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**USING DECOMPOSED THEORY OF PLANNED BEHAVIOUR TO  
PREDICT CUSTOMERS' INTENTION TO ADOPT ISLAMIC HOME  
FINANCING**

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**Abstract**

The perceptions of customers towards Islamic banking and its products is not a new area of research in Islamic finance. However, the previous studies mainly used the theory of reasoned action (TRA) and theory of planned behaviour (TPB). This study deems it necessary to decompose the factors that can influence human behaviour into the relevant variables in Islamic finance. Due to its comprehensiveness and influence on perception, the study used the decomposed theory of planned behaviour (DTPB) to examine the factors that can influence homebuyers' intention to adopt Islamic home financing. A survey was conducted among 518 potential homebuyers in Nigeria, and the data were subjected to structural equation modelling. The study results revealed that attitude, subjective norms and perceived behavioural control influence the customer's intention to adopt Islamic home financing in Nigeria, while knowledge of Islamic finance and cost-benefit influence their attitude towards the intention. The DTPB can be used to understand customers' intention to adopt Islamic financing products. This study offers bankers insight into important factors to market their products, and help lawmakers understand why they should promote Islamic finance.

**Keywords:** Adoption, Decomposed Theory of Planned Behaviour, Intention, Islamic Home Financing.

## **Introduction**

Islamic finance refers to a system that complies with Islamic law (*Shari'ah*). Islamic finance is based on *Shari'ah*, the Islamic law that provides guidelines for all aspects of Muslim life, including religion, politics, economics, banking, business, and aspects of the legal system (Hussain, 2011). The underlying principles that govern Islamic finance are mutual risk and profit/loss sharing between parties, the assurance of fairness for all, and that transaction are based on an underlying business activity or asset. Islamic finance encourages activities that cultivate entrepreneurship, trade and commerce, and bring societal development or benefit. Activities that involve interest (*riba*), gambling (*maysir*) and speculative trading (*gharar*) are prohibited. The principles of Islamic financing different from conventional financing. The fundamental principles of the Islamic financial system are developed based on partnership (mutual risk and profit sharing) (Ahmad, 2000; Chapra, 2000). Through these principles, Islamic banks operate different deposits, financing and other commercial transactions and services for the retail and corporate customers. Due to the prohibition of *riba*, they replace loans with financing by using a profit and loss sharing system based on Islamic principles of *Mudharabah*, *Murabaha*, *Musharakah*, and *Ijarah* instead of loaning money for money.

The ultimate goal and target of the conventional financing is profit. It does not really seek to help the borrowers who require financial assistance. They make their profits by charging interest which is added to the principal of the transaction. This is not *Shariah*-compliant and has made it difficult for many people to buy a house (Aminat & Norhazlina, 2016). However, Islamic finance uses sales and partnership for financing which is *riba* free and equitable. In equity financing, banks get their rewards and due shares in the form of profit in a pre-determined and mutually agreed ratio (Ahmad, 2000). Interest-free financing on the basis of mutual ownership is the best way out of this conventional financing predicament (Aminat & Norhazlina, 2016). Therefore, adopting Islamic home financing will ease people's burden to acquire a house.

This study examines factors that can influence the homebuyers' intention to adopt Islamic home financing. Attitude, subjective norms, and perceived behavioural control have been used by previous studies to examine the customers' intention to adopt Islamic home financing (Amin et al., 2012; Razak & Abdul, 2012). The present study seeks to overcome some of the limitations in previous studies by decomposing attitude into relevant variables that can measure customer attitude towards the adoption of Islamic home financing. Taylor & Todd

(1995) suggested that researchers should consider using DTPB if they are looking for a more comprehensive perception of intention. This study employs DTPB because it is looking for an in-depth understanding of customers' behaviour in the area of home financing.

## **Literature Review**

### **Factors Influencing Customer Perceptions of Islamic Home Financing**

According to past research, customer perceptions towards Islamic banking are crucial in marketing Islamic banking products. Regarding the factors that affect the customer preference for Islamic banks, Omer's (1992) survey of 300 respondents in the UK found that there is a high level of ignorance regarding the factors that shape the acceptance of Islamic finance principles. He stated that the higher the religious commitment and the lower the education level, the stronger the preference for Islamic over conventional finance. In contrast, in the case of Malaysia, Haron et al. (1994) studied the customer selection criteria for Islamic bank and found that the selection criteria is not based predominantly on the religious aspect. The criteria for selection include service efficiency, speed transaction, and the friendliness of the bank's personnel. Although there is a high level of awareness of Islamic products, they noted that there is poor understanding of the difference between the conventional and Islamic banking, as well as low knowledge of Islamic products and services in Malaysia (Hamid & Nordin, 2001; Haron et al., 1994; Ahmad & Haron 2002).

Naser et al. (1999) added a bank's reputation and perceived level of confidentiality to the criteria set by Haron et al. (1994). They also perceived a high level of ignorance regarding certain Islamic products and confirmed that religion is very important in selecting an Islamic bank. Likewise, Gerrard & Cunningham (1997) found no difference between Muslim and non-Muslim customers on bank selection criteria and noted that religion is the main basis for choosing an Islamic bank. In contrast to Metawa & Almosawi (1998), the most important factor in selecting an Islamic bank is the *Shari'ah* based principles that govern these financial institutions. Another study by Echchabi & Olaniyi (2012) on patronisation behaviour of Islamic bank customers in Malaysia used the theory of reasoned action to show that attitude and subjective norms have a positive effect on the intention to adopt Islamic banking services. They further stressed that reputation of the banks is critical in determining customer attitude towards the bank.

Concerning Islamic home financing, the major variables that have been found to be relevant to the perceptions of customers are knowledge and awareness, religion, bank reputation, etc. (Ismail et al., 2014; Siswanto 2012; Alam et al., 2012). Others have used the

theory of planned behaviour to measure customers' perceptions of Islamic home financing and found the relationship between attitude, subjective norms and perceived behavioural control and the intention to adopt Islamic home financing (Razak & Abdul, 2012; Jamshidi, et al., 2014; Amin, et al., 2012). This study supports the theory of planned behaviour and in order to contribute to the body of knowledge and extends the theory to various relevant variables.

### **The Decomposed Theory of Planned Behaviour (DTPB)**

In an attempt to understand people's intention to adopt Islamic home financing, the decomposed theory of planned behaviour (DTPB) was chosen as a theoretical model for this research. DTPB is the extended TPB proposed by Taylor & Todd (1995) to overcome the limitations of TPB. The TPB is a further development of the Theory of Reasoned Action (TRA) to address the limitations identified in the original model in dealing with behaviour over which people have incomplete volitional controls (Ajzen, 1991). These theories suggested that attitude could explain human actions (Ajzen & Fishbein, 1980).

The TPB focuses on the direct measures of attitude, subjective norms, and perceived behavioural control to predict one's behaviour (Ajzen, 1991). However, it is not without criticism (Taylor & Todd, 1995). Among the limitations, as stated by Ajzen (1991) are that the theory does not account for other variables that factor into behavioural intention and motivation such as fear, threat, mood or experience and does not take into account environmental or economic factors that may influence a person's intention to perform a particular behaviour. Therefore, Taylor & Todd (1995) proposed the extended theory of planned behaviour.

The proposed DTPB by Taylor & Todd (1995) has been used widely by researchers in the area of information technology and social science to overcome some of the limitations of the TPB. Taylor and Todd extended the TPB by decomposing the attitudinal belief, normative belief, and control belief into several dimensional constructs to provide higher descriptive power and a more accurate understanding of the antecedents of behaviour. They claimed that DTBP provides several advantages. First, by decomposing belief, the relationship between belief and the antecedents of intention should become clearer and more readily understood. Second, decomposition can provide a stable set of beliefs, which can be applied across a variety of settings. Third, by focusing on specific beliefs, DTPB is more managerially relevant. Hence, this study employs DTB because of the larger number of factors that may influence the adoption of Islamic home financing.

In this study, DTPB explores attitudes, subjective norms, and perceived behavioural control by decomposing them into belief-based indirect measures. For instance, *knowledge*, *religious obligation*, *bank reputation*, *accessibility*, and *cost-benefit* explain attitudes:

*injunctive and descriptive* explain subjective norms; and *facilitative condition* and *self-efficacy* explain perceived behavioural control. Taylor & Todd (1995) suggested that DTPB provides increased explanatory power and a more precise understanding of behaviour. In addition, it facilitates a more focused examination of the relationship among factors and their effects on the adoption and use of Islamic home financing products.

DTPB is widely used and validated for predicting behaviour intentions from attitude, subjective norms, and perceived behavioural control in both information technology and education studies (Taylor & Todd, 1995). As a result, the model provides a way to broadly understand how an individual's attitudes, subjective norms and perceived behavioural control can influence his or her intention to adopt Islamic home financing. Many studies on Islamic finance (Jamshidi et al., 2014; Amin et al., 2014; Alam. et al., 2012) have shown the predictive power of TPB, due to the multidimensional of its components. Taylor and Todd suggested that researchers should consider using DTPB if they are looking for a more comprehensive perception of intention. Consequently, this study selected this theoretical model to explore the perceptions of intentions of people to use Islamic home financing. Figure 1 show details of conceptual framework of this study.

## **Methodology**

In designing this research, it is of the utmost importance that appropriate choices of methods and procedures were made to enhance the validity of the study result. In response to this, a survey was conducted in Nigeria between August and October 2016. The sample was chosen using a stratified method by grouping the prospective home buyers in Nigeria based on geographical location. A total of 600 potential homebuyers from five cities within Nigeria were randomly selected. The five most populated cities were chosen to facilitate an effective response. The questionnaires were self-administered, with a total of 600 questionnaires distributed to the respondents in which 518 were completed and useful. The data were analysed using structural equation modelling (SEM, AMOS).

## **List of Hypotheses**

*H1: Attitude of customers towards the adoption of Islamic home financing positively affects their behavioural intentions.*

*H1a: Customer knowledge positively affects attitude to adopt Islamic home financing.*

*H1b: Religious obligation positively affects attitude to adopt Islamic home financing.*

*H1c: Accessibility positively affects attitude to adopt Islamic home financing.*

*H1d: Cost benefits positively affects attitude to adopt Islamic home financing.*

*H1e: Reputation positively affects attitude to adopt Islamic home financing.*

*H2: The subjective norms of consumers towards the adoption of Islamic home financing positively affect their behavioural intentions.*

*H3: The perceived behavioural control of customers to adopt Islamic home financing positively affects behavioural intention.*

*H4: Customer behavioural intention to adopt Islamic home financing positively affects behaviour.*

### **Confirmatory Factor Analysis (CFA)**

The 11 different measurement models (first-order latent variables) were evaluated for construct validity and unidimensionality. The main measurement item purification was conducted with multiple iterations of CFA through maximum likelihood estimation (MLE). The reason for this purification of items was to search for model specifications (Hair et al., 2006). Several indicators such as modification indexes squared multiple correlations and standard residuals covariance was examined to verify whether the modification was needed. As recommended by Hair et al. (2006) and Min & Mentzer (2004), before final deletion of any measurement item, qualitative review or theoretical assessment was made. In this purification process, a total of 13 items were removed from further analysis. We used the pooled CFA for all the constructs in the model as illustrated in Figure 2.

Based on the population discrepancy, and non-centrality parameter, the indicator represents per degree of freedom measured in terms of the population is GFI and RMSEA. These indicators were used as a reference in the analysis. GFI values for this model shows a good fit. The closer the GFI is to 1.00, the better the fit of the model to the data. The GFI value in this present model was 0.903. A GFI greater than 0.9 is considered good (Hair et al., 2010). Furthermore, the RMSEA value was within the recommended range of 0.03. The cutoff points as suggested by Hair et al. (2010) and Hu & Bentler (1999) are in the range from 0.03 and 0.1.

Apart from RMSEA and GFI, other indices were used in this measurement model fit. They all show a good fit which indicates that the model can be considered a good fit. It has been argued that the CFI values are the most important index since it accounts for sample size – a common bias in index calculations (Bentler, 1990). These models show excellent fit within the range of 0.965. The same applies to other indicators – AGFI and TLI, which all loaded well and aligned with the model fit suggested by Hair et al. (2010). This indicates that the model under consideration has a good fit. The details of fitness index is presented in Table 1.

### **Structural Model – Path Analysis**

Figure 3 illustrates the relationship between the constructs in the study. In this context, the structural model was specified by the results obtained from the measurement models. From here, the relationship between the independent and dependent variables were built based on the proposed conceptual model. This structural model was formed to test the hypotheses of the study. The hypotheses were between the independent variables (knowledge, religious, accessibility, cost-benefit and bank reputation) and the dependent variable (attitude) and also, between independent variables (attitude, subjective norm and perceived behavioural control) and dependent variable (intention). Furthermore, the hypotheses have also taken into account the test of intention as a predictor of adoption. The structural model was then assessed for the validity of the relationship.

As demonstrated in Figure 3, the score for  $X^2/df$  is 2.032 signifies an acceptable fitness index between the hypothesised model and the data. In other words, this result is consistent with the proposed acceptable ranges of 3 to 1 by Hair et al. (2010). As discussed earlier, the overall fit of the model can be assessed through several indicators. Therefore, in order to assess the fitness of the structural model, this study selected several most often reported test statistics. The model fit indices results indicate that the model have an acceptable model fit ( $X^2 = 1639.567$ ;  $df = 807$ ;  $X^2/df = 2.032$ ;  $P = 0.000$ ;  $TLI = 0.928$ ;  $CFI = 0.932$ ;  $RMSEA = 0.045$ ). The result from the structural model is fit and can be used for hypotheses testing.

### **Findings**

Based on the structural model analysis, Table 3 shows the results of hypotheses testing for the respective paths in the model. Among all the constructs in the model, the strongest predictor of intention to use Islamic home financing is subjective norm with ( $\beta = 0.622$ ,  $p\text{-value} = 0.000$ ), followed by attitude ( $\beta = 0.378$ ,  $p\text{-value} = 0.000$ ), and the least predictor in the model is perceived behavioural control with ( $\beta = 0.143$ ,  $p\text{-value} = 0.005$ ) as illustrated in the table 3.

Based on the findings from the SEM analysis, subjective norms emerged as the main predictor of intention to adopt Islamic home financing. This finding is consistent with the previous study of Islamic home financing by Razak & Abduh (2012) which found that customer intention is more influenced by subjective norm than other factors. Furthermore, these findings show that subjective norm is statistically significant at the level of 0.000 in relation to the intention to adopt Islamic home financing. This indicates that the greater the

subjective norm, the higher the intention to adopt Islamic home financing in Nigeria. Thus, it can be suggested that the subjective norm significantly affects the intention to adopt Islamic home financing positively. The findings support the hypothesis: Subjective norm positively affects the intention to use Islamic home financing. Therefore, hypothesis 2 is supported.

The findings also indicated that perceived behavioural control is the least predictor in the model. However, being the least predictor does not mean it is not significant; it estimates 0.143 beta of the path, and significant at 0.005. The finding indicates that perceived behavioural control has positive effects on the intention to adopt Islamic home financing. This finding is consistent with the former study on the adoption of Islamic banking products and services by Ayedh et al. (2014) which reveals that the Yemeni customers are willing to adopt Islamic banking services while the main factors that influence this decision are the environmental factors and decision-making control. Therefore, the more the customer controls their decisions, the higher their intention to adopt Islamic home financing in Nigeria. Hence, it can be suggested that perceived behavioural control significantly affects the intention to adopt Islamic home financing positively. Thus, the findings support the hypothesis: Perceived behavioural control positively affects the intention to use Islamic home financing. Therefore, hypothesis 3 is supported.

The second prominent factor that affects the intention to adopt Islamic home financing is attitude. It was also a significant predictor for the adoption of Islamic home financing. This indicates that there is a positive effect of attitude on the intention to adopt Islamic home financing. As the potential home buyer attitude becomes positive concerning Islamic home financing products and services, the willingness to adopt Islamic home financing will increase. This finding is consistent with Echchabi & Azeez (2012) in their study to investigate customer perceptions in Morocco, in which attitude was found to have a significant impact on the intention to adopt Islamic banking services in Morocco. Therefore, it can be suggested that attitude has a positive and significant effect on the intention to adopt Islamic home financing in Nigeria as generalised in Ajzen's (2006) TPB. Hence, this result supports the hypothesis: The customer attitude positively affects the intention to adopt Islamic home financing. Thus, the hypothesis 1 is supported.

This study also decomposed attitude into relevant variables. As suggested by Ajzen (1991), the TPB can include other external variables if it captures a significant proportion of the variance in intention or behaviour. For this reason, this study decomposed the construct into relevant variables. Attitude comprised five variables; knowledge, religious, accessibility, reputation and cost-benefit. Although the result from SEM analysis indicates a positive path

coefficient on these constructs in relation to attitude, only knowledge, religious obligation and cost-benefit were statistically significant. Others are not statistically significant. Therefore, hypothesis 1a: Customer knowledge positively affect attitude to adopt Islamic home financing; 1b: Religious obligation positively affects attitude to adopt Islamic home financing and 1d: Cost-benefit positively affects attitude to adopt Islamic home financing are supported. In contrast, accessibility and reputation are not statistically significant but have positive path coefficients.

This is consistent with the previous study by Rashid et al. (2009) which found cost-benefit as one of the factors that affect attitude towards Islamic banks. Furthermore, Ahmad & Haron (2002) and Khattak (2011) found that the level of knowledge of customer on Islamic bank is a factor affecting their perception. Tara et al. (2014) also find religious obligation as important factor influencing customer perception in adopting Islamic banking. Therefore, hypotheses 1a, 1b and 1d are supported. Overall, the intention of customers positively affects the adoption of Islamic home financing and is significant at ( $p$ -value = 0.000). Therefore, hypothesis 4: Customer behavioural intention has a significant effect on behaviour is supported. This result is consistent with Ajzen (1991) which suggested that behavioural intention is the most important factor in predicting the decision to take a specific action. Given the close relationship between the intention and behaviour, previous studies have used behavioural intention to predict specific behaviour (Ayedh et al., 2014; Amin et al., 2012; Elchachabi & Aziz, 2012). Thus, in accordance with the rule of this model, the more positive the attitude and subjective norms are towards Islamic home financing, the greater the perceived control, and the stronger the individual's intention to adopt Islamic home financing.

## **Conclusion**

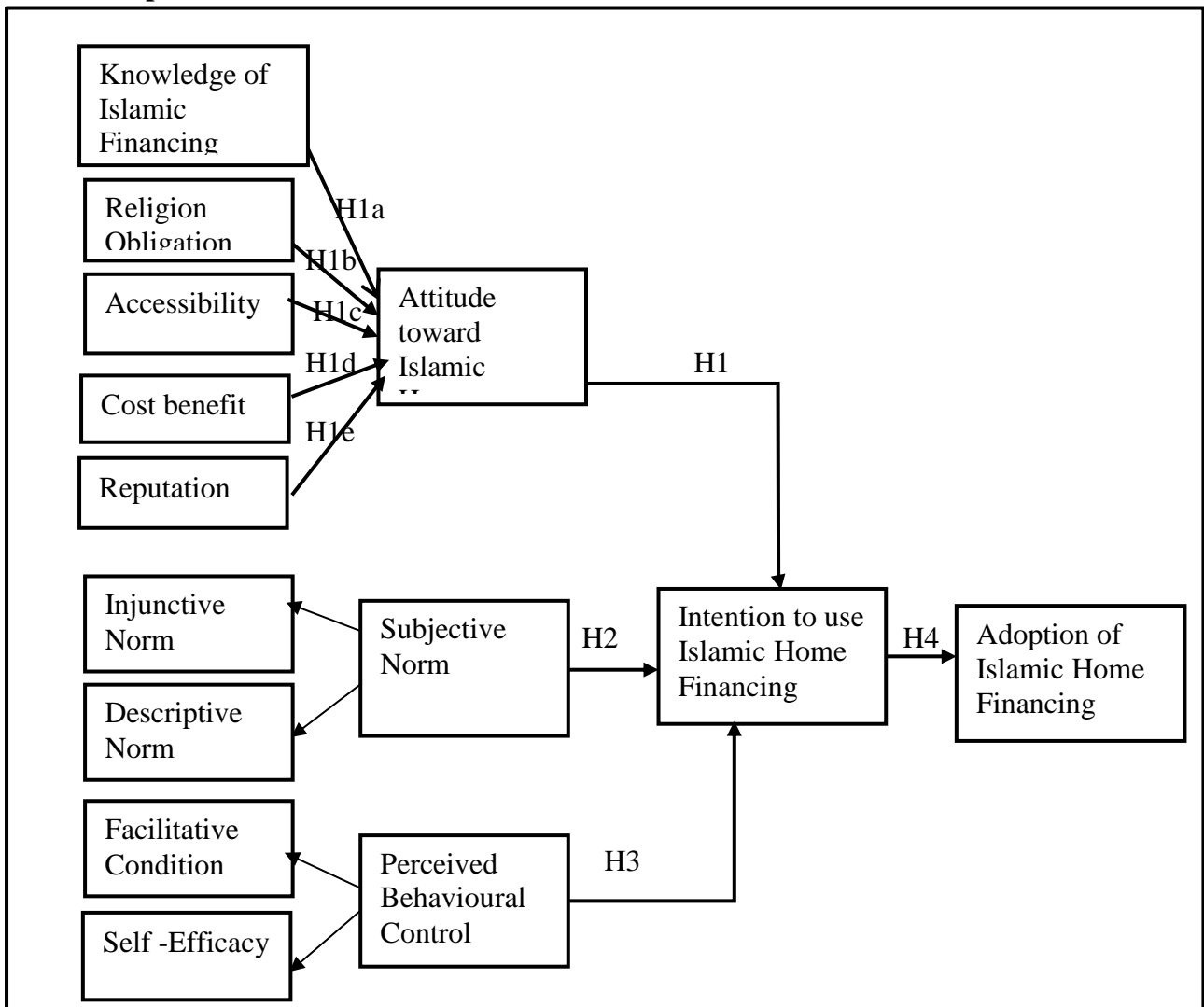
This study decomposed the TPB into the factors relevant for Islamic finance to examine the effects of attitude, subjective norms and perceived behavioural control on the intention to adopt Islamic home financing. The result indicated that subjective norm is the strongest factor that influenced the customer intention. In other words, Nigerians' intention to adopt Islamic home financing is influenced most by subjective norms compared to attitude and perceived behavioural control. This shows that customers care mostly about what others are doing or whether they approve what they are doing or not. Hence, Nigerians do not just go for any product unless they get approval from their relatives. Relatives and friends influence Nigerians' buying behaviour (Omar, 2007). Therefore, the two variables that measure subjective norms (injunctive and descriptive) are vital.

Furthermore, the decomposition of attitude into sub-constructs (knowledge, religious obligation, cost-benefit, accessibility and bank reputation) has shown the power of DTPB in Islamic finance research. From the result of SEM, only knowledge, religious obligation and cost-benefit have been identified as the main factors that influence customers' attitude. While accessibility and bank reputation have no significant effect on customers' attitude. Therefore, it can be suggested that knowledge, religious obligation and cost-benefit have great impacts on a customer's attitude in adopting Islamic home financing in Nigeria. Although, two factors have no significant effect on attitude, yet attitude is the second prominent factor to influence customer intention to adopt Islamic home financing in Nigeria. This indicates that the higher the positive attitude of the customer towards the Islamic home financing, the stronger their intention to adopt.

The last factor which influences the intention of the customer is perceived behavioural control. In the case of this study, perceived behavioural control was measured by two sub-constructs which are self-efficacy and facilitative condition. This study shows that self-efficacy and facilitative conditions have been the most important factor in measuring perceived behavioural control. This indicates that Islamic banks need some facilitators to market their products. Self-efficacy is the control individuals have on the condition that may act as a barrier to their intention. Therefore, this study suggests that Islamic banks should consider facilitative condition and self-efficacy of customers in order to compete with conventional banking. In general, the effect of these factors on house acquisition is positive. Therefore, it can be suggested that the higher the customers' intention of Islamic home financing, the higher the adoption of Islamic home financing. Finally, this study suggests that a positive attitude, support from subjective norms and perceived behaviour control are important factors for positive behaviour intention towards Islamic home financing adoption.

The present study examined three geographical areas (North, East and West) in Nigeria which include the three recognised religions (Muslim, Christian and Traditional). Therefore, the result can be generalised to Nigeria as a whole. However, future research could engage in a cross-country study concerning the adoption of Islamic home financing by including Muslim minority states.

### Conceptual Framework



**Figure 1: Conceptual framework for people's perception of Islamic home financing, based on the Decomposed Theory of Planned Behaviour.**

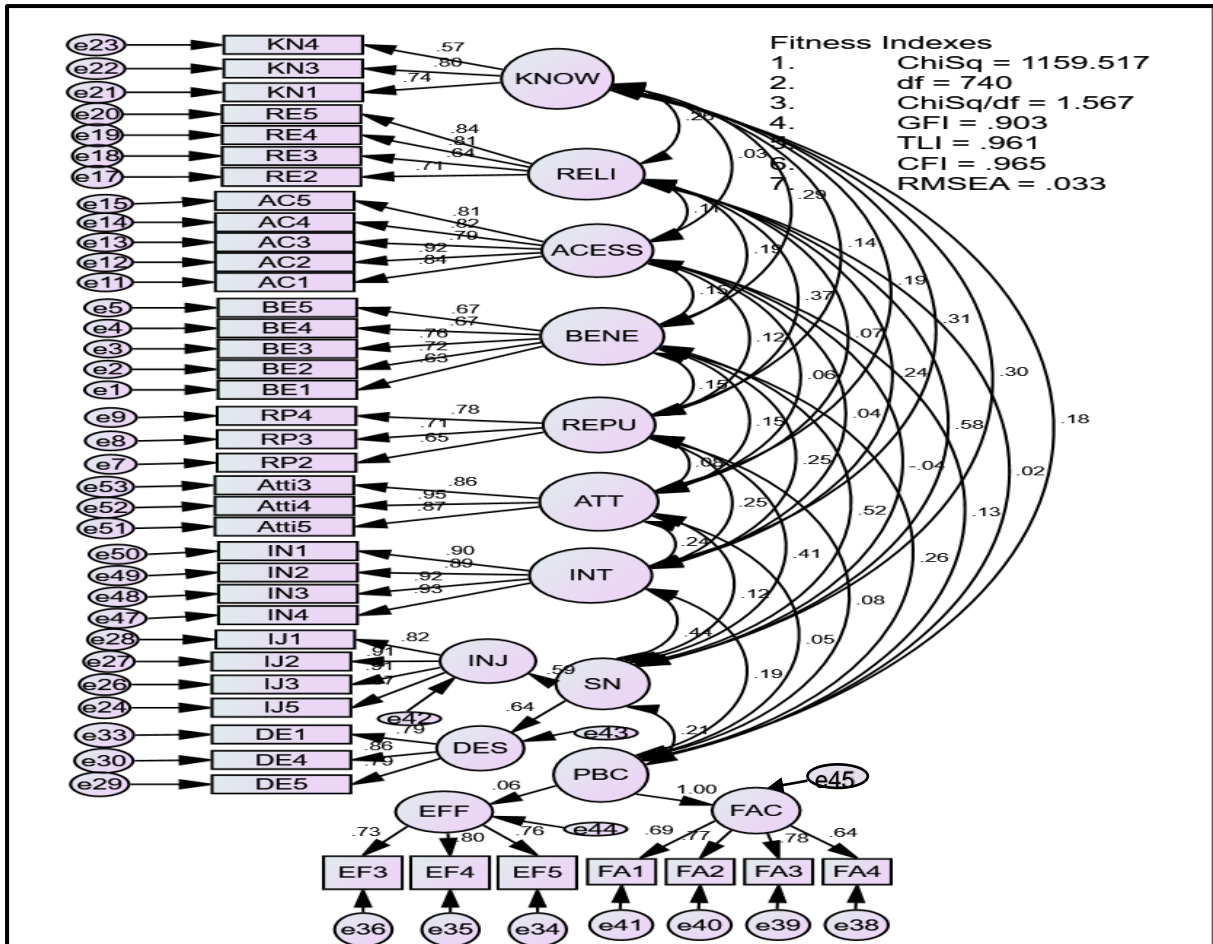


Figure 2: Pooled Confirmatory Factor Analysis (CFA) for all Constructs

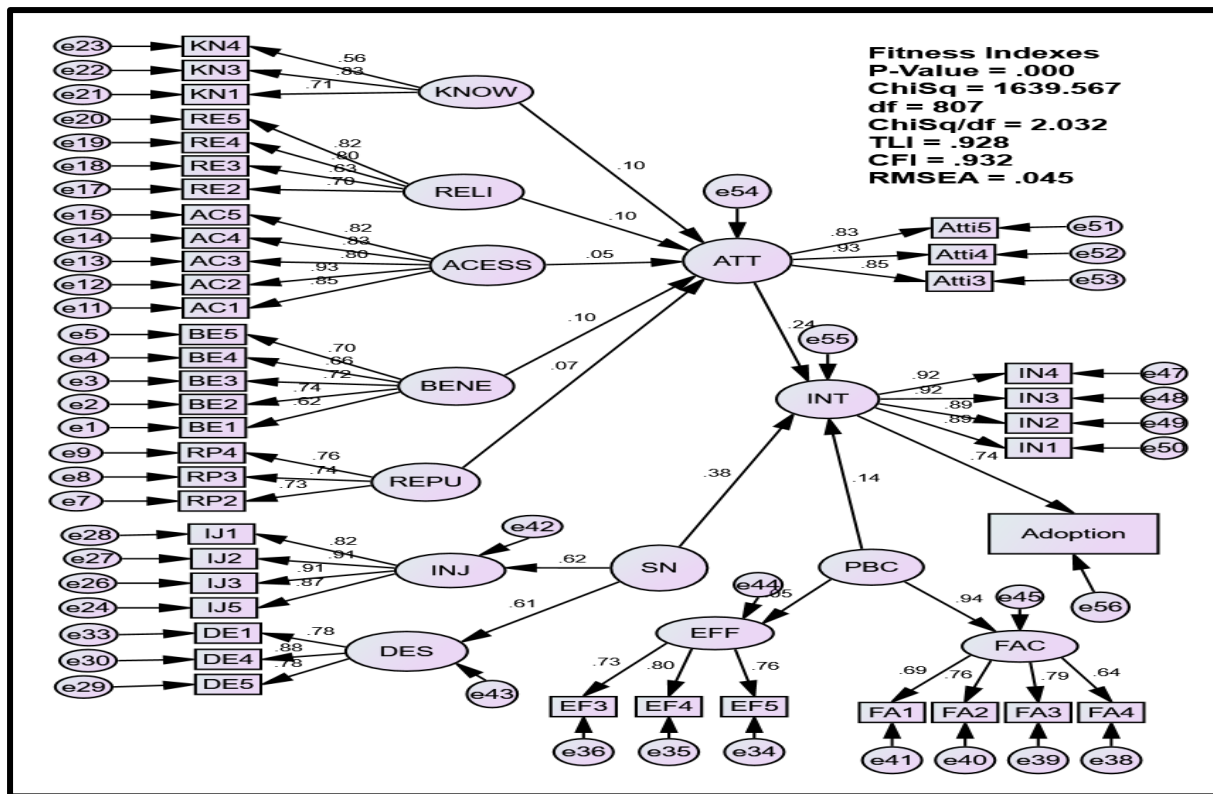


Figure 3: Standardised Regression Weight for every path in the model

**Table 1: Fitness Index for the Measurement Model**

Name of Category	Name of Index	Index Value	Comments
1. Absolute fit	RMSEA	0.033	The required level is achieved
	GFI	0.903	The required level is achieved
2. Incremental fit	TLI	0.961	The required level is achieved
	CFI	0.965	The required level is achieved
3. Parsimonious fit	Chisq/df	1.567	The required level is achieved

Source: Primary data of the study

**Table 2: CFA Results for the Measurement Model after Item Deletion**

Construct	Cronbach Alpha (Above 0.7)	Composite Reliability (Above 0.6)	Average Variance Extracted (Above 0.5)
Intention	0.950	0.951	0.828
Attitude	0.860	0.920	0.923
Knowledge	0.737	0.750	0.504
Religious Obligation	0.838	0.841	0.573
Access	0.921	0.921	0.701
Cost-Benefit	0.817	0.820	0.500
Bank Reputation	0.759	0.761	0.516
Injunctive Norm	0.929	0.931	0.603
Descriptive Norm	0.855	0.858	0.668
Subjective Norm	0.860	0.549	0.379
Perceived Behavioural Control	0.700	0.709	0.558
Self-Efficacy	0.801	0.804	0.579
Facilitative Condition	0.808	0.813	0.522

Source: Primary data of the study

**Table 3: Standardised Estimates for Every Path in the Model**

			Estimate	S.E.	C.R.	P-Value	Result
Attitude	<---	Knowledge	0.103	0.061	2.007	0.045	Significant
Attitude	<---	Religious	0.099	0.059	2.005	0.045	Significant
Attitude	<---	Accessibility	0.049	0.040	1.053	0.292	Not Significant
Attitude	<---	Benefit	0.103	0.066	2.061	0.039	Significant
Attitude	<---	Reputation	0.074	0.065	1.457	0.145	Not Significant
Intention	<---	SN	0.622	0.265	4.322	***	Significant
Intention	<---	Attitude	0.378	0.164	4.754	***	Significant
Intention	<---	PBC	0.143	0.073	2.800	0.005	Significant
Adoption	<---	Intention	0.742	0.038	22.162	***	Significant

Note: \*\*\* indicates item is significant at <0.001

Source: Primary data of the study

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