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PUBLIC PERCEPTION OF THE FEASIBILITY OF INTRODUCING ISLAMIC BANKING IN UZBEKISTAN: A CONSUMER PERSPECTIVE

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Abstract: Islamic banking industry is increasingly playing vital roles in the current financial system. Due to the demand by customers for Islamic banking facilities, its expansion has reached not only Muslim countries but also non-Muslim countries within three decades. However, there are still few Muslim majority countries such as Uzbekistan where the implementation of Islamic banking system is lacking. The study has examined the extent of the level of awareness among the citizens of Uzbekistan and their willingness to use Islamic banking facilities if Islamic banking were introduced in the country. The study has adopted Theory of Reasoned Action (TRA) to examine the factors affecting the customers' behavioral intention to patronize Islamic banking. The findings of the study show that attitude, religiosity and social factors have significant positive effect towards patronizing Islamic banking facilities while customers' knowledge carries negative effect towards Islamic banking system.

Key words: islamic banking, theory of reason action, structural equation model.

Annotatsiya: Islomiy bankchilik sanoati hozirgi moliyaviy tizimda tobora muhim rol o'ynamokda. Mijozlarning islomiy bank xizmatlariga bo'lgan talabidan kelib chiqib, ushbu xizmatlar tarqalishi uch yil ichida nafaqat musulmon mamlakatlari, balki musulmon bo'lmagan mamlakatlarga ham yetib bordi. Shunga qaramay, O'zbekiston kabi musulmon ko'pchilik mamlakatlarda islomiy bank tizimini joriy etish hali sust rivojlanmoqda. Tadqiqot O'zbekiston fuqarolari orasida islomiy bank tizimi haqidagi xabardorlik darajasi va agar islomiy bank tizimi joriy etilsa, ularning ushbu xizmatlardan foydalanishga tayyorligi darajasini o'rgandi. Tadqiqotda mijozlarning islomiy bank xizmatlaridan foydalanishga bo'lgan xulq-atvoriy niyatlariga ta'sir etuvchi omillarni tahlil qilish uchun Sabablangan harakat nazariyasi (Theory of Reasoned Action, TRA) qo'llanildi. Tadqiqot natijalari shuni ko'rsatadiki, munosabat, diniylik va ijtimoiy omillar islomiy bank xizmatlaridan foydalanishga ijobiy ta'sir ko'rsatadi, xolos, mijozlarning bilimlari islomiy bank tizimiga nisbatan salbiy ta'sirga ega.

Kalit so'zlar: islomiy bankchilik, sabablangan harakat nazariyasi, strukturali tenglamalar modeli.

Аннотация: Индустрия исламского банкинга играет всё более важную роль в современной финансовой системе. Вследствие растущего спроса клиентов на исламские банковские услуги, их распространение за последние три десятилетия охватило не только мусульманские страны, но и немусульманские. Тем не менее, существуют некоторые страны с преобладающим мусульманским населением, такие как Узбекистан, где внедрение системы исламского банкинга пока не развито. В данном исследовании изучен уровень осведомленности граждан Узбекистана и их готовность использовать исламские банковские услуги в случае их внедрения в стране. Исследование основано на Теории осознанного действия (Theory of Reasoned Action, TRA) для анализа факторов, влияющих на поведенческие намерения клиентов пользоваться исламским банкингом. Результаты показывают, что отношение, религиозность и социальные факторы оказывают значительное положительное влияние на использование исламских банковских услуг, в то время как уровень знаний клиентов оказывает отрицательное влияние на систему исламского банкинга.

Ключевые слова: исламский бандинг, теория осознанного действия, модель структурных уравнений.

INTRODUCTION

Central Asia is a region with significant potential for Islamic finance and banking due to its Muslim majority population and strong engagement with international Islamic financial organizations. Kazakhstan, Kyrgyzstan, Tajikistan, and Uzbekistan are leading the way in establishing Islamic finance regulations and expanding their financial and banking services. Uzbekistan has been gradually increasing interest in Islamic finance since its independence, joining the Islamic Development Bank (IsDB) and the Islamic Corporation for the Development of the Private Sector (ICD) in 2003 and 2004 respectively. The ICD has supported the integration of the private sector into Islamic finance and banking by providing financing lines to small and medium-sized enterprises (SMEs) and private banks. The International Islamic Trade Finance Corporation (ITFC) has allocated around



\$1,185.5 million to Uzbekistan since joining in 2019, and several Uzbek commercial banks have developed plans to launch Islamic windows. However, a more general expansion of Islamic finance and banking in Uzbekistan requires changes in the legal and regulatory environment. The country's conservatism towards foreign borrowing and its desire to open up its capital markets to foreign investors have led to the issue of eurobonds in 2019.

The legal and regulatory environment in Uzbekistan is inconsistent with the rising demand for Islamic finance, as it cannot accommodate Sharia-compliant financial instruments. To develop Islamic finance further in Uzbekistan, amendments to the Tax Code, Civil Code, and major banking and investment laws are needed. High priority should be given to the development of skills and capacities of public and private stakeholders to ensure the sustainable development of the Islamic finance industry.

In 2018, the government announced plans to introduce Islamic finance regulations and establish an Islamic finance institution to expand its banking sector and tap foreign markets. An agreement between the Capital Market Development Agency (CMDA), IsDB, and UNDP aims to establish institutional and legal structures conducive to the launch of Islamic financial products in Uzbekistan by 2021.

Although lines of financing from ICD, ITFC, and IsDB are available, the absence of fully operational Islamic banking institutions in Uzbekistan suggests that the population may lack sufficient awareness of Islamic banking concepts. However, to what extent are Uzbek consumers ready to embrace Islamic banking? What attitudes might they adopt if such services were introduced? Existing literature offers limited insight into these questions. Therefore, this study aims to examine the level of public awareness and the extent to which attitudes, social influences, and religious factors shape consumers' preferences for Islamic banking in Uzbekistan.

Review of literature on the subject

Several studies have been conducted using Theory of Reasoned Action (TRA) in the areas of Islamic banking system, its products and services. In the areas of consumer behavior, researchers have been used TRA to test consumers' attitude and how cultural, religious and social factors influence their intention. For instance, Abdul Razak and Abduh (2010) conducted a study on banking consumers' perception on the features of Diminishing Partnership (DP) home financing. Their findings show that intention of the banking customers is influenced by their subjective norms and attitude. The following figure 1 describes TRA theoretical framework (Figure 1).

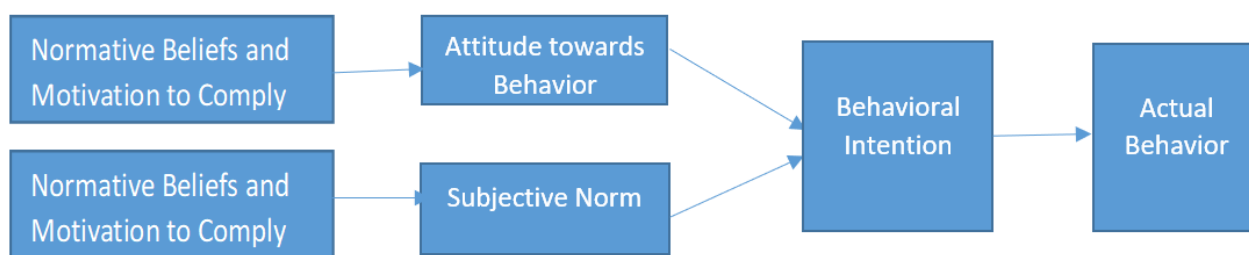


Figure 1. Theory of Reasoned Action (TRA) framework

The intention to patronize Islamic banking is increasingly influenced by various interconnected factors such as service quality, customer perceptions, and financial literacy. Recent studies highlight that the competence and friendliness of bank staff play a crucial role in attracting customers to Islamic banking Ahmad et al. (2024). Furthermore, the overlap of financial literacy and customer awareness indicates that clients often consider economic factors, such as costs and benefits, alongside religious compliance when selecting Islamic banking options (Albaity & Rahman, 2019). This is underscored by a strong relationship between perceived service quality and positive attitudes towards Islamic banking, suggesting that customer satisfaction is pivotal for fostering long-term patronage (Saptasari & Aji, 2020). Additionally, studies have demonstrated that brand awareness significantly impacts customer attitudes towards these banks, as those who feel acquainted with Islamic financial products are more likely to express positive intentions towards patronizing Islamic banking services (Permana, 2019). Moreover, studies have been done in several countries that include Bahrain, Malaysia, and Jordan (Syed Shah Alam et al., 2011) measuring the relationship between adoption intention and attitudes in Islamic banking. Religious belief and bank profitability were considered the main factors for the Bahraini consumers' intention of using Islamic banking services (Metawa and Amossawi, 1998). Similar results were found among consumers' intention in Jordan, Singapore, and Kuwait (Metwalli, 198; Naser et al., 1998). Reputation of the banks followed by the belief have been found to be another reason for consumers' motivation towards Islamic banking Naser et al., (1998). Relations between race and perception towards IBF were also found to influence intentions towards patronizing Islamic banking (Haque et al., 2009).



The term social influence refers to the subjective norms or normative pressure. Culture is one of the aspects of social factors. In 1995, Hegazy investigated the criteria for selection of Islamic banks and conventional banks in Egypt to identify whether advices from family and friends have a strong influence. His findings revealed recommendations given by family and friends were considered the strongest factor in selection of a bank. Same results were found by Metwa and Almossawi (1998). Further, social influences play a significant role in shaping customer intentions to patronize Islamic banks, reflecting the importance of interpersonal dynamics in banking decisions. Research by Shafiq et al. (2024) reveals that social influence (SI) positively correlates with the intention to use Islamic mobile banking, highlighting how recommendations and behaviors from peers can motivate individuals to adopt these banking services. The impact of social influence is further supported by findings from Ayyub et al., who identify subjective norms within social networks as significant factors affecting the intention to use Islamic banking products, indicating that perceptions and behaviors of friends and family play a pivotal role in this decision-making process (Ayyub et al., 2019). Furthermore, Suhartanto (2019) emphasizes that while religiosity is often discussed as a motivator for Islamic banking adoption, factors such as bank image and trust become increasingly critical, particularly among non-customers who may rely more heavily on social endorsements rather than strictly on religious convictions. The implications of these studies suggest that enhancing social awareness and trust within communities can significantly boost the acceptance and patronage of Islamic banking services. As a result, Islamic banks are encouraged to foster community engagement and utilize word-of-mouth strategies to positively influence potential customers.

Attitude is defined by Fishbein and Ajzen (1975) as an assessment outcome of positive or negative feelings of a person in doing a particular deed. There are many studies have been done by linking attitude to behavior. The attitude towards Islamic banking significantly influences customers' behavioral intentions to engage with these financial institutions. Recent studies indicate that a favorable attitude is often rooted in religious beliefs, product awareness, and perceived quality of service. For instance, Albaity and Rahman (2021) argue that customer loyalty to Islamic banks is closely tied to the attitudes formed towards these institutions, suggesting that a positive perception fosters loyalty. In addition, Subhani et al. (2023) demonstrate that attitude serves as a crucial mediator in the relationship between subjective norms and the intention to adopt Islamic banking, highlighting the importance of societal influences on individual attitudes. Taib et al. (2008) conducted a study on postgraduate student's attitude towards Musharakah Mutanaqisa home financing. Hanudin et al. (2011) citing Gopi and Rahman (2007) found the attitude as a main indicator for using online trading system. They also cited the study of Ramayah and Suki (2006) that they conducted a study on relationship of intention to attitude of using mobile personal computer among MBA students. Similar result was found by Alsadek (2009) on consumers' in Libya towards Islamic banking facilities.

Consumer knowledge about Islamic banking is a crucial determinant influencing the adoption of these financial services. Knowledge in consumer research was defined by Alba and Hutchinson (1987) as a feature that persuade all stages in the decision making process, and it's an important construct that influence how people or consumers collect, categorize and manage the information. Hence, consumers' knowledge of Islamic banking particularly their understanding of its products and services, and of the main difference between its conventional counterparts is an important factor that would influence their intention to patronize Islamic banking. There are a few studies on consumers' knowledge in the areas of banking. For example, Laforet and Li (2005) found lack of knowledge and understanding of perceived risk, computer skills and the benefits as reasons that hampered consumers opting for online banking services.

Abdul Hamid and Mohd Nordin (2001) found that customers' understanding of Islamic banking had direct relation to banks offering new types of products and services to enhance their customers' financial needs. In 2004, Bley and Kuehn conducted a research on UAE business students (Arabs and non-Arabs) to test their knowledge about the difference between Islamic and conventional banking system. The results showed that students in UAE in general did not have deep knowledge about banking operation.

One of the most important aspects that affects and influences an individual's life is religion. It is the most influential social factor that has a significant impact on people's attitudes, behaviors, norms and values at individual and social levels. The influence of religiosity on the selection of Islamic banking services is a prominent theme in contemporary research. Numerous studies suggest that higher levels of religiosity positively affect the intention to use Islamic banking products. For instance, Kaban and Guntur (2021) found that religiosity significantly contributes to the decisions of millennials in Jakarta to utilize Islamic bank products, supporting prior research that established a positive correlation between religiosity and Islamic banking choices. This assertion is echoed by Pratiwi et al., (2020) who highlight that faith and religious commitment impact the interest in Islamic banking, further underscoring the psychological connection many customers feel toward banks adhering to Islamic principles. Additionally, research by Irmawanti and Puspita (2021) demonstrated that among Jakarta's millennial demographic, religiosity plays a crucial role in their decision-making regarding savings in Islamic banks, reinforcing the notion that religious values influence economic behaviors. Similarly, the



study by Soma et al. (2017) linked religiosity with Islamic banking product decisions, asserting its importance in guiding consumer choices within this financial sector. In other studies, religiosity is found to have influence on few Islamic banking customers (Ahmad & Haron, 2000). Meanwhile the results from Kamal, Ahmad and Khalid (1999), found that religiosity did not have a significant influence on Islamic banking customers in Jordan.

RESEARCH METHODOLOGY

The study has primarily relied on the quantitative method. Questionnaires of 1 to 4 Likert scale point were self-administered to 250 respondents using convenience sampling in two major cities of Uzbekistan, namely Tashkent and Fergana valley. The two cities have high demand for banking services and they have predominant practicing Muslim population. The study used SPSS for descriptive analysis and reliability test and later adopted AMOS software for Confirmatory Factor Analysis (CFA), Measurement Model, and Structural Equation Modeling (SEM).

ANALYSIS AND RESULTS

A framework has been developed for this research paper is based on the theories derived from the literature review. The framework was developed to investigate the perception of using Islamic banking in Uzbekistan based on four independent variables which are namely social factors, religiosity, consumers' attitude and knowledge; and dependent variable that is behavioral intention to patronize Islamic Banking in Uzbekistan. The current model connects all the variables into one structure and illustrates their relationship to each other (Figure 2).

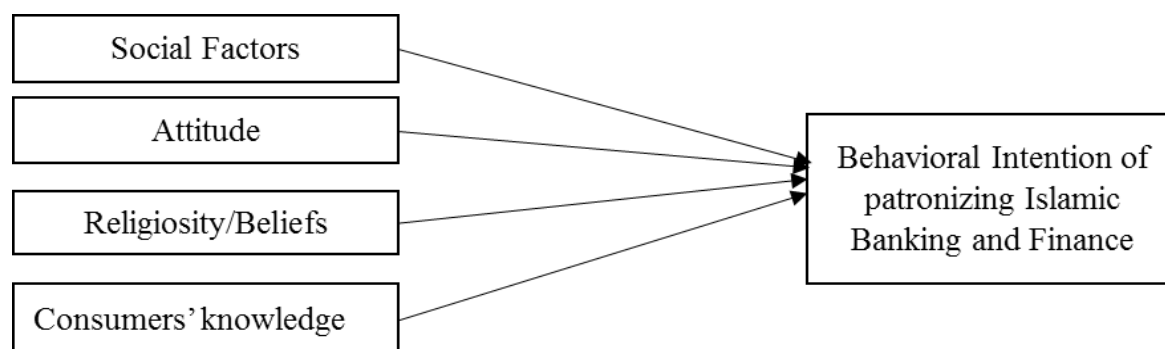


Figure 2. provides the proposed model of this research

Based on the literature review, the following hypotheses were developed to test the relationship between the dependent and independent variables.

H1: Social influences have a significant positive effect on the behavioral intention to patronize Islamic banking.

H2: Attitude has a significant positive effect on the behavioral intention to patronize IBF

H3: Religiosity has a significant positive effect on the behavioral intention to patronize IBF

H4: Consumers' knowledge has a significant positive effect on the behavioral intention to patronize IBF.

The results section comprises the profiles of the respondents and their knowledge on Islamic Banking, evaluation of the SEM model and results of the hypotheses testing.

The majority of the respondents are: male (74.5%), Muslims (92%), young (64%) aged between 20-29 years and (31.5%) of 30-39 age group, educated class comprising 38.5% Bachelor's degree holders and 22.5% with Master degree, 42.5% of the respondents work in the private sector, while 30.5% are from public companies or organizations. In terms of ethnicity, the majority of the respondents are Uzbeks (89.5%); Tatars (6%) and Russians are (4%). Hence, the respondents represent young male Uzbek Muslims who are professionals, educated, well informed and of high middle-income section of the society. This reflects positively on the quality of data collected. Meanwhile 71.5% have heard about Islamic banking; half of them heard it from print and electronic media and the other half from their friends and neighbors.

The Chronbach's alpha obtained a value of .973 which means the items used in the research instrument are reliable enough. Table 1 below summarizes the Chronbach's alpha results for each variable. Meanwhile the results of the current model show that the model is acceptable as it obtained the required values for each of the indices such as CFI = 0.947, RMSEA = 0.079, Normed Chisq = 2.227 (Table 1).

Table 1: Cronbach's Alpha Values for Items under Each Factor

Factor	Cronbach's alpha
Knowledge (KN)	.762
Subjective norms (SN)	.907
Religiosity (R)	.938
Attitude (AT)	.946
Intention (INT)	.894

After obtaining the measurement model results and making sure that all the requirements in terms of reliability, validity, and Unidimensionality are achieved, then researcher can proceed with specifying the structural model (Hair et al., 2010). The structural model is preceded after assessment of measurement model as it helps to the researcher to confirm the hypotheses by identifying the relationship between the constructs and linking each other (Brown, 2006). Thus, after attaining all the factor loadings of each respective item, the researcher preceded with the full-fledged structural model. To perform the structural model, the researcher employed AMOS software with maximum probability estimation. The structural model fitness was analysed in accordance to the goodness of fit statistics, specifically Normed ChiSq, CFI, and RMSEA. The single headed arrows were used to connect the hypothesized path with the constructs. After running the structural model, researcher observed that there is no any modification needed as it produced the same fitness indices as the measurement model. The fitness assessment is described in table 2 (Table 2, Figure 3).

Table 2. Fitness Assessment of the Structural Equation Model (SEM)

Name of Category	Name of Index	Index Value	Comments
Absolute fit	RMSEA \leq 0.08	0.079	The required level is attained
Incremental fit	CFI \geq 0.90 (.95 shows better fit)	0.947	The required level is attained
Parsimonious fit	Chisq/df \leq 3 (3-5 acceptable)	2.227	The required level is attained

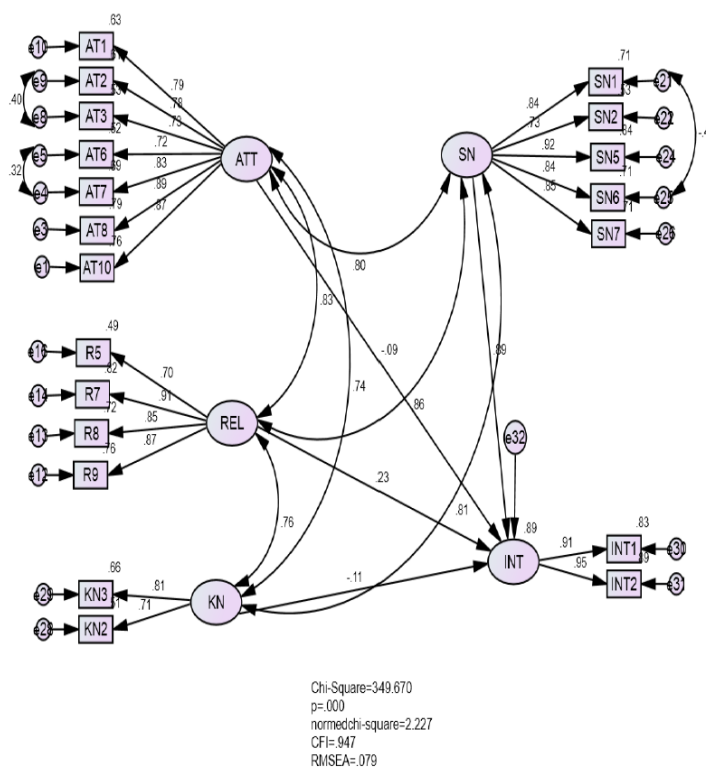


Figure 3. Structural Model of Factors Affecting the behavioural Intention of patronising IB



The findings reveal that 3 hypotheses paths are significant at a p-value of <0.05 while the one is not significant. Subjective norms or social factors have a significant positive effect on behavioral intention to patronize Islamic Banking in Uzbekistan. The indices that hypothesis one (H1), as shown in Table 2 below, is acceptable as standardized regression weight is 1.045, S.E. is .133, Critical Ratio equals to 7.855, and significant at .000. Hypotheses two (H2) is also acceptable as Attitude has a significant positive effect on behavioral intention to patronize Islamic banking in Uzbekistan with p value equals to .017. Hypothesis three (H3) states that religiosity has a significant positive effect on behavioral intention to patronize IB. as the structural path shows that standardized regression weight = .246. S.E. = .106, Critical ratio equals to 2.320, and significant at .020. Hypothesis four (H4) was rejected as Uzbekistan banking customers have no knowledge and proper information about this type of banking system (Table 3).

Table 3. The results of hypotheses testing

Structural Path		Estimate	S.E.	C.R.	P.	
Intention	<---	Subjective Norms	1.045	.133	7.855	***
Intention	<---	Attitude	.176	.224	1.569	.017
Intention	<---	Religiosity	.246	.106	2.320	.020
Intention	<---	Knowledge	-.156	.132	-1.180	.238

CONCLUSION AND SUGGESTIONS

The results of this study are highly significant for policymakers and managers considering the establishment of Islamic banking in Uzbekistan. Although 71.5% of respondents have heard about the existence of Islamic banking, only 35.5% are aware of the differences between Islamic and conventional banking systems. This indicates that mere awareness does not guarantee the adoption of Islamic banking services in the country. For the successful implementation and sustainable growth of this banking model, it is essential that policymakers provide clear and accessible information about how the system operates. Another critical factor to consider is the influence of social circles namely, family, friends, and other significant individuals. Social influences have been shown to positively impact individuals' behavioral intentions regarding the use of Islamic banking services (Hanudin et al., 2012). Research indicates that traditional values remain strong in Uzbekistan, and advice from close acquaintances plays a significant role in shaping decisions.

Understanding customer perceptions and attitudes towards Islamic banks is vital when introducing such a system (Haron et al., 1994). However, the current research reveals that customers' attitudes in Uzbekistan do not correlate with their intention to use Islamic banking services. This disconnect is largely attributed to a lack of knowledge and awareness about how Islamic banks operate. To address this gap, management must prioritize staff education and public awareness campaigns to disseminate accurate information about Islamic finance. As previously discussed, religiosity has a positive influence on customers' willingness to engage with Islamic banking. In fact, even though most banking customers in Uzbekistan lack detailed knowledge of the system, many still perceive Islamic banking as more ethical and aligned with Shari'ah principles. Therefore, to successfully implement Islamic banking in Uzbekistan, policymakers must ensure that all investment activities and financial transactions strictly adhere to Shari'ah rulings. This is crucial for building public trust and fostering a positive perception of the system's ethical and religious legitimacy.

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