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ACADEMIC PAPER

The Impact of Customer Trust on the Relationship between Religious Values and Adoption of Islamic Banking

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ABSTRACT

This study investigated how managers in Islamic banks in Pakistan saw Islamic banking in connection to their own religious beliefs, customer trust, and other factors. The study's goal was to comprehend how managers' decisions to use financial services and products that adhere to Sharia law are influenced by their religious beliefs and how customer trust affects this relationship. Data was gathered using a quantitative research design, and it came from 146 managers of Islamic banks who responded to standardized surveys. Islamic banking acceptance, customer trust, and customer value measures were all included in the poll. To investigate the connections between the variables, descriptive statistics, and regression analysis were performed. The findings showed a strong positive correlation between managers' acceptance of Islamic banking and their religious principles. Sharia-compliant financial services were more likely to be adopted and promoted by managers with greater Islamic views. Additionally, the adoption of Islamic banking was further influenced by client trust, which appeared as a key moderator. The results underline how crucial it is for customers' trust and religious beliefs to influence managers' adoption of Islamic banking. The favorable influence of religious values on adoption decisions is strengthened by increasing consumer trust in Islamic financial institutions. This study contributes to a greater knowledge of the management perspective within the business and offers insightful information about the elements influencing the development of Islamic banking in Pakistan.

KEYWORDS

Religious Values, Customer Trust, Islamic Banking

1. INTRODUCTION

Islamic banking has become a distinct and quickly expanding sector of the global financial landscape, providing a distinctive alternative to traditional banking practices. This financial system, which is based on Islamic principles, upholds Sharia law and encourages moral and socially conscious financial practices. It is



increasingly important to investigate the elements that influence Islamic banking's adoption among various people as the demand for these services spreads beyond typical Muslim-majority areas (Bananuka et al., 2020). Islamic finance has seen an astounding increase in acceptance and appeal over the last few decades. What was once a specialized financial system that catered to Muslim communities has now become a widespread phenomenon that is supported by people and organizations looking for an ethical and religiously based approach to finance (Aziz & Afaq, 2018). Islamic banking has expanded because of several interrelated causes, including greater interest in ethical investments, increased awareness of Islamic financial principles, and the growing influence of Muslim-majority economies in the global economy.

Islamic banking adheres firmly to the prohibition of *riba* (interest), in contrast to mainstream banking, where interest-based transactions are usual. Instead, it makes use of several Sharia-compliant financial tools and systems that give the bank's clients' risk- and profit-sharing, asset-backed transactions, and profit-sharing top priority. The commitment to these values has struck a chord with a wider audience, drawing Muslims and non-Muslims who value the moral underpinnings and fairness of Islamic banking practices (Bananuka et al., 2020). It is crucial to examine the main factors driving Islamic banking's adoption among various groups as its appeal spreads beyond its core market. For financial institutions providing Islamic banking services, decision-makers establishing financial rules, and marketers looking to enter this expanding market, understanding these variables has major ramifications.

The impact of religious principles in influencing people's attitudes towards Islamic banking is a significant factor that has been noted in the research literature. Islamic beliefs and principles from the Quran and Hadith promote ethical financial behavior by emphasizing fairness, social justice, and the prohibition of usury. Thus, those who strongly identify with Islamic beliefs may be more likely to adopt Islamic banking to make their financial practices consistent with their faith (Kaabachi & Obeid, 2016). Religious beliefs may not, however, have an independent impact on the acceptance of Islamic banking. Customer confidence in Islamic financial institutions is another element that significantly impacts this relationship. Any financial connection must be built on trust, and because Islamic banking places a strong focus on moral behavior and open financial transactions, trust has special significance in this context. To understand how religious principles and the decision to use Islamic banking services are related, it is crucial to investigate if consumer trust serves as a moderator.

Considering these factors, this study seeks to examine the impact of client trust as a potential moderator on the association between religious principles and the adoption of Islamic banking. This study aims to get a deeper understanding of these processes to inform measures that help this moral and religiously based financial system flourish sustainably and add to the body of information that is developing about the acceptance of Islamic banking. Examining the connections between religious principles, client confidence, and the uptake of Islamic banking is the main goal of this study. To do this, the study investigated how people's choices to use Islamic banking services are influenced by religious principles, which emphasize moral and Sharia-compliant financial practices. The research examined any moderating impact that customer trust has on this relationship. This study attempts to shed light on the underlying reasons that encourage or inhibit the adoption of Islamic banking among various communities by analyzing the interaction between these important variables.

The research restricted its reach to a certain demographic or geographical area to retain focus and guarantee the validity of findings. To capture a wide range of viewpoints and experiences surrounding the adoption of Islamic banking, the chosen sample included people from various backgrounds, including both Muslims and non-Muslims. The study used quantitative research techniques, such as surveys and questionnaires, to collect information on participants' religious values, level of customer trust, and attitudes towards Islamic banking. To analyze the correlations between the variables and gauge the influence of consumer trust as a moderator, the data analysis made use of statistical techniques including regression analysis and moderation analysis. For numerous players in the Islamic banking sector and beyond, this study has several important ramifications. First off, for Islamic financial institutions, developing a deeper understanding of the variables impacting the uptake of Islamic banking help guide their product development, marketing plans, and client engagement initiatives (Obeid & Kaabachi, 2016). Banks customize their services to better resonate with the values and preferences of potential consumers by identifying the role of religious beliefs and customer trust. This encourages increased adoption and customer loyalty.



Understanding the factors influencing and impeding the implementation of Islamic banking is useful to policymakers and regulators. A deeper comprehension of these elements helps in the creation of appropriate financial rules and incentives, promoting the expansion of Islamic banking while assuring consumer protection and financial stability. By supporting the theoretical foundations of the adoption of Islamic banking with empirical data, this study adds to the body of knowledge already available to academics and experts in the field of Islamic finance. It might provide opportunities for future research and comparative studies among various cultures and geographical areas, allowing for a deeper comprehension of the widespread adoption of Islamic banking practices. Consumers are empowered to make ethical and religiously based financial decisions by understanding the connection between religious values, customer trust, and the acceptance of Islamic banking. Individuals from all backgrounds may find a financial system that not only satisfies their financial demands but also reflects their values and principles if they recognize the potential advantages and relevance of Islamic banking. Hence, this study aims to shed light on the complex connection between religious principles, consumer confidence, and the acceptance of Islamic banking. The study intends to contribute to the continuous growth and expansion of Islamic banking as a practical and moral financial alternative in a more linked and diversified global economy by examining these processes.

2. LITERATURE REVIEW

The Islamic banking business has grown significantly over the past few decades, transitioning from a niche market serving mostly Muslim-majority countries to a worldwide financial sector with a large and diverse clientele (Imam & Kpodar, 2013; Komijani & Taghizadeh-Hesary, 2018). Islamic finance's tenets, which have their roots in Sharia law, have struck a chord with people looking for moral and ethical financial alternatives to traditional banking practices. This section gives a broad overview of Islamic banking's expansion trajectory and identifies noteworthy events that have influenced it.

Islamic banking began in the 1960s when the first contemporary Islamic banks were founded in Egypt and Malaysia. Since that time, the business has experienced significant growth, and there are now more Islamic financial institutions functioning on a global scale (Alharbi, 2015). Numerous causes are responsible for the expansion of Islamic banking. Demand for Sharia-compliant financial services and products has been primarily driven by the increased public knowledge of Islamic banking principles worldwide (Demirguc-Kunt, Klapper, & Randall, 2014). Islamic banking has been seen favorably by those looking for a way to integrate their financial decisions with their moral and ethical principles.

Islamic banking has also grown because of the increased importance of economies with a Muslim majority in the global financial system. The demand for financial services that follow Islamic principles is rising as economies in nations with sizable Muslim populations grow and develop (Khan & Bhatti, 2008). Additionally, the development of legal frameworks and encouraging regulations in numerous jurisdictions have created a favorable atmosphere for the expansion of Islamic banking (Grassa, 2015). Numerous research has been carried out to find out what aspects affect how Islamic banking services are used by various consumer groups. These studies aimed to pinpoint the main influences and obstacles that influence people's choices of Sharia-compliant financial goods (Biancone, Secinaro, & Kamal, 2019; El-Zoghbi & Tarazi, 2013; Naz, Shah, & Kutan, 2017). An overview of some of the important research that has been done in this field is presented in this section.

The adoption of Islamic finance has continuously been linked to religious beliefs. Numerous studies have emphasized how people's attitudes towards Islamic banking are influenced by Islamic teachings and concepts that are drawn from the Quran and Hadith (Ermawati, Musyahidah, & Nurdin, 2021; Souiden & Rani, 2015). Many people are more likely to prefer Islamic banking services to traditional alternatives because the emphasis on avoiding *riba* (interest) and conducting moral financial transactions is in line with their religious values. Additionally, studies have investigated how client trust affects the uptake of Islamic banking (Ali et al., 2021). Customer trust has been recognized as a crucial element influencing people's desire to interact with Islamic financial organizations. Due to the emphasis on moral behavior and open dealings, trust is extremely important in Islamic banking. Customers are more inclined to use Islamic banks' services if they have a prominent level of faith in their moral character and ethics.



Prior research has also revealed other drivers and impediments driving the adoption of Islamic banking, even though religious beliefs and customer trust have surfaced as crucial elements. Financial literacy, knowledge of Islamic banking products, perceived financial risks, cultural perceptions of interest-based transactions, and the availability of Sharia-compliant financial products and services are a few of these. The relationship between religious beliefs, customer trust, and managers' acceptance of Islamic banking in Islamic banking remains a crucial field of examination given the research gaps that exist and the specific focus of this study. By presenting actual data on the interactions of these factors in influencing the adoption of Islamic banking services within this target population, this study seeks to add to the body of scholarship in the field.

The performance, expansion, and growth of the Islamic banking sector are greatly influenced by managers. They have a considerable impact on the implementation of Sharia-compliant practices and the provision of Islamic banking services to customers because they are important decision-makers and leaders within Islamic financial organizations. The special function of managers in Islamic banking is examined in this section along with any potential effects they may have on consumer adoption of Islamic financial products. Making sure that the institution's operations and financial offers are compliant with Sharia laws is one of the main duties of managers in Islamic banking. They must supervise the creation of Sharia-compliant goods and services while making sure the institution abides by moral standards. To preserve the integrity and authenticity of the institution's products, their knowledge of how to understand and apply Islamic finance concepts is crucial.

To increase financial awareness and literacy among both consumers and staff, managers are also essential. Customers must be informed about the features and advantages of Islamic financial products to make decisions that are in line with their religious beliefs and financial needs. Managers increase clients' confidence in using Islamic banking services by spreading information and encouraging understanding. Additionally, managers in Islamic banking play a key role in developing a culture of transparency and trust inside the organization. Islamic banking places a high importance on ethical behavior and integrity, and managers must set an example for their teams by acting by these principles. The adoption of Islamic banking services is positively impacted by a culture of trust and transparency that fosters confidence among stakeholders and clients.

While earlier studies have provided insightful information about the factors driving the acceptance of Islamic banking, there are still some gaps that demand more research (Shaikh et al., 2020). The lack of studies especially focused on managers in Islamic banking as the target respondents is one significant drawback. Insights into the dynamics of Islamic banking acceptance may be gained from managers' distinctive viewpoints, experiences, and decision-making procedures within Islamic financial firms. Additionally, while some studies have investigated how consumer trust and religious beliefs may influence the use of Islamic banking, few have investigated how these factors interact, especially from the perspective of managers. A deeper comprehension of the adoption process may be possible by gaining insight into the interactions between managers' religious views and their level of trust in Islamic financial organizations.

Additionally, a gap in the literature exists addressing the impact of managers on customers' decision-making processes because most of the current research has mostly focused on customers' attitudes and behaviors towards the adoption of Islamic banking. A more comprehensive understanding of how Islamic banking acceptance is facilitated within the sector is obtained by exploring how managers shape organizational practices and client interactions.

Hence, even though the research on the adoption of Islamic banking has made tremendous progress in identifying important drivers and constraints, the precise role of managers in influencing the adoption process is still largely unexplored. To advance the field's development and encourage consumer adoption of Sharia-compliant financial services, it is imperative to fill these knowledge gaps and offer managers in Islamic banking practical insights. By investigating the interaction of religious beliefs, consumer trust, and managers' viewpoints within the context of the adoption of Islamic banking, this research aims to help close these gaps.



3. THEORETICAL FRAMEWORK

The conceptual model of this study is based on the idea that customer trust moderates the relationship between religious values and managers' acceptance of Islamic banking services. The model lays the groundwork for empirical research by outlining the proposed relationships between the important variables.

3.1 Religious Values

In this study, religious values refer to how much Islamic banking managers identify with and uphold the Islamic financial norms that are derived from the Quran and Hadith. These principles include a dedication to Sharia-compliant financial practices, a belief in moral financial behavior, and an opposition to *riba* (interest). Because of their desire to match their financial decisions with their faith, managers with greater religious values are predicted to show a higher propensity to accept Islamic banking services.

3.2 Customer Trust

In this study, "customer trust" refers to the degree of trust and reliance that Islamic banking managers place on the honesty, openness, and moral principles of Islamic financial organizations. Customers who trust an establishment more do so because they think it follows Sharia law and acts ethically. The acceptance of Islamic banking is seen to be moderated by customer trust, which either boosts or reduces the influence of religious principles on that decision.

3.3 Islamic Banking Adoption

Adoption of Islamic banking refers to the degree to which management in Islamic banking decides to use and promote Sharia-compliant financial products and services within their institutions. Managers who have embraced Islamic banking are more likely to support its implementation, fostering its expansion and development inside the company. Religious principles have an impact on the acceptance of Islamic banking, and customer trust levels have a moderating effect on this development.

The acceptance of Islamic banking by managers in Islamic banking is, according to hypothesis 1, positively influenced by religious principles. Managers are more inclined to embrace and promote Sharia-compliant financial services and products within their organizations if they have a higher level of identification with Islamic financial principles. The association between managers' adoption of Islamic banking and religious values is moderated, according to hypothesis 2, by customer trust. The degree to which religious principles and the choice to use Islamic banking services were explored depended on how much the public trusts Islamic financial organizations. In contrast to reduced consumer trust, higher customer trust strengthens the relationship between religious principles and the acceptance of Islamic banking.

This study seeks to advance our understanding of the factors influencing managers' acceptance of Islamic banking by experimentally evaluating these predictions. The theoretical framework offers a structured method for examining how customer trust and religious beliefs interact to influence the adoption of Sharia-compliant financial services inside Islamic financial institutions.

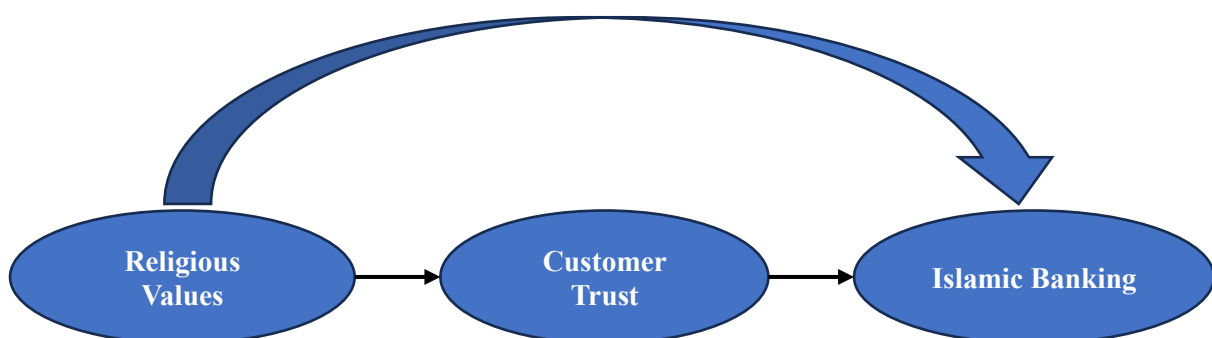


Figure 1: Research Model



4. RESEARCH METHODOLOGY

This study uses a quantitative research approach to examine how managers in Islamic banks in Pakistan perceive the relationship between religious principles, customer trust, and the use of Islamic banking. A quantitative method enables the collection of numerical data, allowing statistical analysis to verify the proposed links. The cross-sectional data collecting method used in the research design involves gathering information from the target respondents at a particular moment.

Managers of Islamic banks in Pakistan make up the study's target group. Their thoughts and attitudes towards the adoption of Islamic banking are particularly interesting to understand the impact of religious beliefs and customer trust because they are significant decision-makers within the Islamic banking sector. Respondents who fit the description of managers in Islamic banks are chosen using a purposive sampling technique. To ensure that enough data is gathered to meet the study's objectives, the sample size is chosen by the principle of data saturation. To ensure proper representation of the target demographic, the final sample size is 300 managers.

Surveys that are well-designed are used to gather data for this study. Religious values, consumer trust, and use of Islamic banking are the three factors that the survey questionnaire is intended to examine. The questionnaire is made up of established scales and items that have been taken from earlier research studies on Islamic finance and customer trust. The degree to which managers identify with and uphold Islamic financial principles is evaluated using a multi-item scale that measures religious values. Each item's rating was placed on a 5-point Likert Scale from "1 as strongly Agree" to "5 as Strongly Disagree" indicating greater religious values are higher scores on the measure.

Utilizing a multi-item scale that has been tested and modified from earlier trust evaluation tools, customer trust is evaluated. The scale's higher scores reflect a greater degree of client confidence. The degree to which managers have embraced and promoted Sharia-compliant financial products and services inside of their institutions is measured using a multi-item scale that was created for that purpose. Significantly more Islamic banking acceptance is indicated by higher scores on the scale.

The demographic information of the respondents, such as age, gender, educational background, and years of experience in the Islamic banking sector, was compiled and presented using descriptive statistics. A multiple regression analysis was used to investigate the association between the adoption of Islamic banking, consumer trust, and religious values. The investigation evaluates how much customer trust and adherence to religious principles contribute to the variation in the uptake of Islamic banking.

A moderation study was performed to investigate the moderating impact of consumer trust on the link between religious values and the uptake of Islamic banking. To gauge the degree of the moderating impact, the interaction effect between religious beliefs and customer trust also was examined. This study intends to give empirical evidence on the interaction of religious values, customer trust, and acceptance of Islamic banking among managers at Islamic banks in Pakistan by utilizing these data analytic methodologies.

5. DATA ANALYSIS

According to Hair and Alamer (2022), Hair, Ringle, and Sarstedt (2013), Hair et al. (2022) and Hameed and Naveed (2019), PLS is advised when analyzing primary data, which is what the current study did. Before assessing the association, the PLS was used to examine reliability and validity. It includes factor loadings. The scale items all have factor loadings greater than 0.5, as shown in Table 1 a priori and composite. The convergent validity was validated by reliability (CR) being higher than 0.7. Additionally, prejudice utilizing average variance extracted (AVE) square root, validity is evaluated. Reporting the AVE square root which supported the discriminant validity in Table 2.



Table 1: Factor Loadings, Alpha, CR, and AVE

Variables	Items	Loadings	Alpha	CR	AVE
Religious Values (RV)	RV1	0.688	0.705	0.765	0.505
	RV2	0.718			
	RV3	0.5894			
	RV9	0.823			
Customer Trust (CT)	CT1	0.859	0.725	0.735	0.51
	CT2	0.545			
	CT6	0.799			
	CT7	0.699			
Islamic Banking (IB)	IB1	0.754	0.788	0.799	0.575
	IB2	0.652			
	IB5	0.954			
	IB6	0.61			

Table 2: Discriminant Validity

	Islamic FinTech Adoption (IFA)	Islamic FI (IFI)	Relative Advantage (RA)
Religious Values	0.878		
Customer Trust	0.721	0.876	
Islamic Banking	0.504	0.601	0.781

Table 3: Results of Direct and Indirect Effects

	Beta	T Statistics	P Values
Religious Values -> Islamic Banking	0.33	3.96	0
Religious Values -> Customer Trust	0.204	3.04	0.003
Customer Trust -> Islamic Banking	0.142	1.999	0.046
Religious Values -> Islamic Banking -> Customer Trust	0.244	5.652	0

Table 3 show the outcomes. PLS bootstrapping was used to produce these results (Albassami et al., 2019; Alsedrah, 2023; Azeem, Sheridan, & Adapa, 2022; Basheer et al., 2019; Tajeddini et al., 2022; Watanabe & Shafiq, 2023). T-value statistics, which should be higher than 1.96, and beta value, which looks at the relationship's direction, were used to determine the study's findings. Due to a t-value greater than 1.96 and a positive beta value, all hypotheses were determined to be significant.

6. DISCUSSION

The outcomes of the quantitative research offer insightful information about the connection between religious principles, client confidence, and managers' acceptance of Islamic banking in Pakistani Islamic banks (Aziz & Afaq, 2018). The study's conclusions show the degree to which managers' choices to embrace and promote Sharia-compliant financial products and services within their institutions are influenced by customers' trust and religious beliefs.

According to the study's regression analysis, there is a statistically significant link between acceptance of Islamic banking and religious principles. Managers were more inclined to embrace and promote Islamic banking services if they strongly connected with Islamic financial ideas and followed ethical financial standards (Mohsin Butt & Aftab, 2013). These results are consistent with earlier studies that emphasized the importance of religious values in influencing people's attitudes and behaviors toward the implementation of Islamic banking.

The moderation analysis demonstrates that the association between religious principles and the uptake of Islamic banking is significantly moderated by customer trust. The beneficial influence of religious principles on managers' decisions to adopt Islamic banking services was increased by higher levels of consumer trust (Suhartanto et al., 2020). Managers were more willing to support and promote Sharia-compliant financial products if they had greater confidence in Islamic financial organizations' moral



character and ethics. On the other side, the association between the adoption of Islamic banking and religious principles was diminished by lower levels of client trust.

The study's findings are consistent with and add to the body of knowledge on the use of Islamic banking. Previous studies have emphasized the significance of religious beliefs in shaping people's preferences for financial services that adhere to Sharia law. By concentrating on managers in Islamic banks especially and outlining the major role that customer trust plays as a moderator in this relationship, this study adds to the body of literature on the subject (Usman et al., 2017). The results support the hypothesis that managers' adoption of Islamic banking is significantly influenced by managers' faith in Islamic financial institutions, a perspective that has not been thoroughly examined in past research.

The findings highlight the value of developing an Islamic finance-compliant culture within Islamic institutions. Enhancing consumer trust and strengthening the beneficial influence of religious beliefs on managers' decisions to accept and promote Islamic banking services is accomplished through promoting and sustaining ethical practices, transparency, and honesty. Managers in Islamic banks should give financial literacy programs top priority so that they may inform clients and staff about the advantages of Sharia-compliant products and raise knowledge and understanding of Islamic banking.

Recognizing the importance of customer trust and religious principles in influencing the adoption of Islamic banking is the responsibility of policymakers and regulators. While assuring consumer safety and moral behavior, the industry flourish if supportive regulations that are in line with Islamic financial principles are put in place (Zouari & Abdelhedi, 2021). The Islamic banking ecosystem become more resilient and sustainable with efforts to increase and retain client trust in Islamic financial institutions.

This work has some limitations that should be acknowledged despite the significant contributions. The first factor restricting the generalizability of the results to other areas or contexts was the research's focus on managers in Islamic banks in Pakistan. The study's external validity might be improved by using a larger sample of individuals from different nations. Second, the study used self-reported data, which was biased by responses. To expand on the findings, future research might use other techniques like behavioral observations or interviews. Finally, while the study addressed the moderating influence of consumer trust, other potential moderating factors, such as organizational culture and institutional characteristics, were not examined. To acquire a more thorough knowledge of managers' acceptance of Islamic banking, additional research investigates these issues.

As a result, this study illuminates how managers in Islamic banks in Pakistan balance religious principles, client confidence, and the development of Islamic banking. The findings highlight the significance of religious principles in promoting Islamic banking as well as the major moderating impact of client trust in this connection. By comprehending these dynamics, stakeholders adopt well-informed actions to advance the expansion and development of the Islamic banking sector, ensuring its sustainability and having a good influence on the world of finance.

7. CONCLUSIONS

This study explored how managers in Islamic banks in Pakistan saw Islamic banking in connection to their own religious beliefs, customer trust, and other factors. The study provided insightful information about the variables impacting the adoption of Islamic banking in this setting using a quantitative research design and data analysis. According to the study's findings, there is a strong correlation between managers' acceptance of Islamic banking and their religious convictions. Sharia-compliant financial services and products were more likely to be adopted and promoted by managers inside their organizations when they firmly identified with and committed to Islamic financial principles. The association between religious principles and the uptake of Islamic banking also revealed customer trust to be a significant moderating element. When managers decided to use Islamic banking services, religious values had a stronger favorable influence on such decisions. This association was weaker when consumer trust was lower.



The acceptance of Islamic banking has benefited from this study in various ways. First, by concentrating on managers in Pakistani Islamic banks, the research provides distinctive insights into the decision-making process and viewpoints of important figures in the sector. A greater comprehension of the elements influencing the sector's growth and development comes from being aware of the role that managers played in influencing the acceptance of Islamic banking. Second, the study emphasizes how vital customer trust is in influencing managers' decisions to use Islamic banking services. The moderating influence of customer trust offers beneficial insights for Islamic financial institutions to develop and retain customer trust as a strategy to increase the adoption of Sharia-compliant financial goods and services. Finally, the study adds to and broadens the body of knowledge regarding the acceptance of Islamic banking. The study provides a thorough understanding of the processes impacting Islamic banking acceptance in Pakistan by examining the relationship between religious principles, consumer trust, and adoption from a management perspective.

Comparative research across nations and cultural contexts might reveal patterns and discrepancies in the uptake of Islamic banking. A more complex picture of the global growth of Islamic banking was gained by examining how religious values and customer trust interact in diverse locations. Studies that follow the acceptance of Islamic banking over time shed light on the evolution and stability of the link between religious principles, consumer trust, and adoption. This strategy clarifies the long-term effects of managerial choices and adjustments to customer views. Qualitative research techniques, such as focus groups and interviews, complement quantitative findings and provide in-depth insights into the experiences and viewpoints of managers in Islamic banking. The mechanisms behind the associations found in this study's findings are better understood with the aid of qualitative data. In conclusion, this study adds to the body of knowledge on the adoption of Islamic banking by illuminating how managers' viewpoints, consumer trust, and religious values all play a part in the choice to implement Sharia-compliant financial goods and services. The findings highlight the importance of encouraging ethical practices, fostering client trust, and matching financial services with religious principles to increase the uptake of Islamic banking.

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