

## Social influence in Predicting Islamic banking acceptance: Evidence from Morocco

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## **Social influence in Predicting Islamic banking acceptance: Evidence from Morocco**

### **Abstract**

After four decades of existence, Islamic banking faces a serious problem of acceptance. Indeed, the market share of Islamic financial institutions in Muslim countries is still very low. This study aims to present a model based on social factors to predict Islamic banking acceptance. The model uses subjective norms, descriptive norms and Islamic identity as predictors of intention to use Islamic banking products. A survey was conducted among a sample of 481 potential customers of Islamic banks in Morocco. The results confirm the ability of the proposed model to predict 44% of intention to accept their products and services. The three constructs had a significant positive effect on the intention to use Islamic banking products.

**Keywords:** Islamic Banking Acceptance; Islamic identity; Subjective norms; Descriptive norms; social factors;

**Paper type:** Empirical research

**JEL classification:** G41; M31

### **Résumé**

Les banques islamiques, après cinq décennies d'existence, sont confrontées à un sérieux problème d'acceptation. En effet, la part de marché des institutions financières islamiques, notamment dans les pays musulmans, demeure très faible. L'une des pistes de son amélioration est une meilleure compréhension des déterminants du comportement de leurs clients. Dans cette perspective, le présent article propose un modèle basé sur les facteurs sociaux pour prédire l'intention d'accepter les produits et les services des dites banques. Le modèle proposé intègre les normes subjectives, les normes descriptives et l'identité islamique comme déterminants de l'intention d'utiliser ces produits et services. Une enquête a été menée auprès d'un échantillon de 481 clients potentiels des banques islamiques au Maroc. Les résultats manifestent un effet positif et significatif des trois variables sur l'intention et confirment, ainsi, la capacité du modèle proposé à prédire 44% de sa variance.

**Mots clés :** Acceptation des banques islamiques ; Identité islamique ; Normes subjectives ; Normes descriptives ; facteurs sociaux ;

**Type papier :** Recherche empirique

**Classification JEL :** G41 ; M31

## 1. Introduction

Islamic banking is a particularly interesting phenomenon. It presents itself as an alternative to conventional finance, especially after the financial crisis in 2007. Since then it has expanded rapidly not only in Arab and Muslim countries but also in the western world. This new financial system, which started modestly, has experienced remarkable growth over the past 30 years. During these 'glorious thirties', the sector has seen the emergence of hundreds of Islamic financial institutions and specialized Islamic subsidiaries in over 75 countries.

Indeed, estimates of the total assets of the Islamic finance industry reached the threshold of 1.56 trillion dollars in 2014 (COMCEC, 2015). These assets will expand at an average annual growth rate of around 17%, and should be close to 3.5 trillion by 2018 (COMCEC, 2015). These impressive figures hide the reality of weak parts of the sector in the global financial market, when compared to their rivals: conventional banks. The greatest banks in the world, taken individually, have sizes larger than all Islamic financial institutions' assets up to 2011 (i.e. UBS reached 1.609 trillion dollars in 2011). Furthermore, the Organization of Islamic Cooperation (OIC) estimates that the asset size of the industry suggests that there is a huge gap between the potential and existing Islamic banking market. The gap would be at 4.17 trillion dollars within the OIC in 2014. Otherwise, out of 1.5 billion Muslims in the world only 38 million customers are served by Islamic banking (Nazim and Bellens, 2014).

The same is true for Morocco. After the introduction of Islamic banking products to the Moroccan financial system in 2007, the overall outstanding amount of these alternative products reached only about 91M\$ in 2012. Despite that 98% of Moroccan people are with the promotion of Sharia-compliant banking products (Reuters, 2014), it represents just 0.1% of the Moroccan banking system assets. Thus, one of the major challenges that face Islamic banking generally and particularly in Morocco is improving acceptance of their products and market share. To do so, their executives need to better understand their customers and identify factors that influence the use of their products and services. Very few studies were established to identify predictors of Islamic banking acceptance in Morocco (Echchabi, 2012). To fulfill this gap and to respond to this critical need, the present work proposes a model of predicting Islamic banking acceptance from a social perspective. The objective is to overcome the confusion that exists between the different social variables used in the literature on the acceptance of Islamic banking products. Indeed, the proposed model includes, for the first time Islamic identity with two other social influences usually used, namely subjective norms and descriptive norms. It investigates and specifies their impact on customer's behavioral intention to accept Islamic banking products and services. Although, the present study uses SEM methods to test the proposed model. Furthermore, the results reveal for the practitioners more details on Moroccan consumer's process of accepting Islamic banking products, on the eve of their introduction to the Moroccan dual financial system. It seeks to spell out the role of social constructs on predicting Islamic banking acceptance. In the pages below, theoretical background on the role of social influence in predicting human behavior is firstly presented. Then the paper exposes the proposed research model. Finally, the research findings are discussed after the research method details.

## 2. Theoretical background

### 2.1. Overview on Islamic banking acceptance

Literature on Islamic banking acceptance can be split into three main categories. The first one uses the Fishbein and Ajzen (1975) theory of reasoned action (TRA) as a background to predict Islamic banking acceptance (Abduh *et al.*, 2011; Abduh and Dzuljastri, 2012;

Abourrig and Rachidi, 2016; Hanudin Amin, 2013; Hanudin Amin *et al.*, 2010; Echchabi and Olaniyi, 2012; Jamshidi and Hussin, 2012; Lada *et al.*, 2009; Lajuni *et al.*, 2017; Taib *et al.*, 2008). These studies approved the capacity of TRA and its extensions to predict the adoption of Islamic banking acceptance.

The second category of studies uses the theory of planned behavior (TPB) developed by Ajzen (1991) to predict intention to use Islamic banking products. Indeed, Alam *et al.* (2012) admitted that the TPB model extended by religiosity predicts over 50% of behavioral intention variance. Jaffar and Musa (2014) developed a conceptual model based on TPB, to predict Islamic financing among halal-certified micro and SMEs. However, Hanudin Amin *et al.* (2013) used the TPB model to study Islamic home financing adoption. Similarly Putit and Johan (2015) referred the TPB model to study predictors of intention to accept Halal Credit Card Services. Empirical Results from these studies confirmed the ability of TPB to predict behaviors related to the Islamic finance context.

Alongside the application of TRA and TPB models, the third category proposed innovative models to understand predictors of Islamic banking products acceptance. AbdulHamid *et al.* (2011) presented a conceptual framework to explain the adoption of Islamic Home Financing through three main determinants: customer awareness, individual factors and institutional factors. Doraisamy *et al.* (2011) developed a model to explain the choice of the products and services of the Islamic bank by three main constructs: the customer's conscience, the profitability of the product, and finally its quality. Hanudin Amin *et al.* (2014b) brought a theory of Islamic consumer behavior to consider the specificity of the Muslim consumer. Their model is based on Maqasid al-Shariah index and religious satisfaction to predict Islamic home financing preference. Ltifi *et al.* (2016) presented a model of three determinants of Islamic banking choice. They admit that intention is predicted by compliance with Sharia law, quality of service, and trust. Recently, Kaabachi *et al.* (2016) suggested a model of six determinants of the intention to adopt Islamic banking, namely bank reputation, awareness of Islamic banking, relative advantage, compatibility, complexity and perceived risk.

Despite the capacity of the proposed models to predict a good amount of variance of intention to choose Islamic banking products, they manifest certain limitations linked mainly to operationalizing these models. It is noted that the response rate and sample size were limited. Furthermore, they are silent on the items used to measure the variables. The emerged confusion between social factors and subjective norms is added to these limits. The Authors do not set differences between these two concepts. The following point will discuss the role of social influence in predicting consumer behaviors and display the specificity of each concept.

## **2.2. Social influence**

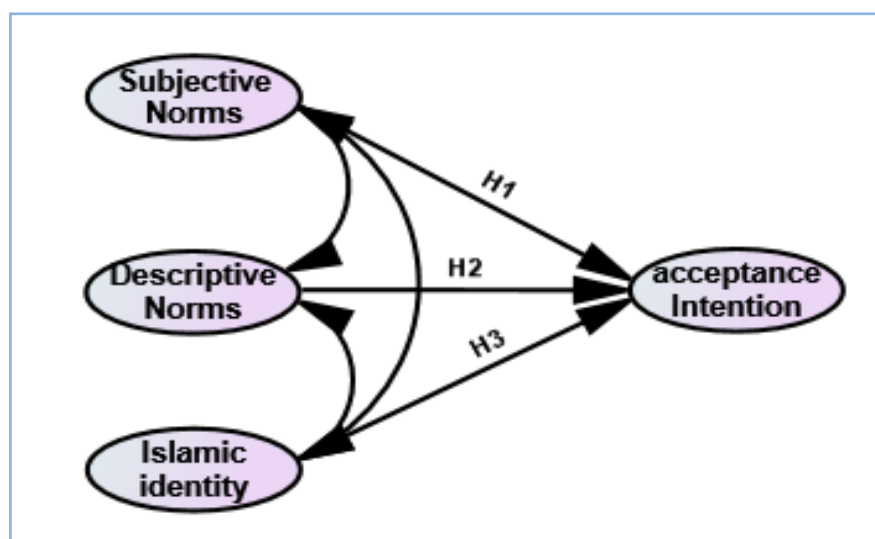
Social influence is a central element in explanation and understanding of human behaviors (Tajfel and Turner, 1979). Human social uniqueness leads people to exert their influence on other's attitudes, values and behaviors and to accept their mutual influence. This influence was manifested through social norms. Several authors assert their role and usefulness in the prediction of individual behavior (Ajzen, 1985; Cialdini *et al.*, 1991; Fishbein and Ajzen, 1975; Schwartz, 1977; Tajfel and Turner, 1986). These norms produce rules and standards, understood by members of a group, that guide and/or constrain social behavior without the force of law (Cialdini and Trost, 1998). According to these authors, they are introduced implicitly or explicitly through human interaction. Any deviation from these rules of conduct is sanctioned through the social network. Fishbein and Ajzen (1975)

admit, through their theory of reasoned action, that subjective norms are relevant in the prediction of one's behavioral intention. The same assumption was adopted by Ajzen (1985) in his theory of planned behavior. Likewise, Triandis (1977) considers norms, in his theory of interpersonal behavior as one component of social factors that explain behavioral intention. In addition, Cialdini *et al.* (1991) distinguish injunctive (or subjective) from descriptive norms, in their theory of adjusted normative behavior. Social identity was also invoked as a part of social influence. In accordance with social identity theory, developed by Tajfel and Turner (1979), people draw part of their self-concept and behaviors from their group or social identity. In same perspective, Bagozzi and Dholakia (2002) make out two key elements which synthesizes social influence, namely: norms and social identity. Thus, three main social influences were identified and were used in the present study to predict Islamic banking acceptance. Those include subjective norms, descriptive norms, and social identity.

### 3. Research model

This article proposes a predictive model of Islamic banking acceptance from a social perspective. It explores the relative importance of subjective norms, descriptive norms, and Islamic identity, which replaces social identity, on acceptance to use Islamic banking products. The proposed model is limited to the prediction of intention to accept products and services of Islamic banks (Figure 1).

Figure 1: proposed model



Source: Author

#### 3.1. Subjective Norms

The first construct in the proposed model is subjective norms. It refers to a person's beliefs that peer group elements require or don't require performing a given behavior (Fishbein and Ajzen, 1975). It is, in fact, the perception of an individual that friends' and parent's opinions are either for or against operating a specific behavior. That is, individuals tend to accept their directives because of the importance of their opinions. Under the theory of reasoned action and theory of planned behavior, subjective norms are determined by perceived expectations of referent individuals or groups and by the person's motivation to comply with those expectations (Ajzen, 1985; Fishbein and Ajzen, 1975). Besides, several studies examine the role of subjective norms in predicting Islamic banking acceptance. Its impact on behavioral intention was proven in the context of Islamic banking (Abduh *et al.*, 2011; Abduh and

Dzuljastri, 2012; Alam *et al.*, 2012; Hanudin Amin *et al.*, 2014a; Hanudin Amin *et al.*, 2014c; Hanudin Amin and Chong, 2011; Echchabi and Olaniyi, 2012; Lada *et al.*, 2009; Wahyuni, 2012). Moreover, Abduh *et al.* (2011), Abduh and Dzuljastri (2012), and Echchabi and Olaniyi (2012) assert that subjective norms construct is the foremost predictor of behavioral intention in this field. Therefore, the first hypothesis in this study (H1) implies a positive influence of subjective norms on the intention to choose Islamic banking products.

### **3.2. Descriptive norms**

One source of evidence for people looking for better effectiveness in their behavior is descriptive norms. In contrast to subjective norms, descriptive norms refer to what most people do or, in other words, what others commonly do (Cialdini *et al.*, 1991). This second social influence affects one's behavior through providing evidence on effective actions in a given situation. It leads a person's actions by illustrating typical ways to behave according to elements of his social group in such a situation. While "*everyone is doing or thinking or believing it, it must be a sensible thing to do or think or believe*" (Cialdini *et al.*, 1991, p. 203).

Descriptive norms are in continuous use in predicting individuals' behaviors. Indeed, DeVries *et al.* (1995) argue that the perception of other's behavior influences intention to smoke. Conner and McMillan (1999) report that descriptive norms explain additional variance in intention to use drugs. They affirm that those standards significantly predict behavioral intention. Similarly, Terry *et al.* (1999) attest that descriptive norms significantly influence families' intention to recycle their waste. White *et al.* (2009) and Nigbur *et al.* (2010) support this result and confirm descriptive norms as a predictor of intention to recycle waste. Recently, Kashif and Run (2015) demonstrate that the integration of descriptive norms to the theory of planned behavior increases intention variance explained by 7%. Ravis and Sheeran (2003), within a meta-analysis on the relationship between descriptive norms and intentions, summarizes these findings. They found a medium to a strong sample-weighted average correlation between those two constructs. Accordingly, the second hypothesis (H2) in the present study assumes that descriptive norms positively influence costumers' intention to accept Islamic banking products.

### **3.3. Islamic Identity**

The third social influence used in the present study is social identity. It was mentioned as a strong determinant of behavioral intention. It refers to "*an individual's knowledge that he belongs to certain social groups together with some emotional and value significance to him of this group membership*" (Tajfel, 1972 : p.292). This definition introduces a collective conception of self that is shared with the group (Terry and Hogg, 1996). Thus, it incorporates two main elements of the identification of a person with his group. He or she identifies himself as a member of a community and feels part of this community. Moreover, people are more likely to behave in congruence with their in-group norms (Tajfel and Turner, 1979). Concisely, the social identity reflects the perception of an individual's level of membership in a social group. Several studies investigate its impact on an individual's behavior in many contexts. That is, Rimal and Real (2003) confirm the ability of the identity of the group to influence its' members behavior. Dholakia *et al.* (2004) admit that social identity has a positive and significant influence on desires in virtual communities. White *et al.* (2009) found that intention to recycle waste is enhanced within individuals with a high level of identification to their social group. Tsai and Bagozzi (2014) confirm that social identity, through its three dimensions, cognitive, evaluative and affective, impacts intention to

contribute to the collective work in a virtual society. In their study on the impact of social influence on illegal downloading behavior, Sansfaçon and Amiot (2014) found that the stronger the identification to a group, the greater is its impact on an individual's actions. In line with these findings, it seems useful to investigate the impact of Islamic identification on Muslim customers' Islamic banking acceptance. In light of the coexistence of Islamic and conventional banks, Islamic consumers' decisions are likely to be influenced by their Islamic identification and by directives of *Shari'a* that are specific to the Islamic community. Indeed, they will affiliate with an Islamic bank and use their product as proof of their belonging to the Islamic community. However, Islamic identity is used in this article to analyze the impact of social identity on intention to accept Islamic banking products. Thus, the third hypothesis (H3) assumes that Islamic identity positively influences costumers' intention to use those products.

## **4. Research Methods**

### **4.1. Participants**

A total of 481 potential customers of Islamic banks in the region of great Agadir (comprising four cities in the middle of Morocco, namely: Agadir, Inzegane, Decheira, Ait Melloul) who exceeded 18 years of age participated in this study. The sample comprises 343 men and 138 women, respectively 71.3% and 28.7% of respondents. Despite efforts to have a balanced sample, the majority of respondents are men, because of the conservative nature of the region. Participants aged between 24 and 34 years represent 36.6%, while 38.3% are aged between 35 and 49 years. The majority (65.3%) had a university-level education, while the rest of the participants had a secondary school level.

### **4.2. Procedure and instrument design**

Seen the lack of reliable population data, a convenience-sampling method was used to collect data. This non-probabilistic technique is highly acceptable mainly in predictive behavior research (Leary, 2000). Data collected using a self-administered survey. Three teams of two graduate students formed to collect data from participants who were randomly selected. They introduce the purpose of the study and provided the questionnaire to those agreeing to participate. To deal with social desirability respondents were invited individually to complete the survey questionnaire, and were reassured of the confidentiality of their responses. It included two sections. The first one comprised items measuring constructs of the hypothetical model; while the second one sought to identify the socio-demographic profile of respondents. For each of the dimensions of the theoretical model (i.e. subjective norms, descriptive norms, Islamic identity, and intention), 4 to 5 items were used in statement form to be answered on a 5 points Likert scale (from 1=strongly disagree to 5=strongly agree). Furthermore, the questionnaire was distributed in two versions: Arabic and French which are Moroccan official languages. The Arabic version was carefully translated from the French version in collaboration with two translation experts. A pre-test was performed to validate the instrument on 21 potential consumers of Islamic banking, before conducting the main survey. The survey started on October 1, 2015 and lasted one week.

### **4.3. Measures**

Intention to accept Islamic banking products, the dependent variable of the proposed model, reflects customer's willingness to use Islamic banking products. It identified the customer's plan for their use in the future. It was measured within four items adapted from Fishbein and Ajzen (1975), and Ajzen (1991). Whereas, subjective norms were measured

through five items inspired by Taylor and Todd (1995), Ramayah *et al.* (2009), and Nasri and Charfeddine (2012). Respondent indicates if his parents, family, favorite friends, and peers or persons with valued opinions think that he or she had to use Islamic banking products. Regarding descriptive norms, there were measured through four items, adapted from Smith and McSweeney (2007), Terry *et al.* (1999), White *et al.* (2009) and Johnston and White (2003). Indeed, participants were invited to respond to four statements. The first two related to the number and percentage of referents, who seen that the use of Islamic banking products and services is a good thing to do. The other two are related to the number and percentage of those referents that intend to use Islamic banking products and services. However, Islamic identity was measured through three dimensions: cognitive; affective; and evaluative. This conception of social identity was developed by Brown *et al.* (1986) from Tajfel (1972) definition. It was the basis of measures presented by numerous (Dholakia *et al.*, 2004 ; Jetten *et al.*, 2002; Johnston and White, 2003; Rimal and Real, 2003; Terry and Hogg, 1996; Terry *et al.*, 1999; Tsai and Bagozzi, 2014). In this work, Islamic identity was measured through five items, which claim group identification, inspired by Brown *et al.* (1986).

#### 4.4. Statistical methods

Collected data were analyzed through AMOS 22.0 software. The data analysis used to assess the validity of the measurement model and to test the hypothetical model includes correlation analysis, and confirmatory factor analysis (CFA) based on the structural equation model (SEM). SEM techniques can process multiple hypothetical causal relationships. They are the preferred method for confirming or refuting theoretical models in a quantitative fashion (Hair *et al.*, 2009; Schumacker and Lomax, 2004).

### 5. Results

Anderson and Gerbing (1988) recommend two-steps to test hypothetical models. The first one seeks the assessment of the measurement model, within a CFA, by checking its convergent and discriminant validity. In the second step, the admitted measurement model is converted to a structural model. Structural parameters are subsequently estimated and hypotheses are tested. The maximum likelihood method was used to estimate the two models. A set of the goodness of fit indices are used to assess the two models fit (i.e. Chi-square with a degree of freedom (CMIN), the goodness-of-fit index (GFI), the root mean square error of approximation (RMSEA), the comparative fit index (CFI), Tucker and Lewis index (TLI), and incremental fit index (IFI)). According to Hair *et al.* (2009), cutoff values above 0.9 are required for an acceptable model fit for GFI, CFI, TLI, and IFI indices. However, values greater than 0.95 indicate a good fit. RMSEA value should be less than 0.08, or even 0.05 for a good fit (Hair *et al.*, 2009).

#### 5.1. Measurement model analysis

The measurement model illustrate a non-significant chi-square value (CMIN= 461.147;  $df=129$ ;  $p<0.001$ ), indicating a lack of fit to empirical data. This result is contested due to the sensitivity of this test to sample size (Hu and Bentler, 1999) specifically, for samples greater than 250 (Hair *et al.*, 2009). Normed Chi-square (CMIN/ $df$ ) is used as an alternative to overcome this limitation. Indeed, the measurement model yielded a value of 3.575 which is less than the suggested value of 5 (Schumacker and Lomax, 2004). With respect to the other fit indices, they all gained the suggested cutoff values (GFI= 0.902; RMSEA=0.073; CFI=0.961; TLI=0.954; IFI=0.961). To improve its fitting, the measurement model was

modified based on modification indices provided by AMOS. Subsequently, all fit indices were noticeably improved indicating an overall good fit to the observed data, except chi-square that is still insignificant (CMIN= 237.243,  $df=124$ ,  $p<0.001$ ;  $CMIN/df=1.913$ ;  $GFI= 0,948$ ;  $RMSEA=0.044$ ;  $CFI=0.987$ ;  $TLI=0.984$ ;  $IFI=0.987$ ).

Convergent and discriminant validity were assessed according to Fornell and Larcker (1981). They suggest three criteria to analyze convergent validity. First, all factor loadings should be significant and greater than 0.5. Second, the composite reliability (CR) must exceed a threshold of 0.8. Finally, the average of the variance extracted (AVE) must be greater than the variance of the measurement error, that is to say greater than 0.5. However, they advise two steps to evaluate discriminant validity. The first one consists of the comparison of the AVE with the Maximum Shared Variance (MSV) and the Average of Shared Variance (ASV). In the second one, Fornell and Larcker (1981) suggest comparing the AVE for any two constructs with the square of the correlation between these two constructs.

According to the measurement model convergent validity (table 1), all items had standardized loadings greater than 0.7 and switch between 0.780 and 0.941. Similarly, the CR of the four constructs was greater than 0.9 attesting good reliability. The AVEs of all constructs are beyond the threshold of 0.5, even more than 0.7 for the lowest. As displayed in table 2, all constructs AVE are greater than MSV, ASV, and the square of the correlation between each two constructs. Taken together, these indices support the convergent and discriminant validity of the proposed measurement model. Thus, the hypothetical model can be tested.

**Table 1:** Reliability and convergent validity of measurement model

Construct	Item	Standardized loadings	CR	AVE
Acceptance intention	int1	0.898	0.954	0.839
	int2	0.941		
	int3	0.927		
	int4	0.898		
Subjective norms	ns1	0.860	0.921	0.701
	ns2	0.842		
	ns3	0.833		
	ns4	0.808		
	ns5	0.841		
Descriptive norms	nd1	0.882	0.935	0.782
	nd2	0.884		
	nd3	0.904		
	nd4	0.867		
Islamic identity	Ident1	0.780	0.933	0.735
	Ident2	0.868		
	Ident3	0.884		
	Ident4	0.906		
	Ident5	0.843		

Source: Author

**Table 2:** Discriminant validity of measurement model

	AVE	MSV	ASV	Acceptance intention	Descriptive norms	Subjective norms	Islamic identity
Acceptance intention	0,839	0,346	0,296	<b>0,916*</b>			
Descriptive norms	0,782	0,523	0,324	0,580	<b>0,884*</b>		
Subjective norms	0,701	0,523	0,369	0,588	0,723	<b>0,837*</b>	
Islamic identity	0,735	0,237	0,186	0,455	0,338	0,487	<b>0,857*</b>

\* Square root of the AVE

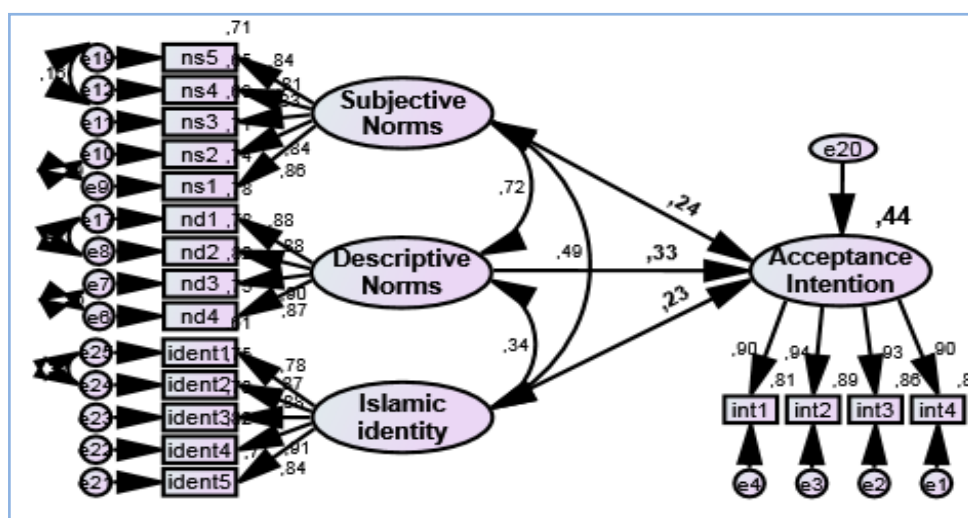
Source: Author

## 5.2. Structural model analysis

In compliance with the measurement model, the same method was used to evaluate structural model fit, while *T-value* was used to check the statistical significance of parameter estimates.

Structural model results attest an overall good fit of the proposed model to collected data (CMIN= 237.243, *df*=124,  $p < 0.001$ ; CMIN/*df*=1.913; GFI= 0,948; RMSEA=0.044; CFI=0.987; TLI=0.984; IFI=0.987). Figure 2 presents structural model estimates, which are standardized path coefficients. All standardized path coefficients are significant, providing support for the three hypotheses H1, H2 and H3. The hypothesized relationships between the three admitted social factors (descriptive norms, subjective norms and Islamic identity) had significant and positive effects on the intention to accept Islamic banking products (Table 3).

Figure 2: Results of structural model analysis



Source: Author

Table 3: results of model parameter estimates and explained variance

Constructs	B	t-value	p-value	R <sup>2</sup>
Subjective norms	.238	3.594	***	<b>0.435</b>
Descriptive norms	.331	5.386	***	
Islamic identity	.227	5.074	***	
Notes: Significance at: *** $p < 0.001$				

Source: Author

## 6. Discussion

The present study aims to shed light on the role of social influence on Islamic banking acceptance. The overall explanatory power of the proposed model had an *R-square* of 0.435 for the intention to accept Islamic banking (see Table 3), confirming its ability to predict a substantial amount of variance of this intention. The following insightful results summarize the present study outcomes.

At first, descriptive norms, subjective norms and Islamic identity are social key determinants of intention to use Islamic banking products. Empirical data illustrate that this intention is primarily positively affected by descriptive norms ( $\beta = 0.331$ ,  $p < 0.001$ ). This finding demonstrates that what others do plays an obvious role in consumer decision-making in the context of Islamic banking. Subjective norms are the second critical predictor of intention to accept using products of these banks, which comes after descriptive norms ( $\beta = 0.238$ ,

$p < 0.001$ ). This result is inconsistent with Abduh *et al.* (2011), Abduh and Dzuljastri (2012) and Echchabi and Olaniyi (2012) who claim that subjective norms are the foremost determinant of Islamic banking adoption. Finally, Islamic identity is reported as the third predictor of Islamic banking acceptance. It assumes the salient role of social identity in the consumer's decision-making processes, particularly in Islamic banking.

## 7. Findings Implications

The present study reveals some details on the consumer Islamic banking acceptance process. Its findings spell out the role of social constructs in predicting Islamic banking acceptance. They advocate positive and significant effects of descriptive norms, subjective norms and Islamic identity on the consumer's intention to accept Islamic banking products. Furthermore, these results highlight the importance of descriptive norms as a foremost social predictor of this intention. Thereby it presents to Islamic banking executives and their marketing services a new way to expand the acceptance of their products, from a social perspective. It suggests introducing descriptive norms to their communication strategies. By highlighting extend of use of their product by a large party of the community they will influence the intention of the potential users of Islamic banking products. This will improve the efficiency of their communication strategies.

Theoretically, the present study provides for researchers an increasing understanding of consumers' Islamic banking acceptance in three different ways. First, it analyzes and experiences the specific role of social factors in predicting Islamic banking and their contribution to this acceptance. Effectively, these factors predict a good amount of variance of intention to accept Islamic banking products. Second, it examines, for the first time, the impact of Islamic identity and descriptive norms on the intention to use Islamic banking products. By integrating these, the presented model reveals relatively satisfactory results that can contribute to better understanding Islamic banking acceptance. Finally, it analyzes and compares the effect of descriptive norms, subjective norms and Islamic identity simultaneously on Islamic banking acceptance. It demonstrates the greater effect of descriptive norms compared to the two other social factors.

## 8. Conclusion and perspectives

This study aims to predict Islamic banking acceptance within a model based on social factors. It experienced the role of subjective norms, descriptive norms and Islamic identity in predicting intention to use Islamic banking products. A large sample was used to empirically test the proposed model. Indeed, the measurement model indicates that the theoretical variables have reasonable validity and reliability. Similarly, the structural model showed a good fit to the empirical data. The results of the study demonstrate the predictive ability of the proposed model. It allows predicting almost half the variance of the behavioral intention of surveyed clients. Descriptive norms manifested themselves as the main social factor in the process of acceptance of Islamic banking products. Also, Descriptive norms have more effect on the intention compared to the influence exerted by relatives and friends for their use. It plays a decisive role in explaining the intention compared to the other two social variables.

Despite the large sample size of the study and its confirmatory nature, the generalization of these results, as with any research, should be done with caution. Thus, the probability sampling method will be used in future work. In the same perspective, testing the proposed model in a cross-cultural study is one of the future goals to improve the external validity of the model. This can offer the possibility to conduct comparisons of Islamic banks' acceptance predictors between different Islamic regions in the world.

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