavior Model used in the research, the effects of Attitude, Subjective Norms, Perceived Behavioral Control and Intention on Actual Behavior, that is, Islamic banking service usage, were investigated. According to the Standardized Regression Weights, it was determined that the effect of attitude on intention was higher than the subjective norm and perceived behavioral control. Given this high impact of attitude on intent, it is important for Islamic banks to focus on activities that will increase positive consumer attitudes towards their services. In addition, it was concluded that the most important determinant of real behavior was PBC. It is thought that the results will provide findings that will provide competitive advantage to Islamic banks that want to increase their customer potential and market share in the sector.

**Keywords:** Islamic banking, Theory of Planned Behavior, behaviour, Turkey.

**JEL Classification:** C12, G21, O31

\* *The terms "Participation Banking" and "Islamic Banking" used in this study refer to the same concept.*

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## Introduction

Nowadays, the banking sector has become vitally important for national economies and financial markets. The banking sector in Turkey consists of state-owned, private-capital, foreign-owned conventional banks and Islamic banks. The share of Islamic banking in the sector continues to increase in Turkey as well as in the world. When Islamic banking is mentioned, a banking system based on Islamic law is meant. Interest and its derivatives are not included in this system since Islam prohibits interest (Nawaz & Haniffa, 2017; Wulandari, Putri, Kassim, & Sulung, 2016).

In conventional banking, interest (*riba*) is seen as a basic tool on which the system is built. Islamic banking, on the other hand, is based on a model based on profit and loss sharing. In this model, there is a profit share rate known and accepted by the bank and the customer. In Islamic banking, there is no sale of money for a certain price. Instead, there is the method of buying a product and selling it to the customer, and the other, the dividend method (TKKB, 2019, p. 1).

Islamic banks have recently been a relatively faster growing sector compared to commercial banks (Abdullah & Dusuki, 2006). Although Islamic banking and financial products are accepted not only in Muslim countries but also in non-Muslim countries (Atkinson & Messy, 2011), their share in the sector is increasing (Iqbal & Molyneux, 2005). The increase in the share of Islamic banking services in non-Muslim countries is thought to have the aim of attracting capital, especially in Arab countries (Amin et al., 2014).

Instead of intermediating interest-bearing loans, Islamic banks provide financial services such as *Mudaraba*, *Musharake*, *Murabaha*, Rental (*icâre*, leasing), *Salam* and *Istisna*, *Teverruk*, *Sukuk* (Butt, Ahmed, Naveed, & Ahmed, 2018). Islamic banking, which takes Islamic principles as a reference, is preferred by individuals due to their belief and religious commitments. There are also other factors to consider when choosing Islamic banking. These consist of individual, social and cultural factors (Asdullah & Yazdifar, 2016) as well as institutional factors such as the physical structure of the bank and the qualifications of its employees (Amin, İsa, & Fontaine, 2013). In addition, factors such as the bank's reputation, availability, ATM network, service quality, transaction speed, low commissions, and the effect of the environment also affect the use of Islamic banking services (Echchabi & Olaniyi, 2012; Dilek, 2021; Pilatin, 2022).

While global Islamic banking assets reached 1.2 trillion US dollars in 2014, the value of these assets increased to approximately 2,5 trillion US dollars by 2018 (IFDR, 2020). Despite this, the growth rate in Islamic banking services has slowed

down in recent years compared to previous years. Islamic banking services make up a large part of the Islamic finance industry, with a 79% share in the overall Islamic finance industry in the world (IFSB, 2020, p. 3).

With the increase in the number of individual and corporate market stakeholders receiving services from banks in recent years, the rate of integration of the markets with the banking sector has also increased. While the number of customers per branch of banks in Turkey was 8,210 in 2019, it increased to 8,473 in 2020. The number of people served by a single staff member increased by 8 people in 2019 compared to the previous year and reached 450 (TBB, 2020; i). In this process, while conventional banking grew, participation banking continued to grow. While the share of Islamic banks in the banking sector in Turkey was 5,1% in 2015, this ratio increased to 6,3% in 2020 (TKBB, 2019, p. 61). These data show that the growth rate of participation banks has been higher than the growth rate of conventional banks in recent years.

The data of the study were obtained from 695 surveys conducted online due to the Covid-19 pandemic. The obtained data were analyzed through the structural equation model using the AMOS24 program. The effect of Attitude, Subjective Norms, Perceived Behavioral Control and Intention on individuals' Islamic Banking usage behavior was investigated within the scope of the model, which was handled with 5 basic hypotheses. According to the model results, a one-unit change in the subjective norm affects the intention, in which attitude is the most important determinant of intention, and a one-unit change in perceived behavioral control affects intention by 0,072. Given this high impact of attitude on intent, it is important for Islamic banks to focus on activities that will increase positive consumer attitudes towards their services. In addition, it was concluded that the most important determinant of real behavior was 0,598 and the effect of intention was 0,203. At this point, the sensitivity of Islamic banks to comply with Islamic rules, the qualifications of their personnel, and their technological infrastructure motivate individuals to receive services from them.

Although the share of Islamic banking in Turkey, which is a Muslim country, has increased in recent years, it is still at a low level compared to other Islamic countries. Turkey's share in Islamic banking assets in the world is 6,3% (IFDR, 2020, p. 28). For this reason, it is important to increase the share of the Islamic banking sector in Turkey. At this point, it becomes very important to ensure that customers prefer Islamic banks. In addition, the fact that there are few studies on Islamic banking preferences in Turkey in the literature constitutes the main motivation sources. At the point of eliminating the deficiency in the literature, it is important

to determine individuals' use of Islamic banking, their intention and other factors affecting them. Theory of Planned Behaviour was used to reveal the factors that enabled the adoption of Islamic banking in Turkey. It was tried to determine the reasons why Islamic banks are preferred other than religious reasons. With this study, it was aimed to determine whether the reasons why Islamic banks are preferred over conventional banks are the same. In future studies, based on these findings, the effect of religion factor and Islamic banking knowledge on Islamic banking preference can be determined.

In the study, online survey data of 695 people were used. The data were analyzed through the structural equation model. The effect of Attitude, Subjective Norms, Perceived Behavioral Control and Intention on individuals' Islamic Banking usage behavior was investigated within the scope of the model, which was handled with 5 basic hypotheses. According to the Standardized Regression Weights, a one-unit change in attitude affects intention 0,762, a one-unit change in intention in subjective norm affects 0,092, and a one-unit change in perceived behavioral control affects intention 0,072. Given this high impact of attitude on intent, it is important for Islamic banks to focus on activities that will increase positive consumer attitudes towards their services. In addition, it was concluded that the most important determinant of real behavior was PBC with 0,598, while the effect of intention was 0,203. The study is a comprehensive study on Islamic Banking service buyers in Turkey. It is expected that the results will contribute to Islamic banks, policy makers and researchers who want to increase their market share in the sector.

After the introduction part of the study, a brief information about Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB), and Literature is given. In the third part, the data set and the methodology of the study are mentioned. In the fourth chapter, hypotheses have been developed for each of the variables in the model. In the fifth chapter, the procedures and findings for providing the structural equation model are presented. Then, the study is completed with the conclusion part.

### **Theory of Reasoned Action (TRA)**

Theory of Planned Behaviour (TPB) is one of the important theories explaining human behavior in the social psychology literature (Kocagöz & Dursun, 2010, p. 140). The Theory of Reasoned Action (TRA), developed by Fishbein and Ajzen (1975), forms the basis of TPB. TRA is a theory that determines the link between behavior and attitude and includes social factors as well as this relationship

(Kırıkçı & Kulualp, 2021, p. 81). TRA attempts to explain an individual's behavioral intention to perform a particular behavior. It explains this through two factors. TRA determines the individual's intention to perform the behavior by attitude and subjective norms (Akıncı & Kıymaloğlu, 2015, p. 385).

While attitude reflects the opinions of individuals about positive or negative behavior, subjective norms express the social pressure that arises to perform or not perform a certain behavior (Aziz & Afag, 2008, p. 3). Intention that emerges in individuals under the influence of these factors is used to predict behaviors. On the other hand, as a result of the prolongation of the time interval, the probability of unpredictable events to cause changes in intentions increases (Ahmetoğulları, 2021, p. 715). TRA contributes to identifying individuals' intentions and making inferences about the behaviors they control.

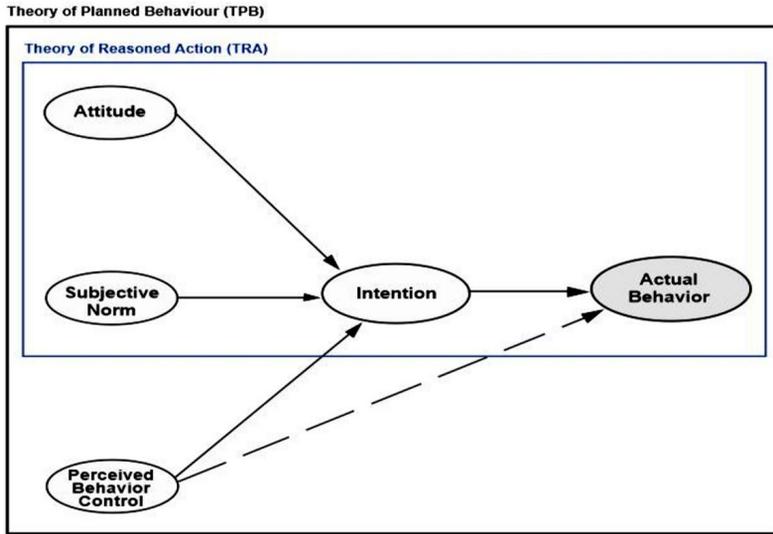
### **Theory of Planned Behaviour (TPB) and Literature**

TRA fails to measure various abilities, resources, and opportunities, to predict an individual's behavior, to exhibit or to determine intention. For this reason, Ajzen (1991, p. 179) developed TPB by adding perceived behavioral control to the model. The degree to which an individual performs an action does not depend only on their intention, but also on their abilities, psychology, and the availability of opportunities and resources needed to perform the behavior (Ajzen, 1985; 2005). This explanatory feature of PBC is seen as the most important advantage of TPB. TPB was used considering it to be more explanatory between these two theories. The first reason is that TPB is an extended version of TRA. Thus, it means that the variables tested in the TRA are included in the TPB (See Figure 1). The second reason is that the perceived behavioral control (PBC) added to the TPB framework is important in that it indicates the ease with which an individual obtains a product or service or prefers the Islamic banking services that are the subject of this study.

Finally, when we look at the literature, it is thought that this study will contribute to the use and appropriateness of TPB, since the use of TPB is quite new in terms of Islamic finance. TPB also argues that the main determinant of individual behavior is the logical result of the cognitive process (Ajzen & Fishbein, 1975). According to TPB, people's social behavior is caused by certain reasons and occurs in a planned way. In order for a behavior to occur, an intention must first be formed. The factors affecting this are Attitude, Subjective Norms and Perceived Behavioral Control (Erten, 2002, p. 220). Figure 1 shows TRA and TPB (Ajzen, 1991).

**Figure 1**

*Theory of Reasoned Action (Fishbein & Ajzen,1975), Theory of Planned Behavior (Ajzen, 1985; 1991, p. 182)*



Although consumer behavior is a dynamic process, it covers many activities (Durmaz, 2008, p. 9). Consumer behavior is affected by psychological factors consisting of learning, motivation, perception and attitude, socio-cultural factors consisting of family, lifestyle, social class, reference groups, culture and subculture, and personal factors consisting of gender, age, education level, income, role and status (Keskin & Bař, 2015, pp. 56-58). It is thought that all these factors have an impact on the preference of using Islamic banking. In other words, individuals are also affected by factors such as their lifestyle, environment, qualifications and status at the point of receiving services from banks on the scale of their income. With these and similar factors, it is expected that individuals who take a conservative line are likely to prefer Islamic banks due to their current status. According to consumer behavior, the purchasing process consists of three stages. The first is the pre-purchase research, the second is the purchasing stage, and the last stage is the post-purchase processes. At the last stage, situations such as satisfaction, dissatisfaction and complaints resulting from the use of the product affect subsequent consumer behaviors (Seyidov, 2015, p. 396). The experiences in the last stage and the sharing of these experiences will also affect the termination of the use of Islamic banking. It can be effective in the decisions of both existing customers and potential customers.

There are many studies in the literature using TPB and TRA models. Some of these studies on service procurement from the banking sector are shown in Table 1.

**Table 1***Studies in the Literature*

<b>Autor</b>	<b>Country</b>	<b>Scope</b>	<b>N</b>	<b>Theory</b>	<b>Result</b>
Mindra, Bananuka, Kaawaase, Namaganda and Teko 2022	Uganda	Islamic Banking	300	TRA	The findings of this study indicate that attitude is significantly associated with the intention to adopt Islamic banking.
Ali et al., 2021	Pakistan	Islamic Banking	311	TPB	PBC → Adoption of Islamic Banking ( $\beta = 0.273$ ) SN → Adoption of Islamic Banking ( $\beta = 0.234$ ) Financial Literacy → Adoption of Islamic Banking ( $\beta = 0.106$ ) Risk Perception → Adoption of Islamic Banking ( $\beta = 0.061$ )
Naseri and Sharofiddin, 2021	Afghanistan	Islamic Banking	334	DIT*	The multiple regression analysis finding indicated that product knowledge, relative advantage, and religiosity significantly and positively influenced the adoption of Islamic banking.
Maryam et al., 2021	Pakistan	Islamic Banking	300	TPB*	Social Influence → Attitude → Adoption Intentions ( $\beta = 0.077$ ) Reliough Obligations → Attitude → Adoption Intentions ( $\beta = 0.066$ ) Reputation → Attitude → Adoption Intentions ( $\beta = 0.111$ ) Support for Business → Attitude → Adoption Intentions ( $\beta = 0.022$ )
Saptasari and Aji, 2020	Indonesia	Islamic Banking	575	TPB	Attitude → Intention (E = 0.67) Knowledge → Attitude (E = 0.19) Religiosity → Attitude (E = 0.19)

Jouda vd., 2020	Palestine	Mobil Banking	682	TPB	Attitude → Behavioral Intention ( $\beta = 0.285$ ) PBC → Behavioral Intention ( $\beta = 0.236$ ) SN → Behavioral Intention <b>(<math>\beta = -0.072, p &gt; 0,05</math>)</b> Trust (PT) → Adoption of Mobile Banking Services ( $\beta = 0.880$ )
Tucker et al., 2019	Australia	Banking	258	TPB	Attitude → Intention ( $\beta = 0.317$ ) Subjective Norm → Intention ( $\beta = 0.363$ ) PBC → Intention ( $\beta = 0.296$ )
Albashir et al., 2018	Libya	Islamic Banking	293	TPB	PBC → Customer involvemnt ( $\beta = 0.284$ ) PBC → Customer involvemnt ( $\beta = 0.293$ ) SN → Intention ( $\beta = 0.186$ ) PBC → Intention ( $\beta = 0.132$ )
Farah, 2017	Spain	Banking	515	TPB	Attitude → Intention ( $\beta = 0.270$ ) SN → Intention ( $\beta = 0.170$ ) PBC → Intention <b>(<math>\beta = -0.040, p &gt; 0,05</math>)</b>
Kashif et al., 2017	Pakistan	Banking	234	TPB	Past behaviour →Attitude ( $\beta = 0.222$ ) Moral norms →Behavioural intention ( $\beta = 0.307$ ) Perceived behavioural control → behavioural intention ( $\beta = 0.214$ ) Attitude →behavioural intention <b>(<math>\beta = 0.024, p &gt;</math> <b>0,05)</b></b>
Doğanet al., 2015	Turkey	Internet Banking	400	TPB	Perceived ease of use → Attitude ( $\beta = 0.40$ ) SN → Attitude ( $\beta = 0.36$ ) Attitude → Intention ( $\beta = 0.44$ ) PBC →Intention ( $\beta = 0.57$ ) Intention → Behavior ( $\beta = 0.53$ )

Amin et al., 2014	Malaysia	Islamic Banking	278	TPB	Attitude → Intention ( $\beta = 0.302$ ) SN → Intention ( $\beta = 0.600$ ) PBC → Intention ( $\beta = 0.648$ )
Abduh and A. Razak, 2012	Malaysia	Islamic Banking	504	TRA*	Attitude → Intention ( $\beta = 0.431$ ) SN → Intention ( $\beta = 0.656$ )
Amin et al., 2012	Malaysia	Islamic Banking	168	TPB	Attitude → Intention ( $\beta = 0.724$ ) SN → Intention ( $\beta = 0.500$ ) PBC → Intention ( $\beta = 0.188$ )
Alam et al., 2012	Malaysia	Islamic Banking	300	TPB	Attitude → Intention ( $\beta = 0.354$ ) SN → Intention ( <b><math>\beta = 0.073</math></b> ; <b><math>p &gt; 0,05</math></b> ) PBC → Intention ( $\beta = 0.161$ ) Religiosity ( $\beta = 0.25$ )
Yaghoubi and Bahmani, 2010	Iranian	Banking	349	TPB	Attitude → Intention ( $\beta = 0.20$ ) SN → Intention ( $\beta = 0.23$ ) PBC → Intention ( $\beta = 0.33$ )
Taib et al., 2008	Malaysia	Islamic Banking	300	TRA	Attitude → Intention ( $\beta = 0.451$ ) Social Norm → Intention ( $\beta = 0.479$ )
Shih and Fang, 2004	Taiwan	Internet Banking	425	TRA TPB	Attitude → Intention ( $\beta = 0.82$ ) Subjective Norm → Intention ( $\beta = 0.11$ ) PBC → Intention ( $\beta = 0.05$ ) Intention → Actual usage ( $\beta = 0.53$ )

\* Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA), The Diffusion of Innovation Theory (DIT)

In this study, TPB was used to explain customer behavior regarding the use of Islamic banking services (Ajzen, 1991). TPB, an expanded and developed socio-psychological theory of behavior of the TRA, shows the extent to which a customer's intention, influenced by their attitudes and subjective norms, influences their buying behavior.

Studies (Fishbein & Ajzen, 1975; Ha, 1998; Yadav et al., 2015) show that the strongest indicator of purchasing behavior is intention. In addition, TPB also includes the missing or limited areas that TRA needs to be overcome, and behaviors

that come under voluntary control (Farah & Newman, 2010; Yen & Chang, 2015). When the literature is examined, it is seen that more advanced TPB predicts the results more accurately than TRA (Giles et al, 2007; Jin et al, 2012). Because TPB provides a more comprehensive framework, taking into account perceived behavioral control, attitudes and subjective norms, in order to explain customers' intentions (Ajzen, 1991; Umeh, 2003; Rutherford & DeVaney, 2009; Zolait, 2014).

## Hypothesis Development

In this section, within the framework of TPB, 5 hypotheses created for Attitude, Subjective Norms, Perceived Behavior Control and Intention, and Actual Behavior variables are explained, considering the results of studies in the literature.

### Attitude

Attitude is the set of permanent beliefs, feelings and behavioral tendencies of people about objects, groups, events, symbols, services or products (Vaughan & Hogg, 2005; Fishbein, 2001). It is also a psychological tendency expressed in favor or against any entity (Eagly & Chaiken, 1993). Attitude also shows how positively or negatively a person perceives a product or a service (Suki, 2010, p. 3). Therefore, the attitudes of individuals are supportive in predicting their intentions and behaviors (Phau & Teah, 2009). Previous experiences, knowledge gained from these experiences, and environmental factors play a role in the formation of attitudes. Among the different options, people prefer the one they care more about (Arvola, Lähteenmäki, & Tuorila, 1999). It proves that the working attitude in many different fields in the literature is effective in product or service selection (Taib, Ramayah, & Razak, 2008; Khasawneh & Irshaidat, 2017), such as gift buying behavior (Yoldaş & Dilek, 2020), e-money use (Ayudya & Wibowo), halal food consumption (Öztürk et al., 2016), recyclable products (Wan et al., 2012). Likewise, studies on banking services have also shown that positive attitudes affect the intention to use banking services (Rahman et al., 2015; Aziz & Afaq, 2018; Jouda et al., 2020).

From this point of view, the hypothesis established to investigate the effect of attitude on the intention to adopt Islamic banking services in Turkey is as follows.

**H1:** Attitude (A) has a positive effect on the intention (I) to adopt Islamic banking services in Turkey.

## Subjective Norms

Subjective norms are people's perceptions of the social pressures imposed on them whether to perform any behavior or not (Ajzen, 1985, p. 12). Normative belief, which is the determinant of subjective norms, is expressed in two ways as precautionary normative beliefs and descriptive normative beliefs. Normative belief is mostly about how individuals will be encouraged, proud, and how their wishes will be supported (Mercan, 2015, p. 9). Normative belief is the expectation that a particular reference individual or group (friends, family, spouse, person's doctor, etc.) approves or disapproves of performing the behavior in question. (Ajzen, 2020, p. 315).

According to TPB, customers are rational beings who set norms and act according to normative beliefs (Fishbein & Ajzen, 1975). There are studies showing that subjective norms are directly affected by individuals' normative beliefs and perceptions of acceptable social behavior and emerge based on these (Lopez-Quintero et al., 2009; Chiao-Chen & Yang-Chieh, 2011; Bartikowski & Walsh, 2014). Individuals may think that they should use these services under the influence of the advice and guidance of people such as family and friends who advise on the use of Islamic banking services. In some studies, on the use of Islamic banking services, it has been seen that subjective norms are the determinants of intention (Taib et al., 2008, Amin, et al., 2010, Echchabi & Olaniyi, 2012).

From this point of view, the hypothesis established to investigate the effect of subjective norms on the intention to adopt Islamic banking services in Turkey is as follows.

**H2:** Subjective norms (SN) have a positive effect on the intention (I) to adopt Islamic banking services in Turkey.

## Perceived Behavioral Control

Perceived behavioral control is determined by self-efficacy and facilitating conditions. Self-efficacy can be expressed as being sure of the ability to act successfully in a situation (Bandura, 1982, p. 122). Facilitating conditions include many factors such as time, money and access to other special resources. It is also known that accessibility becomes easier thanks to the technological infrastructure (Shih & Fang, 2004, p. 21). While the internal elements of PBC beliefs affect behavioral intentions, external elements affect the performance of the behavior (Bhattacharjee & Park, 2014). For this reason, individuals' control beliefs are affected by the knowledge of the behavior and the ability to complete it (Clarke, 2014). If a person's PBC is high and strong, this indicates that it has regulatory effects on the person's behavioral intentions (Ajzen, 2002; Winchester & Huston, 2014).

In some studies, in the literature, different results have been reached regarding the relationship between ADK and intention. Studies in Islamic banking (Echchabi & Olaniyi 2012; Echchabi & Aziz, 2012; Al-Ajam & Nor, 2013; Echchabi & Aziz, 2012; Saeed et al., 2012; Ali & Jama, 2016) found a positive relationship between PBC and behavioral intentions in the adoption of resource planning. However, no significant relationship was found between PBC and intention in technology adoption (Taylor & Todd, 1995) and mobile banking adoption (Beiginia, Besheli, Soluklu, & Ahmadi, 2011). However, in most of the studies, it was observed that there was a positive relationship between PBC and intention in the adoption of Islamic banking (Naseri & Sharofiddin, 2021).

PBC is a set of perceptions about people's ability to perform a certain behavior (Ajzen, 2020, p. 315). Many studies (Wu & Chen, 2005; Pitchay, et al., 2019) have revealed the existence of a relationship between PBC and intention. In studies on Islamic banking, it is known that PBC affects behavioral intention (Alam et al., 2012; Amin et al., 2012; Amin et al., 2014; Madahi & Sukati, 2016).

From this point of view, the hypothesis established to measure whether the perceived behavioral control has an effect on the intention to use Islamic banking services is as follows:

**H3:** Perceived behavioral control (PBC) has a positive effect on the intention (I) to adopt Islamic banking services in Turkey.

In addition, despite not being very numerous, there is also evidence that ADK has a direct effect on actual behavior, (Albashir et al., 2018; Ali et al., 2021). From this point of view, the hypothesis established to measure whether the perceived behavioral control has an effect on the behavior of using Islamic banking services is as follows:

**H4:** Perceived behavioral control (PBC) has a positive effect on the behavior (AB) of using Islamic banking services in Turkey.

## Intention

Intention is affected to varying degrees by attitude, subjective norms, and perceived behavioral control. Intention, affected by these variables, is the determinant of actual behavior. Studies in the literature (Viswanath, Venkatesh Michael G. Morris, 2003; Echchabi & Aziz 20102; Venkatesh, Thong & Xu, 2012; Martins, Oliveira, & Popovič, 2014) reveal that behavioral intention is an important driver in the acceptance and continued use of products, services and systems. Considering that the adoption of Islamic banking in Turkey is relatively in its infancy, the following

hypothesis has been formulated in order to reveal the effect of intention on actual behavior:

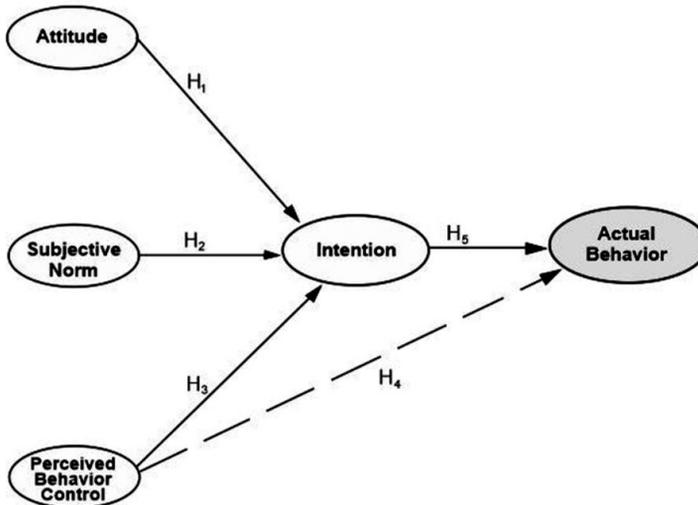
**H5:** Intention (I) has a positive effect on the behavior (AB) of using Islamic banking services in Turkey.

### Actual Behavior

Behavior is an observable action performed or not performed against a particular product or a service in a particular situation (Fishbein & Ajzen, 1975). The extent to which individuals are willing to buy a product or a service depends on the effort they plan to spend to use that product or service, and the motivation captured by the intention (Ajzen, 1991). The emergence of actual behavior consists of individual implementation problems and other intermediate goals (Ajzen, 2002). The validity of the prediction of behavior decreases in direct proportion to the length of time between measuring the intention and observing the behavior (Ajzen, 1985; 2005).

The hypotheses formulated depending on the model seen in Figure 2 are as follows:

**Figure 2**  
*Research model*



The five hypotheses determined to test the model are as follows:

**H<sub>1</sub>:** Attitude (A) has a positive effect on the intention to adopt Islamic banking services in Turkey.

**H<sub>2</sub>**: Subjective norms (SN) have a positive effect on the intention to adopt Islamic banking services in Turkey.

**H<sub>3</sub>**: Perceived behavioral control (PBC) has a positive effect on the intention to adopt Islamic banking services in Turkey.

**H<sub>4</sub>**: Perceived behavioral control (PBC) has a positive effect on the behavior of using Islamic banking services in Turkey.

**H<sub>5</sub>**: Intention (I) has a positive effect on the behavior of using Islamic banking services in Turkey.

## Data and Metodology

In this study, the use of Islamic Banking in Turkey has been analyzed within the framework of TPB. TPB argues that the social behaviors of individuals are caused by certain reasons and occur in a planned way. Therefore, in order for a behavior to be implemented, the intention for that behavior must first appear. Attitude, Subjective Norms and Perceived Behavioral Control are also factors that affect Intention (Erten, 2002, p. 220). Questionnaires prepared to determine the emergence of behavior in Turkey consist of two parts. In the first part, there are 7 questions that define demographic characteristics, and in the second part, there are 21 questions that make up the scale (Ajzen, 1991; 2006; Taylor & Todd, 1995; Shih & Fang, 2004; Aziz & Zahra, 2018) in the TPB model (Ajzen, 2018). Due to the Covid-19 global epidemic, the surveys were applied to 695 people online.

Attitude scale consists of 5 statements, Subjective Norms scale consists of 4 statements, Perceived Behavioral Control scale consists of 4 statements, Intention Scale consists of 5 statements, and Actual Behavior Scale consists of 2 statements (See Table 3). The scale was evaluated through a Likert type scale defined as "1=Strongly Disagree ... 5=Strongly Agree". The data were evaluated using reliability (Cronbach's alpha) and factor analysis.

The Cronbach's Alpha value, which is the reliability coefficient, takes values between 0 and 1, and if the coefficient is 0,7 or higher, the reliability of the scale is considered good (Kılıç, 2016). With Bartlett's Test of Sphericity, it was examined whether the statements that make up the scale are consistent with each other (Bartlett, 1954) and whether the KMO value and the sub-dimensions that make up the scale are suitable for the analysis (Kaiser, 1970, 1974). While interpreting the KMO value, it is accepted that the value below 0,5 is unacceptable, 0,5-0,7 is weak, 0,7-0,8 is moderate, and the value above 0,8 is high (Coşkun et al., 2015).

After the necessary prerequisites were met, confirmatory factor analysis was first performed using the AMOS24 program and then hypotheses were tested by structural equation modeling (SEM). It was examined whether the goodness of fit values obtained as a result of confirmatory factor analyses were within the recommended values (Doll et al., 1994, p. 456; Mishra & Datta, 2011, p. 40). Then, covariance was added between the modifications suggested by the AMOS24 program, and any sub-dimensions that needed to be removed were removed from the model.

## Findings

### Demographic Features

As seen in Table 2, 57,3% of the participants are male and 42,7% are female. In terms of marital status, 62,2% are married and 37,8% are single. Looking at the age ranges, it can be seen that 12,9% are in the age range of 18-25, 25,9% are in the age range of 26-35, 28,8% are in the age range of 36-45, 21,6% are in the age range of 46-55, and 10,8% are 56 and above. As for educational status, 27% of the participants have a degree of high school or below, 43% are undergraduate and associate degree graduates, and 30% have a postgraduate degree.

**Table 2**  
*Demographic Indicators*

<b>Variable</b>	<b>Explanations</b>	<b>Frequency</b>	<b>%</b>
<b>Gender</b>	Female	297	42,7
	Male	398	57,3
<b>Marital status</b>	Married	432	62,2
	Single	263	37,8
<b>Age</b>	18-25	90	12,9
	26-35	180	25,9
	36-45	200	28,8
	46-55	150	21,6
	56 and +	75	10,8
	High school and below	188	27,0
<b>Educational Status</b>	Associate, Undergraduate	299	43,0
	Graduate	208	30,0

<b>Job</b>	Public Personnel	268	38,5
	Private sector	179	25,7
	Craftsman, Self Employed	115	16,6
	Student	81	11,6
	Retired	30	4,4
	Unemployed	22	3,2
<b>Income (Turkish Lira*)</b>	3000 and below	166	23,9
	3.001-4.500	89	12,8
	4.501-6.000	92	13,2
	6.001-7.500	85	12,2
	7.501- 9.000	113	16,3
	9.001 and +	150	21,6

\*1 \$= 13,58 (15.02.2022)

When the occupations are examined, it is seen that 38,5% are public personnel, 25,7% are private sector employees, 16,6% are tradesmen and self-employed, 11,6% are students, 4,4% are retired, and 3,2% are unemployed. As for income of the participants, 23,9%, 12,8%, 13,2%, 12,2%, 16,3%, and 21,6% of them have an average monthly income of 3000 TL or less, between 3001-4500 TL, between 4501-6000 TL, between 6001-7500 TL, between 7501-9000 TL, and of 9001 TL and above.

## Analysis Findings

The factor loadings of the variables and other statistical values are given in Table 3. The result of Bartlett's Test of Sphericity being 0,000 indicates that the expressions that make up the scale are consistent with each other (Bartlett, 1954), and the KMO value of 0,900 shows that the data is suitable for analysis (Kaiser, 1970, 1974). Cronbach's Alpha values calculated for each dimension were determined as  $\alpha=0,907$  for actual behavior,  $\alpha=0,949$  for intention,  $\alpha=0,964$  for subjective norm,  $\alpha=0,879$  for perceived behavioral control, and  $\alpha=0,967$  for attitude. The fact that Cronbach's Alpha results are  $>0,70$  indicates that the scale is reliable (Altunışık et al., 2005: 184).

**Table 3**

*Factor Loads of Variables and Other Statistical Values*

	<b>Average Participation</b>	<b>Factor Load</b>	<b>Cronbach Alfa</b>	<b>Explained Variance</b>
<b>Actual Behavior</b>			<b>0,907</b>	<b>9,129</b>
AB1- I use Islamic Banking services	2,791	0,838		
AB2- I frequently use Islamic Banking services	2,503	0,834		
<b>Intention</b>			<b>0,949</b>	<b>19,529</b>
I4- I am willing to bear more costs to use Participation Banking services	2,825	0,798		
I5- I am willing to earn a lower return to use Islamic Banking services	2,928	0,794		
I3- I make an effort to use Islamic Banking services	2,968	0,767		
I2- I plan to use Islamic Banking services	3,181	0,748		
I1- I intend to use Islamic Banking services	3,228	0,742		
<b>Subjective Norms</b>			<b>0,964</b>	<b>18,431</b>
SN2- People who influence my decisions think that I should use Islamic Banking because it will give me prestige	2,607	0,942		
SN1- People who influence my decisions think that I should buy Islamic Banking services	2,721	0,940		
SN4- People whose opinion I care about think that I should use Islamic Banking because it will give me prestige	2,655	0,939		
SN3- People whose opinion I care about think that I should buy Islamic Banking services	2,744	0,921		
<b>Perceived Behavior Control</b>			<b>0,879</b>	<b>14,945</b>
PBC2- I know how to use the knowledge, skills and resources necessary to access Islamic Banking services	3,503	0,894		

PBC3- I am confident that I can easily use Islamic banking services	3,701	0,861	
PBC1- I have the necessary knowledge, skills and resources to purchase Islamic Banking services	3,464	0,851	
PBC4- In the process of using Islamic banking services, the control/ decision rests entirely with me	3,729	0,785	
<b>Attitude</b>		<b>0,967</b>	<b>23,404</b>
A2- Using Islamic Banking services is cleverly	3,234	0,881	
A1- I like the idea of using Islamic Banking services	3,266	0,775	
A3- Using Islamic Banking services is a good idea	3,317	0,882	
A4- Using Islamic Banking services is beneficial	3,309	0,877	
A5- Using Islamic Banking services is valuable	3,263	0,839	
Bartlett's Test of Sphericity: 0,00	KMO: 0,900	Total Variance Explained: %85,457	

KMO >0,70, Bartlett's Test of Sphericity < 0,001

\* This question was removed from the model at the modification of the AMOS24 program (For the model's goodness-of-fit requirements).

First, confirmatory factor analysis was applied to these results using the AMOS24 program, and then hypotheses were tested by structural equation modeling (SEM). It was determined that the goodness of fit values obtained as a result of confirmatory factor analysis were not within the recommended values (Doll et al., 1994: 456; Mishra & Datta, 2011: 40). For this reason, covariance was added between the error terms e7 and e8, e10 and e11, and e16 and e18, among the modifications suggested by the AMOS24 program. In addition, the error term e17 was removed from the model. It is seen that the goodness of fit values obtained as a result of the modifications made are within the desired range of values as given in Table 4.

**Table 4**

*Goodness of Fit Values of the Research Model*

<b>Criteria</b>	<b>Results</b>	<b>Acceptable Fit</b>
$\chi^2/df$	3,616	$0 < \chi^2/df \leq 5$
GFI	0,931	$0,80 \leq GFI \leq 1$
RMSEA	0,061	$0 \leq RMSEA \leq 0,08$
CFI	0,976	$0,90 \leq CFI \leq 1$
TLI	0,970	$0,90 \leq TLI \leq 1$
AGFI	0,906	$0,80 < AGFI \leq 1$

In the tests performed to determine the reliability of the structural equation model, it is required that the mean variance extracted (AVE) value of the dimension is greater than 0,50 (Fornell and Larcker, 1981), and the CR value of the dimension is greater than 0,70 (Hair vd., 2014). As seen in Table 5, the AVE and CR values of the dimensions meet these conditions.

**Table 5**

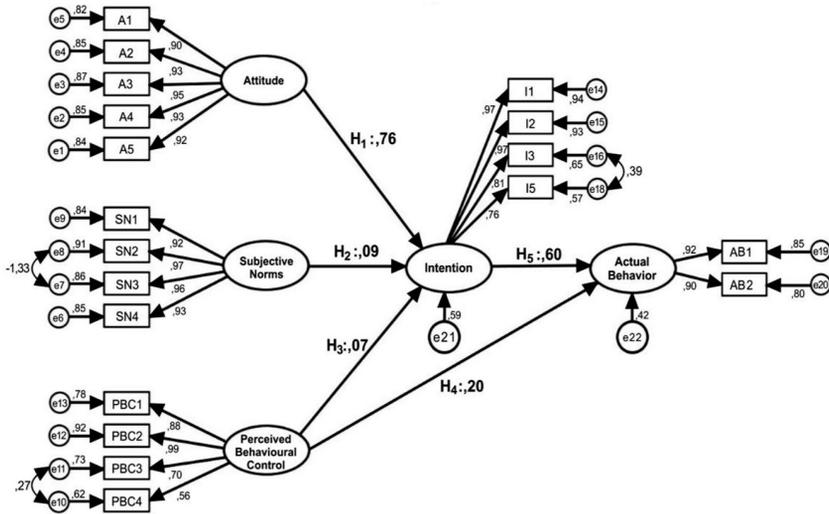
*AVE and CR Values of the Structural Model*

<b>Variables</b>	<b>CR = Composite Reliability</b>	<b>AVE = Average Variance Extracted</b>
Perceived Behavior Control (PBC)	0,737	0,870
Subjective Norms (SN)	0,888	0,969
Attitude (A)	0,858	0,967
Intention (I)	0,775	0,931
Actual Behavior (AB)	0,904	0,826

CR > ,70 and AVE > ,50

The results of confirmatory factor analysis and reliability tests to be used in this study show that it is suitable for analysis using SEM. In this framework, the analyses were conducted using the AMOS24 program. Structural model results for the relationship between variables are given in Figure 3.

**Figure 3**  
Structural Equation Model Result



The loads of the predictors of attitude, subjective norms, perceived behavioral control, intention and actual behavior variables in the structural model are given in Table 6.

Accordingly, it was determined that the dimension with the highest effect on attitude was A3, the dimension with the highest effect on Subjective Norms was SN2, and the dimension with the highest effect on Perceived Behavioral Control was PBC2. It was concluded that the dimension with the highest effect on intention was I2. Finally, it was found that the dimension with the highest effect on Actual Behavior was AB1.

**Table 6**  
*Structural Model Results*

<b>Variables</b>		<b>Estimate</b>
A5- Using Islamic Banking services is valuable	<--- Attitude	0,919
A4- Using Islamic Banking services is beneficial	<--- Attitude	0,928
A3- Using Islamic Banking services is a good idea	<--- Attitude	0,949
A2- Using Islamic Banking services is cleverly	<--- Attitude	0,930
A1- I like the idea of using Islamic Banking services	<--- Attitude	0,905
SN4- People whose opinion I care about think that I should use Islamic Banking because it will give me prestige	<--- Subjective Norms	0,926
SN3- People whose opinion I care about think that I should buy Islamic Banking services	<--- Subjective Norms	0,962
SN2- People who influence my decisions think that I should use Islamic Banking because it will give me prestige	<--- Subjective Norms	0,965
SN1- People who influence my decisions think that I should buy Islamic Banking services	<--- Subjective Norms	0,917
PBC4- In the process of using Islamic banking services, the control/decision rests entirely with me	<--- Perceived Behavior Control	0,556
PBC3- I am confident that I can easily use Islamic banking services	<--- Perceived Behavior Control	0,696
PBC2- I know how to use the knowledge, skills and resources necessary to access Islamic Banking services	<--- Perceived Behavior Control	0,987
PBC1- I have the necessary knowledge, skills and resources to purchase Islamic Banking services	<--- Perceived Behavior Control	0,884
I1- I intend to use Islamic Banking services	<--- Intention	0,970
I2- I plan to use Islamic Banking services	<--- Intention	0,965
I3- I make an effort to use Islamic Banking services	<--- Intention	0,809
I5- I am willing to earn a lower return to use Islamic Banking services	<--- Intention	0,758
AB1- I use Islamic Banking services	<--- Actual Behavior	0,923
AB2- I frequently use Islamic Banking services	<--- Actual Behavior	0,895

In this section, the hypotheses for the existence of the relationship between the variables in the structural model are evaluated. For this purpose, p values showing the direction and strength of the relationship, standardized regression weights, and  $R^2$  values showing the extent to which independent variables explain the dependent variable were examined. These results are given in Table 7.

**Table 7***Hypothesis Results*

<b>Hypotheses</b>		<b>R<sup>2</sup></b>	<b>β</b>	<b>P</b>	<b>Result</b>
H <sub>1</sub>	Intention<---Attitude		0,762	0,000***	Accept
H <sub>2</sub>	Intention<---Subjective Norms	0,694	0,092	0,000***	Accept
H <sub>3</sub>	Intention<--- Perceived Behavior Control		0,072	0,006***	Accept
H <sub>4</sub>	Actual Behavior<--- Perceived Behavior Control	0,577	0,598	0,000***	Accept
H <sub>5</sub>	Actual Behavior <---Intention		0,203	0,000***	Accept

\*\*\* $p < 0,05$

According to R<sup>2</sup> values, it is seen that the variables of attitude, subjective norm and perceived behavioral control explain the intention variable by 69,4%. In addition, it was determined that the perceived behavioral control and intention variable explained the actual behavior by 57,7%.

According to the results of SEM, H<sub>1</sub>, H<sub>2</sub> and H<sub>3</sub> hypotheses, which measure the effect of attitude, subjective norm, and perceived behavioral control variables on intention, were accepted. It was concluded that these three variables had a significant and positive effect on the intention to use Islamic banking. Among these three variables, it was determined that the attitude variable (0,762) affected the intention the most. For this reason, it is important for Islamic banks to increase positive consumer attitudes towards their services. Because as the degree of satisfaction with a service increases, positive attitudes towards the use of that service will also increase.

H<sub>4</sub> and H<sub>5</sub> hypotheses measuring the effect of intention and perceived behavioral control variables on actual behavior were accepted. In other words, it was determined that these two variables had a significant and positive effect on receiving participation banking services. It was also determined that the perceived behavioral control variable, among these variables, affected the actual behavior more (0,598) than others. Similar results have been found in the few studies in the literature (Albashir et al., 2018; Ali et al., 2021). However, in most of the studies conducted with TPB (Shih & Fang, 2004; Doğan et al., 2015; Öztürk et al., 2016), it has been determined that the effect of intention on actual behavior is higher than that of PBC. The results of the study can be seen as an expected situation for the Islamic Banking sector. It is because PBC indicates whether the individual has the necessary potential to show the behavior. The higher this potential is, the more likely the individual will engage in actual behavior.

## Conclusion and Recommendations

The banking sector, which collects the surplus funds in the market and channels them to those who demand funds and thus facilitating the functioning of the markets, is of vital importance for the national economies and financial markets. In conventional banking, interest is seen as a basic tool on which the system is built. Since there is no interest in Islamic banking, the system is based on a model based on profit and loss sharing. Islamic banking means financial intermediation in accordance with Islamic procedures and principles. With this feature, Islamic banking is seen as an alternative to traditional banking.

Recently, Islamic banks have seemed to be a relatively faster growing sector compared to commercial banks. While the share of Islamic banks in the banking sector in Turkey was 5,1% in 2015, it increased to 6,3% in 2020 (TKBB, 2019, p. 61). Despite the increase in the number of service recipients from the banking sector and the increasing competition among banks, the fact that the share of Islamic banking sector is not high enough in Turkey, which is a Muslim country, makes it very important for customers to prefer participation banks. In addition, the fact that there are few studies focusing on this subject in the literature is the main motivation for the research. For this reason, TPB model was used in the study to reveal the factors that enabled the adoption of Islamic banking in Turkey. In this model, Attitude, Subjective Norms and Perceived Behavioral Control affect Intention, while Intention and Perceived Behavioral Control affect Actual Behavior, that is, use of Islamic banking services.

According to the  $R^2$  values found as a result of the analysis, it is seen that attitude, subjective norm and perceived behavioral control explain the variable of intention by 69,4%. In addition, it was determined that the perceived behavioral control and intention variable explained the actual behavior by 57,7%. When the Standardized Regression Weights were examined, it was seen that the highest effect on intention was caused by the variable of attitude. The effect of SN and PBC on intention was found to be low. It is understood that attitude has a higher positive effect on intention than other variables (SN and PBC). These results are consistent with the previous findings indicating the role of attitude in determining a positive adoption intention for Islamic banking and financing products in developed and developing countries (Shih & Fang, 2004; Alam et al., 2012; Amin et al., 2012; Doğan et al., 2015; Farah, 2017; Dilek, 2019; Jouda et al., 2020).

Therefore, if consumers are to develop a positive intention to adopt Islamic banking services, it is the attitude factor that is expected to have the most impact, according to the results of the study. Given this high impact of attitude

on intention, it is important for Islamic banks to focus on activities that will increase positive consumer attitudes towards their services. The higher the degree of satisfaction with a service is, the more positive attitudes towards that service are expected to increase. For this purpose, giving importance to activities such as ease of transaction, speed, equipment of personnel and service quality in the services offered by Islamic banks will increase positive attitudes. On the other hand, it is thought that focusing on catchy advertisements will contribute to positive attitudes.

The results of the analysis show that although SNs also affect consumers' intention in the context of Islamic banking services (Amin et al., 2011), they do not significantly affect them as in their studies. In addition, according to the results of the study, it was determined that an individual's PBC did not have much effect on the adoption of Islamic banking services. It was determined that the effect of perceived behavioral control on participation banking use (AB) was higher than the variable of intention. Perceived behavioral control and intention seem to have a positive effect on actual behavior towards using participation banking, similar to the literature. On the other hand, in many different studies conducted with TPB (Shih & Fang, 2004; Doğan et al., 2015; Öztürk et al., 2016; Dilek, 2019), it has been observed that the positive effect of intention on actual behavior is higher than that of PBC. However, in this study, the effect of PBC on actual behavior was higher.

Similar results were found in a small number of studies in the literature (Albashir et al., 2018; Ali et al., 2021). PBC is an indicator of the extent to which the individual who will show the behavior has the necessary knowledge, skills and potential to show this behavior. The higher this potential is the more influence it has on the individual's actual behavior. PBC is determined by self-efficacy and facilitating conditions, and it is known that facilitating conditions include many factors such as time, money and access to other special resources. Considering that the technological infrastructure also facilitates accessibility, it is an expected result that all these factors will highly affect the actual behavior of individuals regarding the use of participation banking. In addition, contrary to other studies, the fact that Perceived Behavior Control affects Actual Behavior more than Intention may be a result of the greater use of Islamic banks by individuals who value their religious sensitivities.

According to the results, it can be said that the qualifications, technological infrastructure and sensitivity of the personnel of Islamic banks in Turkey motivate individuals to receive services from Islamic banks. These research can make significant contributions to policy makers, the banking system, managers and

researchers in terms of the management and dissemination of Islamic banking services in Turkey. Policy makers can introduce incentives and practices to increase the depth and volume of financial markets, as well as to increase the preference and recognition of Islamic banks among individuals. In this way, contribution can be made to increase the share of the Islamic banking sector, which has a low usage rate in Turkey.

The high effect of the attitude shows that the satisfaction of Islamic banks among their current customers is sufficient. However, it has been observed that the subjective norms expressing the perception that arises as a result of the social pressure imposed on the person about whether or not to perform any behavior (Ajzen, 1985, p. 12) are low. This result can be interpreted as Islamic bank customers avoiding recommending Islamic banking services considering the pressure that may come from their environment. In order to eliminate these and similar negative perceptions, Islamic Banks are recommended to carry out more advertising and promotion activities. These research findings can be enriched by different studies. In future studies, this study can be further developed by adding the religion factor to the model as a moderator variable.

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