

## CUSTOMER PERCEPTION AND ADOPTION OF ISLAMIC BANKING SERVICES IN PAKISTAN

Mobeen Aslam Butt<sup>1</sup>, Ali Imran Shaikh<sup>2</sup>, Bilal Nawaz<sup>3</sup>, Syed Muhammad Adnan Kazmi<sup>4</sup>

<sup>1</sup>PhD Scholar Department of Management Sciences Comsats University Islamabad

<sup>2</sup>Lecturer Department of Accounting and Finance National University of Modern Languages (NUML), Islamabad

<sup>3</sup>PhD Scholar Department of Management Sciences Comsats University Islamabad

<sup>4</sup>Manager Litigation SAMD Central & North, Bank Makramah

<sup>1</sup>mobeenab77@gmail.com, <sup>2</sup>ali.imran@numl.edu.pk, <sup>3</sup>bilalnawazk@gmail.com,

<sup>4</sup>madnan.kazmi@bankmakramah.com

DOI: <https://doi.org/10.5281/zenodo.17679759>

### Keywords

Islamic banking, customer perception, Shariah compliance, service quality, trust, adoption intentions

### Article History

Received: 02 October 2025

Accepted: 11 November 2025

Published: 22 November 2025

Copyright @Author

Corresponding Author: \*

### Abstract

#### Background

The rise in the demand of Shariah-Compliant financial services and the growing regulatory support have led to the growth of Islamic banking in Pakistan. Learning the customer perception, awareness and adoption levels of the sector is the key to improving competitiveness of the industry and its ratatability in the long term.

#### Purpose

This research will set out to investigate the most important factors that affect customer acquisition of Islamic banking services in Pakistan based on the attributes of awareness, Shariah-compliance, trust, quality services, and the demographic differences.

#### Methodology

The research design was a descriptive quantitative study design using a structured questionnaire to be administered on 345 respondents who belong to various demographic groups. The descriptive statistics, correlation analysis, multiple regression and ANOVA were used to examine the relationship and differences among the study variables using data. The reliability test revealed good internal consistency among the constructs.

#### Results

The results found high levels of customer confidence in Shariah compliance which indicated the highest relationship with trust and adoption intentions. The most important predictors of adoption were trust, then Shariah compliance and service quality. The influence of awareness was positive but relatively weak. There were also substantial demographic variations with urban and more educated respondents reporting higher levels of awareness and higher levels of adoption.

#### Conclusion

The findings suggest that adoption of Islamic banking in Pakistan is influenced by the interplay of religious commitment, institutional trust, and quality of services that are facilitated by customer awareness and demographics. The

*optimal way to increase sector-wide adoption is to enhance operational excellence and increase outreach to underserved populations.*

## INTRODUCTION

Islamic banking has become one of the fastest growing areas in the financial industry globally with services that are in tandem with the Shariah law. Unlike conventional banking, which operates on interest-based transactions, Islamic banking prohibits riba and instead emphasizes risk-sharing, asset-backed financing, and ethical investments (Jawaid et al., 2023). This system not only caters to the religious obligations of Muslim customers but also presents itself as a socially responsible and ethical alternative to conventional banking (Khursheed et al., 2021). In Pakistan most population in the country is guided by Islamic principles and thus there has been a significant increase in the demand of Islamic banking services over the past 20 years. Government policies, regulatory frameworks, and strategic expansion plans by the State Bank of Pakistan have further accelerated the growth and adoption of Islamic banking institutions (Qureshi et al., 2023).

The increase in the growth path, Islamic banking in Pakistan is still a process that is being implemented, with opportunities and challenges. Although the cities have seen a substantial increase in the number of branches of Islamic banking, the range of products, and market presence, the rural areas continue to manifest a lack of available access and awareness (Bukhari et al., 2021). Customer perception is a significant aspect of adoption, and it consists of their awareness, knowledge of Shariah compliance, confidence in institutions and satisfaction with the quality of the service (Ahmad et al., 2023). One of the additional concerns of the customers is whether Islamic banks share the same convenience, efficiency, and customer-focus with conventional banks, in addition to the legitimacy of the products (Ali et al., 2021). Islamic banking success thus hinges on its capability to strike a balance between religious compliance and quality financial services (Bajwa et al., 2024).

Demographic and socioeconomic factors also determine the development of Islamic banking in Pakistan. The age, education, occupation, and

income rates are the determinants of the way people think and embrace banking services (Alim et al., 2025). The young adult generations more so those who have higher education and exposure to the urban setting are more inclined to embrace new financial systems. In the meantime, rural residents, with the lack of financial literacy in many cases, can be reluctant without specific awareness programs being implemented (Al Prince et al., 2025). The gender difference can also contribute to it and in some cases, women can be blocked in the culture or structure on accessing banking services. All these points prove that it is necessary to investigate the issue of customer perception and adoption in the Pakistani environment (Maryam et al., 2022).

Trust has always been noted to be a key element in any financial transaction and Islamic banking is not an exemption. The customers will be more willing to embrace Islamic banks when they are assured of the integrity, transparency and ethical obligations of the institutions (Iqbal et al., 2023). The concept of trust is closely related to Shariah compliance perceptions. The customers feel more inclined to transfer their financial operations when they believe that the banks are being loyal to the Islamic principles (Shaikh et al., 2023). On the other end, when the integrity of compliance is questioned, the perception of Islamic banking by the customers may turn out to be akin to conventional banking and thus restrict adaptation.

Service quality is another major dimension. Customers in the modern world expect fast services, effective digital environment, availability of automated teller machines as well as friendly employees. Islamic banks might have a natural competitive edge in the religious appeal category; however, they also have to compete with conventional banks regarding the convenience and innovation (Rahman et al., 2023). Both systems are usually compared by the customers in terms of efficiency, speed of the transaction, and digitalization. Islamic banking may not be able to increase market share because of a weak

competitiveness in service quality (Khan et al., 2021).

The process of embracing Islamic banking is not merely a personal choice but also shows the state of the overall financial ecosystem. The perception of the customers towards Islamic banking is affected by regulatory support, technological integration, and strategic marketing campaigns (Abrar et al., 2023). State Bank of Pakistan had made great pains to evolve a level playing field among Islamic banks, yet there are still hurdles. The traditional banks possess more resources, well-established brand images, and bigger networks, which impede the ability of the Islamic banks to compete (Faiza, 2023). However, the customers in Pakistan are looking more at Islamic banking as a reliable option particularly when financial literacy programs reflect the Shariah-compliant characteristics of Islamic banking.

Customer perceptions of Islamic banking research are important to understand what drives and hinders adoption. This study gives an insight into customer decision-making in regard to financial services by analyzing such aspects as awareness, trust, service quality, and Shariah compliance. Its findings will assist not only in assisting the design of Islamic banks strategies but also the policy makers in enhancing inclusive and ethical financial systems. With Pakistan in the direction of the growth of the Islamic finance, it will be important to close the gaps in the rural outreach, service quality, and transparency in order to achieve the continuity of growth and high adoption levels. This research thus adds to the academic and implication in the real world as it examines the customers perceptions and their willingness to embrace Islamic banking services.

### Literature Review

#### *Awareness of Islamic Banking*

Awareness is a key element which influences the perception of customers and their adoption of the Islamic banking services. The customers already familiar with the principles of Islamic banking and its products, as well as compared to conventional banking, have higher chances of making informed decisions (Islam & Rahman, 2017). In Pakistan, education and sensitization have been significant towards increasing the Islamic banking knowledge (Khan & Asghar, 2012). But the level of awareness

is also found to differ on a regional scale with urban population being more educated compared to rural population. The financial literacy has a direct impact on the perception of the authenticity and utility of the use of Islamic banking services by a customer.

#### *Perceptions of Shariah Compliance*

The foundation of Islamic banking is Shariah compliance, which is the primary source of difference between this banking system and traditional banking (Mansour, 2019). The consumers embrace Islamic banking services as long as they feel that the products and operations are authentic to the Islamic principles. High perceptions of Shariah compliance create trust and motivate adoption, whereas the uncertainties or misunderstandings may discourage customers (Zulkifl and Sabli, 2022). Shariah boards, compliance audits have been set in place in Pakistan to uphold compliance, but the views of customers are crucial (Hasan, 2014). Customer trust and confidence are largely developed through transparency and communication on compliance practices.

#### *Trust and Reliability*

Credibility is a conclusive determinant in the investment decision-making process. Trust in Islamic banking is not exclusive to the financial stability of a financial institution, but also to the ethical obligation of that institution. The more customers view Islamic banks as trustworthy, open, and corresponding to their religious beliefs, the more they can utilize their services (Said et al., 2022). There is also a mediating effect by trust between Shariah compliance and Shariah adoption because customers with belief in compliance tend to trust the institution (Basit et al., 2021). Trust can be established through regular communication, ethics and interaction with customers.

#### *Service Quality and Customer Experience*

Other than the religious reasons, the quality of the service is a major determinant of how customers will adopt Islamic banking services. Efficiency, accessibility, staff professionalism, digital banking services, and complain resolution systems are part of the quality of the services (Fida et al., 2020). The customers require the Islamic banks to be at par or even higher than the conventional banks in regard

to service quality. Customers become more satisfied and adoptive when its services are positive and less adoptive when they are not satisfied with the services of the company despite appreciating the aspect of Shariah compliance (Ahmed et al., 2022). The digital banking facilities and customer-based approaches are becoming more relevant in perception creation in Pakistan.

#### ***Adoption and Future Intentions***

The adoption of Islamic banking services depends on an interaction of the following factors; awareness, trust, compliance, and quality of service. Customers tend to balance the perceived advantages with such challenges as increased cost, inaccessibility, or doubts about compliance (Raza et al., 2021). The demographics (age, education, income, and geographic location) also influence adoption (Shah et al., 2023). Levels of adoption are higher among younger, educated and urban customers and lower among rural customers. The future use of Islamic banking is based on whether the institutions are satisfying the customer concerns and providing modern service efficiencies along with religious fulfillment.

#### ***Major Objectives***

1. To investigate the customer awareness of the Islamic banking services in Pakistan.
2. To determine the perceptions of the customers on Shariah compliance and how this has contributed towards establishing trust.
3. To determine the effect of the quality of the services on the uptake of Islamic banking on customers.
4. To examine the correlation between trust and adoption intentions between the customers.
5. To determine demographic variation in customer group awareness, perception, and adoption.

#### ***Methodology***

##### ***Research Design***

The research design used in this study was a descriptive, quantitative research design to examine the attitude of the customers and their adoption of the Islamic banking services in Pakistan. The survey was conducted in cross-sectional mode which enabled the researcher to gather data on a big population of respondents at one time. This design was adopted because it would determine trends, construct measures, and examine the relationship

among the awareness, Shariah compliance, trust, service quality, and adoption intentions.

##### ***Population and Sample***

The target market was the current and prospective clients of the Islamic banking institutions in Pakistan. A non-probability convenience sampling method was used to select a total sample of 345 respondents which allowed an efficient access to a wide range of respondents in terms of demographic background. The sample was characterized by the urban and rural areas, a broad age range, education level, occupational, and income groups in order to have a diverse and representative sample.

##### ***Data Collection Instrument***

As the major data collection method, a structured and close-ended questionnaire was employed. The tool consisted of various sections that obtained demographic data and the key constructs of the research Awareness, Shariah Compliance, Trust and Image, Service Quality, and Adoption and Future Intentions. The answers were evaluated with the help of a five-point Likert scale (Strongly Disagree-Strongly Agree). The questionnaire was sent out electronically and printed to ensure that the participation and accessibility of the questionnaire was maximized.

##### ***Reliability and Validity***

Evaluation of reliability of the instrument was done by using the alpha of Cronbach, with all constructs having a high internal consistency with a range of 0.85 to 0.91. These findings support the assumption that the items are an effective measure of their constructs. Expert review was used to guarantee content validity whereby experts in the field of Islamic banking and research methodology reviewed the questionnaire, to ensure it was relevant, clear and in line with the objectives of the study.

##### ***Data Collection Procedure***

The data were gathered within a specified time under voluntary involvement. The respondents were given proper guidelines and made aware of the objective of the research. The survey was distributed both physically and online and, therefore, the data collection process was broad and accessible. Participation was not incentivized to prevent any influence on responses and bias in feedback.

##### ***Ethical Considerations***

The study was conducted with a high level of ethical standards. The involvement was purely voluntary and the respondents were made aware of their right to pull out any time without any repercussions. The questionnaire was administered after informed consent was taken. The data obtained were confidential, only academic and stored safely to safeguard the anonymity of the participants. All the participants were fully informed of their privacy and dignity as no personal identifiers were stored. The research was conducted in compliance with the institutional and general research ethics requirements in the areas of data protection and responsible conduct of research.

#### *Data Analysis Techniques*

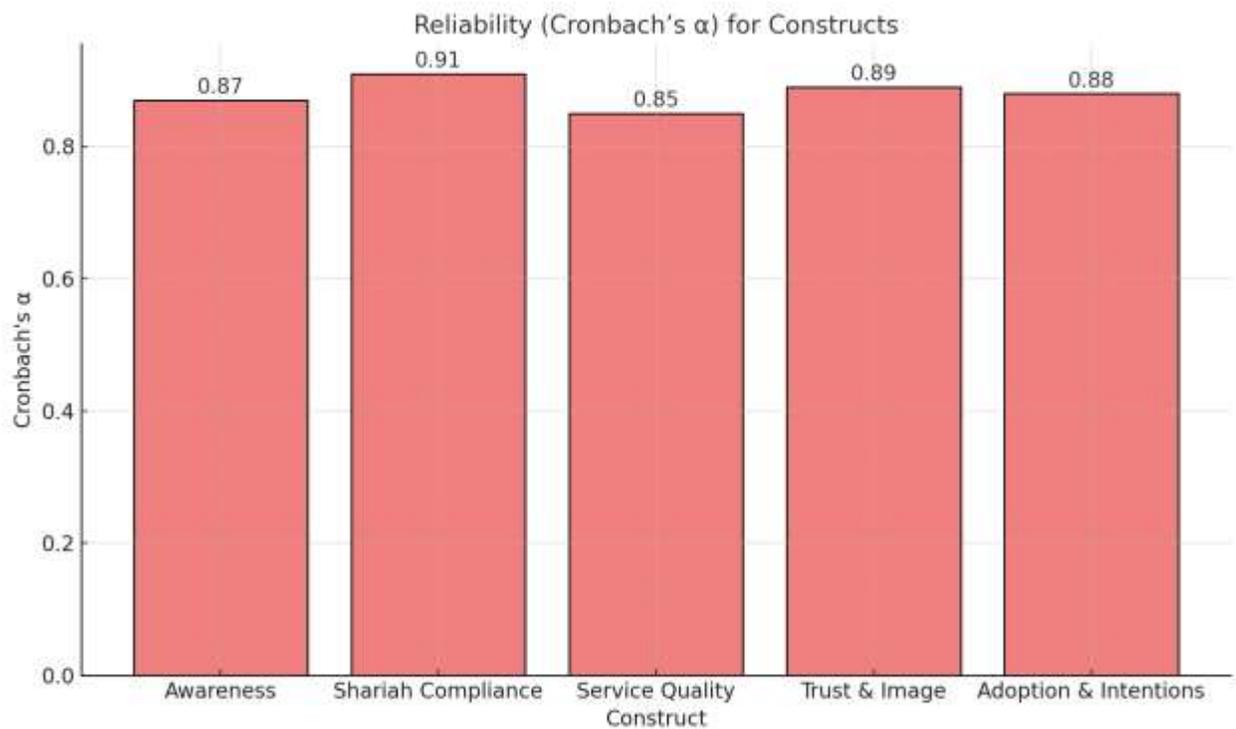
The statistical software was used to code and analyze the data. The responses were summarized using descriptive statistics like means and standard deviations. Relationships and differences between

#### *Reliability of the Instrument*

variables were analyzed by using inferential analyses, such as correlation, multiple regression, t-tests, and one-way ANOVA. Such analytical tools facilitated the ability to have a holistic perspective on predictors and trends of Islamic banking adoption.

#### **Results and Discussions**

Results and Discussion section provides the most important findings of the research and explains the importance of the findings regarding the research objectives. Objective presentation of results through tables, figures, and descriptive summaries is made and discussion of the results is provided on the meaning, relation with existing literature and importance of the results. This section will relate empirical data to theoretical knowledge and throws emphasis on the emergent patterns or trends and critically analyzes them to enhance the overall implications of the research.



**Fig 1: Reliability of the Instrument**

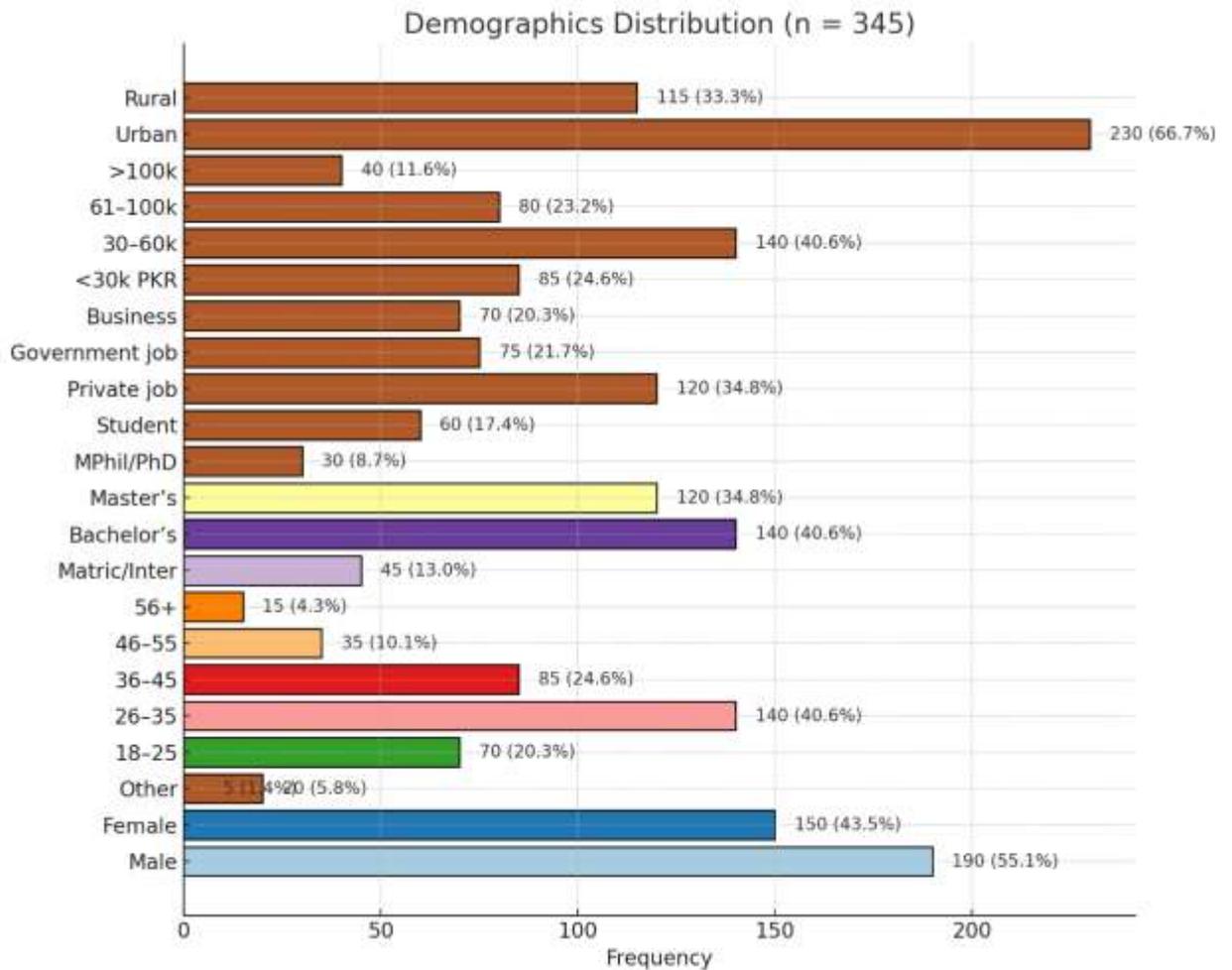
The reliability test calculated through Cronbach alpha shows that the entire research constructs exhibit high degree of internal consistency. The Alpha of the scales Awareness ( $\alpha=0.87$ ) is good to excellent, Service Quality ( $\alpha=0.85$ ) is good to

excellent, Adoption and Intentions ( $\alpha=0.88$ ) is good to excellent, and Trust and Image ( $\alpha=0.89$ ) is good to excellent. The Shariah Compliance construct has exceptional reliability ( $\alpha = 0.91$ ). Since all coefficients are above the range of 0.85, the

measurement instruments of the study are statistically strong and very reliable, which proves that items in each scale are always assessed to measure their underlying construct. Such high

reliability gives one the assurance that the results about these constructs are founded on stable and consistent measures.

*Demographic Information*



*Fig 2:* Demographic Information

The survey sample (N=345) is diverse and well representative based on the demographic profile of the participants. It is primarily male (55.1%), with a good representation of younger and middle-aged adults, as most of them (85.5%) are aged between 18 and 45 and the only year with the most number of participants is 26-35 (40.6%). The sample is highly educated, with most (84.1%) having some type of higher education with a large proportion (43.5%) having some type of higher education of Bachelor degree or higher. The sample is also spread occupationally, the majority of it working in private

jobs (34.8%), government jobs (21.7%), and quite a few students (17.4%), and business owners (20.3%). The levels of income are diverse, with the highest proportion (40.6 percent) being 30,000-60,000 PKR/month, suggesting that it targets the middle-income audience. The majority of the respondents live in urban regions (66.7%), which indicates that the results can be more urban based and access to services. This is a population base that will give a good base in the analysis of the research constructs in a well-educated, working, and relatively urban population.

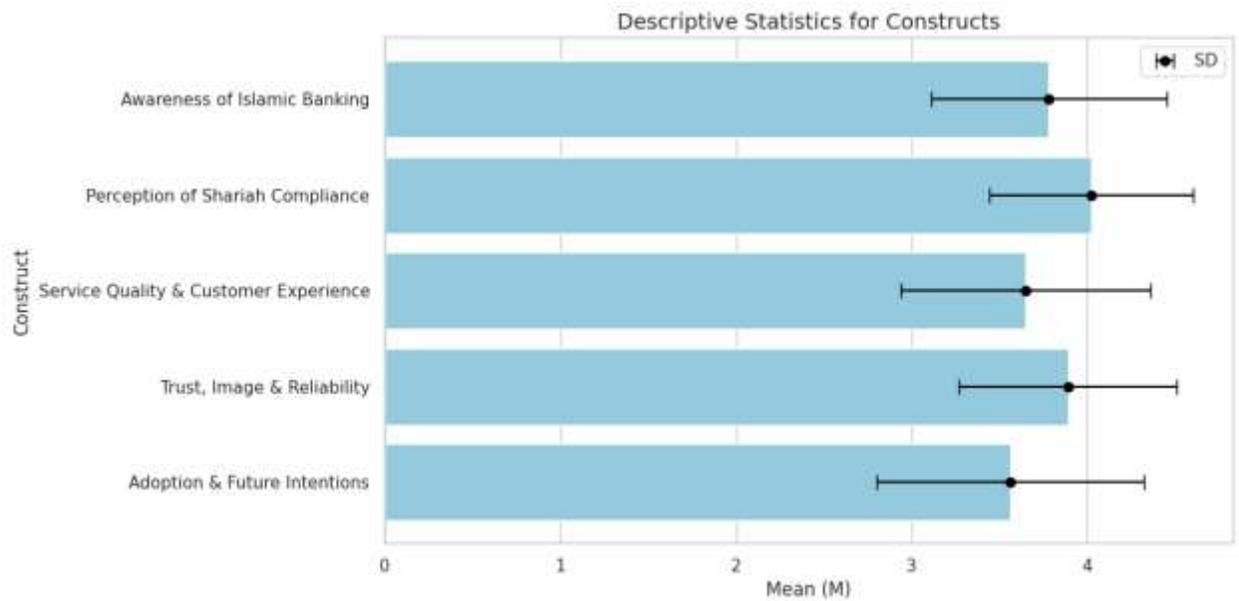


Fig 3: Descriptive Statistics

The descriptive statistics of the key constructs show that respondents have a positive attitude toward Islamic banking, with some more intense than the others. The highest mean score (M=4.02, SD=0.58) was on the construct of Perception of Shariah Compliance, which means that the customers are highly receptive to the fact that Islamic banks are compliant to Shariah principles, which seems to be a cornerstone and well-established attribute to these banks. It is then closely followed by a positive perception on the Trust, Image & Reliability of the banks (M=3.89, SD=0.62). Although the respondents gave a fair level of Awareness (M=3.78,

SD=0.67), the lower scores of Service Quality & Customer Experience (M=3.65, SD=0.71) and especially of Adoption & Future Intentions (M=3.56, SD=0.76) give reason to believe that there is a critical insight that customers believe that, much is missing in terms of improvement in the day-to-day operation of the service provision. This disparity between high religiously compliant trust and the reduced satisfaction with service quality/intent to adopt suggests a possible strategic pub of interest in Islamic banks to transform positive religious perception to high customer loyalty and increased product uptake.

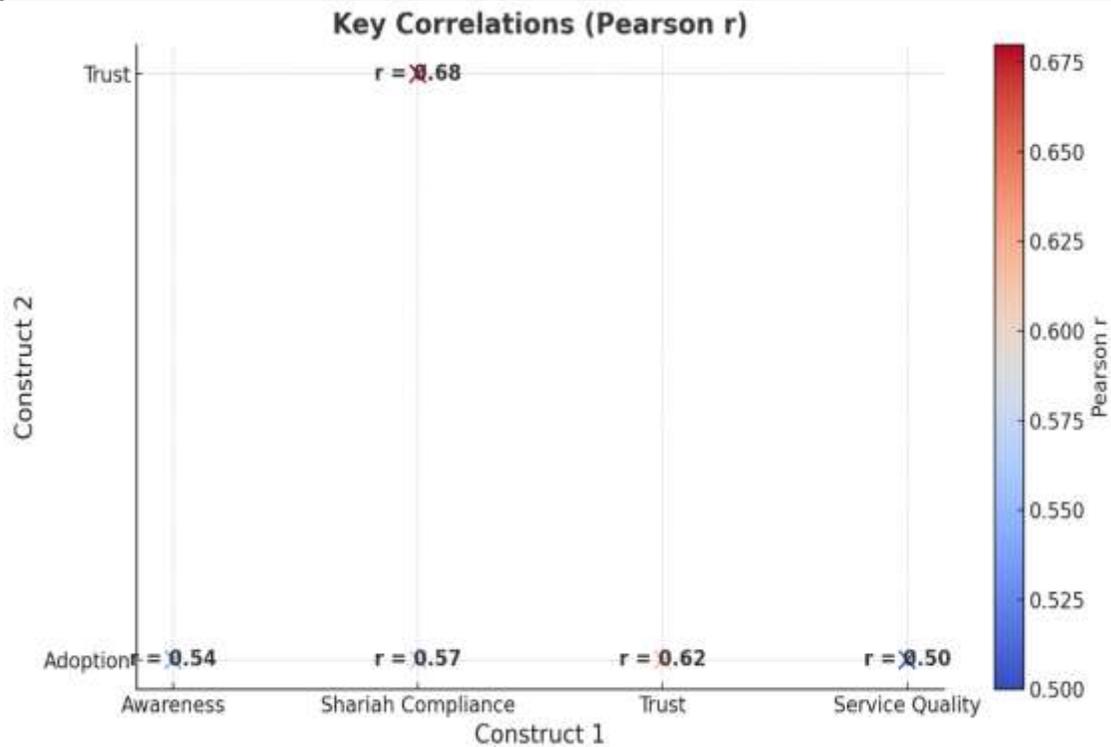
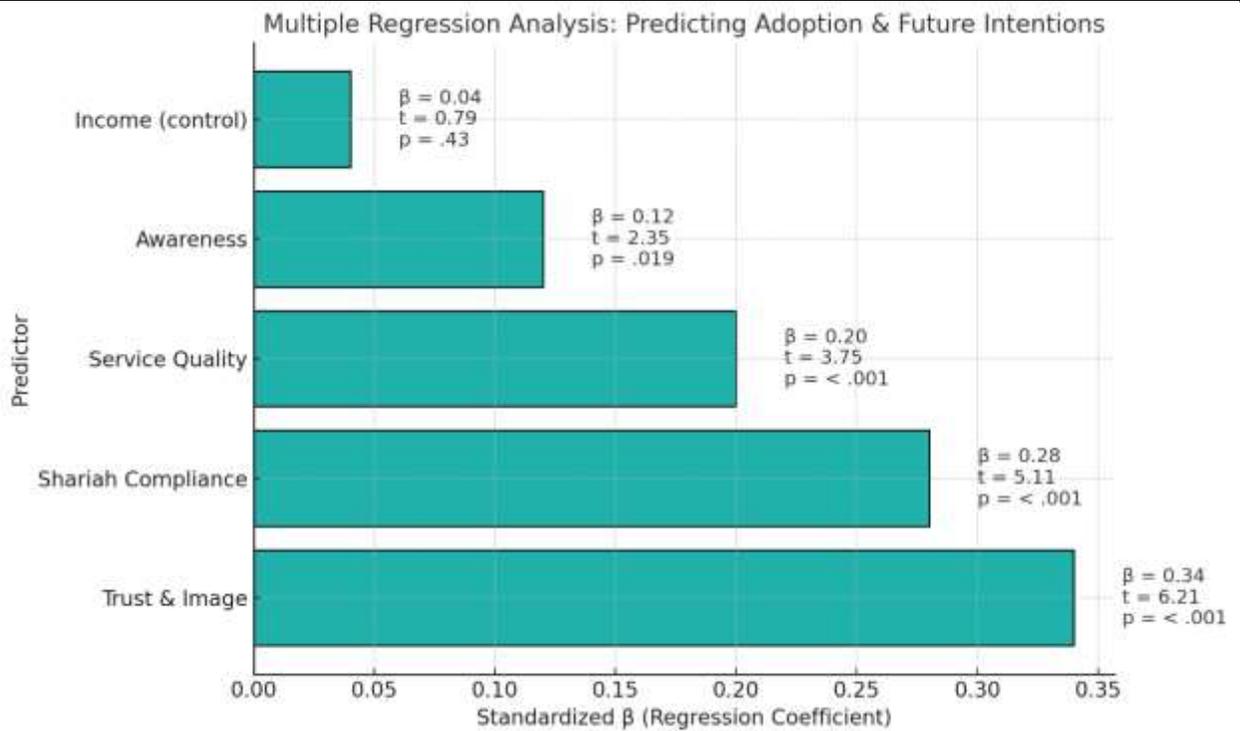


Fig 4: Correlations Analysis

The correlation test indicates some positive relationships among the key constructs that are significant and statistically significant, which can be used to describe the cause of adoption to Islamic banking. The most robust correlation is found between Shariah Compliance and Trust ( $r = 0.68$ ) and it means that the perception of the religious faith of the customer is the most important variable to form the institutional trust. This trust is further closely associated with Adoption ( $r = 0.62$ ) and the relationship creates a definite route through which Shariah compliance leads to trust which, in turn, leads to the use of products. Moreover, the direct substantial correlation with Adoption ( $r = 0.57$ )

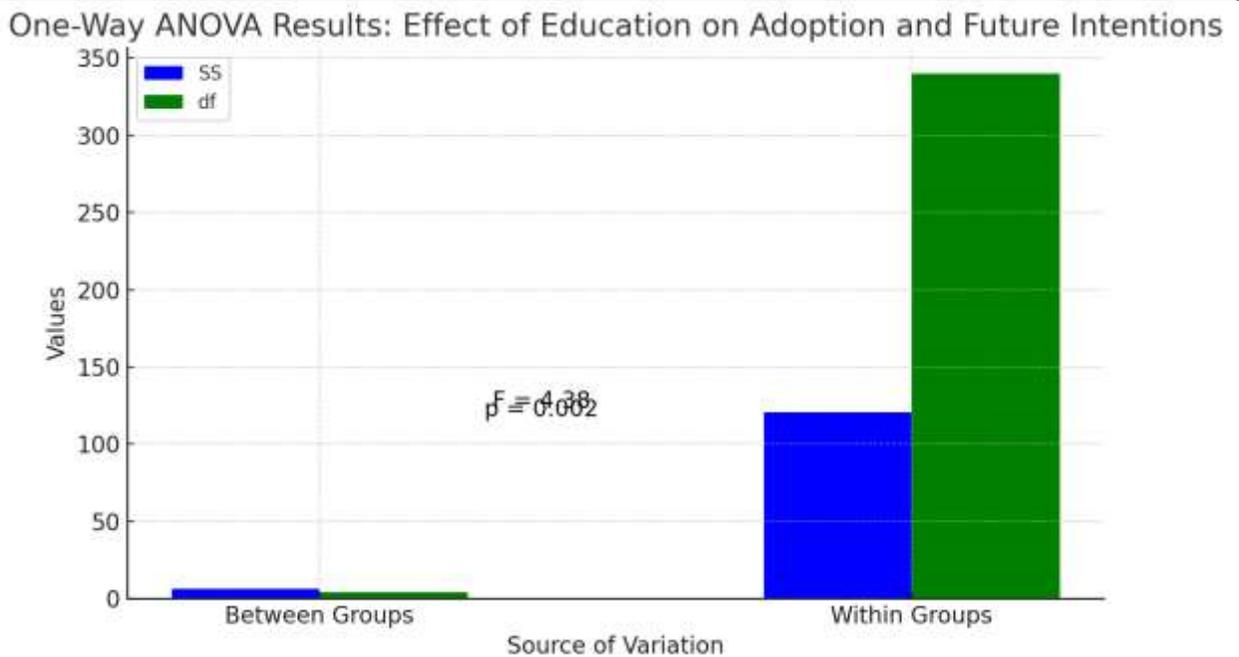
proves that Shariah Compliance is one of the major motivators as well. It is also revealed in the results that Awareness has a positive relationship with Adoption ( $r = 0.54$ ) which indicates that knowledgeable customers tend to respond more. Lastly, although all the relationships were noteworthy, a slightly reduced correlation between Service Quality and Adoption ( $r = 0.50$ ) indicates that although operational excellence plays a role, it might not be the most important factor when it comes to influencing customer behavior in this setting because of the underlying ethical and trust-related value proposition of Shariah-compliance.



*Fig 5:* Multiple Regression Analysis

The multiple regression model, which significantly predicts customer adoption and future intentions ( $R^2 = 0.58$ ), explains 58% of the variance in the dependent variable, indicating a strong model fit. The analysis reveals that when the influence of all predictors is assessed simultaneously, Trust & Image emerges as the single most powerful and statistically significant predictor ( $\beta = 0.34$ ,  $p < .001$ ), underscoring that a customer's confidence in the institution is paramount for adoption. Shariah Compliance ( $\beta = 0.28$ ,  $p < .001$ ) also stands out as a strong, unique contributor, confirming its vital role beyond just building trust, directly influencing behavioral intentions. Service Quality ( $\beta = 0.20$ ,  $p < .001$ ) is a significant, though comparatively moderate, driver, highlighting the importance of

operational excellence. Interestingly, while Awareness is a significant predictor ( $\beta = 0.12$ ,  $p = .019$ ), its smaller standardized beta coefficient suggests its direct effect on adoption is positive but limited when the more powerful influences of Trust and Shariah Compliance are accounted for. The control variable, Income, was not a significant predictor ( $\beta = 0.04$ ,  $p = .43$ ), indicating that adoption intentions in this context are driven more by perceptions and beliefs than by socioeconomic status. In conclusion, the path to adoption is most strongly paved by building unwavering trust, rigorously maintaining Shariah compliance, and delivering quality service, with awareness campaigns playing a supportive but secondary role.



*Fig 6:* One-Way ANOVA

The comparative analysis of groups shows that there is a great difference in the demographic in the adoption and awareness of the Islamic banking. One independent sample t-test shows that the adoption intentions were significantly higher among respondents in urban areas ( $M=3.64$ ) than the respondents in rural areas ( $M=3.33$ ), and the difference between them is significant ( $t(343) = 4.12$ ,  $p < .001$ ). This indicates that the geographic location, possibly because of such factors as enhanced accessibility of branches, marketing penetration, or digital infrastructure is a key factor in the development of customer engagement. Moreover, a one-way ANOVA proved that education and level of education are valuable variables, and the level of education associated with increased awareness and intentions to adopt. The post-hoc analyses in particular established that a person with a Bachelor's or Master's degree has been significantly higher than the one with Matric/Intermediate level of education. All these findings point to key demographic groups, namely rural people and less-educated people, whereby special outreach and education may most effectively help increase the customer base of the Islamic banking business.

#### *Discussion*

The results of this research indicate that there are a number of critical aspects of customer perception and uptake of the Islamic banking services in Pakistan. The mean score of Shariah Compliance is high, which supports the fact that the religious adherence is highly emphasized by the customers in the context of Islamic banking and confirms the previous literature that the Shariah compliance is the key distinguishing factor of the Islamic banking (Mansour, 2019; Zulkifl and Sabli, 2022). This dynamic is supported by the high correlation between Shariah Compliance and Trust ( $r = 0.68$ ), which implies that the confidence customers have in Islamic principles has a direct positive relationship with trust in the institution. This correlation helps to confirm previous studies that customer trust and adoption intentions are strongly dependent on perceived compliance (Basit et al., 2021; Hasan, 2014).

Although trust was the most predictive variable in the regression model ( $\beta = 0.34$ ), the findings also indicate that the awareness of the customers is significant though only secondary. Granted that there is a positive relationship between awareness and adoption ( $r = 0.54$ ), the lower standardized beta ( $\beta = 0.12$ ) indicates that knowledge is not sufficient

to change behavior. The observation is in line with the past research that awareness can be high among some groups of people but does not necessarily result to adoption unless there are strong supporting conditions like trust and perceived compliance (Khan and Asghar, 2012; Islam and Rahman, 2017). Another aspect of operation that is significant to Islamic banks is service quality, which also exhibited a significant influence ( $\beta=0.20$ ). The comparatively low mean score of Service Quality in comparison with Shariah Compliance however, indicates persistent performance lapses on the eyes of the customers in fields like digital services, efficiency and staff professionalism. Such issues were also discussed in previous research and it is stated that Islamic banks should enhance their customer experience in order to compete with traditional banks (Ahmed et al., 2022; Fida et al., 2020). This is an important gap since even a customer who is highly religious will consider the convenience and reliability of the services before agreeing to adopt it in the long term.

Demographic analyses further enrich the knowledge of adoption patterns. The adoption intentions of urban customers were much higher in comparison with rural customers, which can be explained by the previous results that urban populations enjoy a better access opportunity, awareness, and exposure to Islamic banking branches and online services (Bukhari et al., 2021). The vast disparities between the educational levels also correspond to the literature that suggests that higher education results in a better financial literacy level and a more favorable perception of banking (Shah et al., 2023; Al Prince et al., 2025).

On the whole, the findings indicate that the adoption of Islamic banking in Pakistan is predetermined by the presence of a complex of religious adherence, trust to institutions, quality of operations, and customer awareness. These results resonate with prior research that emphasizes the interplay of Shariah compliance, trust, and service quality as the main predictors of the decisions of customers in the Islamic financial market (Ahmad et al., 2023; Iqbal et al., 2023). Enhancing service delivery and addressing the less-served population groups like rural and less-educated people will be

critical towards accelerating growth in the sector in the long-term.

### Conclusion and Recommendations

The research findings indicate that the adoption of the Islamic banking by the customers in Pakistan is majorly influenced by the perception of Shariah compliance, trust, and service quality with the help of the awareness and the demographics. The quality-of-service delivery and accessibility moderates the intentions of the customers to adopt the ethical foundations of Islamic banks expressing high levels of confidence.

The results indicate that, although religious alignment is the main attraction of Islamic banking, customers are demanding modern and efficient, and technology-intensive services that can be on par or even more superior to those provided by conventional banks. Major disparities among the demographic groups, especially between urban and rural population as well as different levels of education suggest the possibility of having inclusive methods and strategies that will increase the financial literacy and availability of the underserved groups.

According to these observations, Islamic banks are advised to enhance their service activities by increasing digital footprints, customer services, and branch networks in rural locations. The targeted awareness campaigns that are targeted by institutions to make the Islamic banking principles simple and clear to individuals who are less financially literate should also be implemented. The strategic focus is on establishing more trust by being open and constantly showing the Shariah compliance.

Besides, Islamic banks are advised to concentrate on new product development that meets religious value with real financial demands of different customer segments. Through ethical responsibility and operational prowess, the Islamic banks will be able to enhance customer satisfaction and expand their usage base as well as consolidate their long term niche in the changing financial landscape of Pakistan.

### References

- 1) Abrar, M., Abbas, S., Kousar, S., & Mushtaq, M. (2023). Investigation on the effects of customer knowledge, political support, and

- innovation on the growth of Islamic banking system: A case study of Pakistan. *Journal of the Knowledge Economy*, 14(2), 946-965.
- 2) Ahmad, Z., Bilal, M., & Jabbar, S. (2023). Determinants of customer satisfaction and adoption of Islamic banking in Pakistan. *Pakistan Journal of International Affairs*, 6(2), 875-891.
  - 3) Ahmed, S., Mohiuddin, M., Rahman, M., Tarique, K. M., & Azim, M. (2022). The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking services: mediating role of service quality. *Journal of Islamic Marketing*, 13(9), 1829-1842.
  - 4) Al Prince, A., Siddiqui, H. A., Lakho, M. B., Ahmad, S., & Asghar, A. (2025). Leveraging Artificial Intelligence for Hyper-Personalized Marketing: Opportunities and Challenges in the Digital Era. *Inverge Journal of Social Sciences*, 4(3), 274-287.
  - 5) Ali, M. A., Nazim, M., Hussain, S., Rehman, J. U., & Rehman, S. U. (2021). Impact of Islamic financial literacy, subjective norms, risk perception and perceived behavioral control on adoption of Islamic banking in Pakistan. *Revista Geintec-Gestao Inovacao E Tecnologias*, 11(3), 220-233.
  - 6) Alim, I., Imtiaz, N., Al Prince, A., & Hasan, M. A. (2025). Ai and blockchain integration: Driving strategic business advancements in the intelligent era. *Journal of Engineering and Computational Intelligence Review*, 3(2), 38-50.
  - 7) Bajwa, F. A., Bajwa, I. A., Ahmad, S., Mahmood, F., & Javed, M. U. (2024). The Impact of Customer Perception and Religiosity on Satisfaction with Car Ijārah Financing in Pakistan: The Mediating Effect of Clarity and Accuracy. *International Journal of Islamic Finance and Sustainable Development*, 16(4).
  - 8) Basit, A., Maroof, L., & Mian, H. (2021). Influence of religiosity on consumers buying intentions for Islamic banking products in Pakistan. *FWU Journal of Social Sciences*, 15(4), 131-146.
  - 9) Bukhari, S. A. A., Hashim, F., & Amran, A. B. (2021). Determinants and outcome of Islamic corporate social responsibility (ICSR) adoption in Islamic banking industry of Pakistan. *Journal of Islamic Marketing*, 12(4), 730-762.
  - 10) Faiza, K. (2023). Determinants of consumers' decision to switch to Islamic banking system: a case study of Oman. *Contemporary Review of the Middle East*, 10(1), 46-61.
  - 11) Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of service quality on customer loyalty and customer satisfaction in Islamic banks in the Sultanate of Oman. *Sage Open*, 10(2), 2158244020919517.
  - 12) Hasan, Z. (2014). In search of the perceptions of the Shari'ah scholars on Shari'ah governance system. *International journal of Islamic and Middle Eastern finance and management*, 7(1), 22-36.
  - 13) Iqbal, M. S., Fikri, S. M., & Tijjani, A. A. (2023). The Tendency of Customer Toward the Acceptance of Islamic Banking in Bahawalpur Pakistan. *Journal of Applied Economics & Business Studies (JAEBS)*, 7(4).
  - 14) Islam, J. U., & Rahman, Z. (2017). Awareness and willingness towards Islamic banking among Muslims: An Indian perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, 10(1), 92-101.
  - 15) Jawaid, S. T., Siddiqui, A. H., Kanwal, R., & Fatima, H. (2023). Islamic banking and customer satisfaction in Pakistan: evidence from internal and external customers. *Journal of Islamic Marketing*, 14(2), 435-464.
  - 16) Khan, H. N., & Asghar, N. (2012). Customer awareness and adoption of Islamic Banking in Pakistan. *Interdisciplinary Journal of Contemporary Research in Business*, 3(9), 359-366.
  - 17) Khan, S., Zeeshan, A., Gul, A., & Haider, S. A. (2021). Islamic banking system of Pakistan: Comparison between perception and experience. *Academy of Strategic Management Journal*, 20(6), 1-16.
  - 18) Khursheed, A., Fatima, M., & Mustafa, F. (2021). Customers' Perceptions toward Islamic Banking in the Gulf Region. *Turkish Journal of Islamic Economics*, 8(1).
  - 19) Mansour, I. H. F. (2019). Customers' perceptions of selection criteria used by Islamic

- bank customers in Sudan: The importance of Shariah compliance. *Journal of Research in Emerging Markets JREM*, 1(4).
- 20) Maryam, S. Z., Ahmad, A., Aslam, N., & Farooq, S. (2022). Reputation and cost benefits for attitude and adoption intention among potential customers using theory of planned behavior: an empirical evidence from Pakistan. *Journal of Islamic Marketing*, 13(10), 2090-2107.
- 21) Qureshi, A. M., Rehman, F., Khan, M. K., & Khan, A. (2023). Nexus between Fintech adoptability and customer's perception towards Fintech in the Islamic banking industry. *Pak J Humanit Soc Sci*, 11(3), 3155-3174.
- 22) Rahman, M. K., Hoque, M. N., Yusuf, S. N. S., Yusoff, M. N. H. B., & Begum, F. (2023). Do customers' perceptions of Islamic banking services predict satisfaction and word of mouth? Evidence from Islamic banks in Bangladesh. *PLoS One*, 18(1), e0280108.
- 23) Raza, S. A., Umer, B., Ali, M., & Ashfaq, M. (2021). Do customers adopt auto Ijarah financing? The case of Pakistan. *Asian Academy of Management Journal*, 26(2), 75-100.
- 24) Said, L. R., Bilal, K., Aziz, S., Gul, A., Shabbir, M. S., Zamir, A., & Abro, H. (2022). A comparison of conventional versus Islamic banking customers attitudes and judgment. *Journal of Financial Services Marketing*, 27(3), 206-220.
- 25) Shah, N., Bhatti, M. K., Anwar, S., & Soomro, B. A. (2023). Intention to adopt Islamic finance through the mediation of attitudes towards Islamic finance. *Journal of Islamic Accounting and Business Research*, 14(6), 931-951.
- 26) Shaikh, I. M., Amin, H., Noordin, K., & Shaikh, J. M. (2023). ISLAMIC BANK Customers' adoption Of Digital Banking Services: Extending Diffusion Theory Of Innovation. *Journal of Islamic Monetary Economics and Finance*, 9(1), 57-70.
- 27) Zulkifle, M. A. H., & Sabli, N. A. M. (2022). The Perception and Awareness among Construction Players Towards The Practice of Shariah Compliance: Persepsi dan Kesedaran Pemain Industri Pembinaan ke Arah Amalan Pematuhan Syariah. *Jurnal Pengajian Islam*, 70-82.