

QUANTITATIVE RESEARCH

The Role of Customer Trust towards the Adoption of Islamic Banking in Nigeria

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Keywords

Trust, Relative Advantage,
Compatibility,
Islamic Banking,
Nigeria.

Abstract

Purpose: There is an argument that most Islamic banks do not fully adhere to Islamic principles, which can lead to mistrust and low patronage. Thus, this study seeks to empirically examine the influence of relative advantage and compatibility on Islamic banking adoption and the mediating role of trust in the hypothesized relationship.

Method: This research is grounded in quantitative research design. The questionnaire was used to collect data from actual Islamic customers. This study used a combination of convenience and judgmental sampling techniques to recruit respondents. Covariance-based Structural equation modelling (SEM) approach was used for data analysis.

Results: The findings show that compatibility and relative advantage positively influence customers' trust in Islamic banking. Also, the adoption of Islamic banking is positively and significantly influenced by trust and relative advantage; compatibility is not significant. Trust fully mediates the association between compatibility and adoption of Islamic banking but partially mediates the relationship between relative advantage and adoption of Islamic banking.

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Originality: The examination of trust as a mediator, particularly in the adoption of Islamic banking, is nascent and grossly novel. Thus, this study provides invaluable insights regarding the importance of building trust as a foundation for the adoption of Islamic banking. Trust deficiency may be an important wedge in Islamic banking progression across geographical places.

Practical implication: Islamic bank operators should utilize the study's findings to create marketing efforts that will boost the integrity of Islamic banking. To increase client trust, Islamic bank management should prioritize implementing Islamic principles.

KAUJIE Classification: L25, H13

JEL Classification: G21, M31

INTRODUCTION

Islamic finance is gaining ground globally, with increasing adoption in countries such as the United Arab Emirates, Malaysia, Jordan, Bahrain, and India (Albaity & Rahman, 2019; Haron, Abdul Subar, & Ibrahim, 2020; Jamshidi & Kazemi, 2019). Also, Islamic banking is increasingly being noticed in most Western and African countries (Bananuka, Kaawaase, Kasera, & Nalukenge, 2019; Bananuka, Katamba, Nalukenge, Kabuye, & Sendawula, 2020; Ezeh, 2022; Ezeh & Nkamnebe, 2021, 2018, 2019, 2022; Ezeh & Nwankwo, 2014). Notwithstanding the global rise in the acceptance of Islamic banking, Islamic banking in Nigeria is still emerging; it was officially opened in 2012, and most people are poorly aware of its benefits (Babatunde & Yusoff, 2024). However, some scholars have raised some concerns about the operation of Islamic banks (Abdelhak & Abderrezzak, 2024; Bananuka et al., 2020). Other scholars argued that Islamic banks do not provide entirely halal financial services (Amin, Abdul Rahman, Abdul Razak, & Rizal, 2017; Butt, Ahmad, Naveed, & Ahmed, 2018). Hence, bibliometric analysis and literature review studies identified trust as one of the factors that are hindering the adoption of Islamic banking (Ali, Parveen, Aspiranti, Nurhayati, & Rusgianto, 2023; Bonang, Fianto, & Sukmana, 2025; Jawaaid, Saleem, & Sharif, 2024; Roberts-Lombard & Petzer, 2024). Promoting Islamic principles in the Islamic finance industry is increasingly being recognized as a potent pathway of building trust and promoting integrity (Abdelhak & Abderrezzak, 2024; Andespa, Yeni, Fernando, & Sari, 2024; Roberts-Lombard & Petzer, 2024). Also, corporate

social responsibility increases customers' trust in Islamic banks (Yusuf, Dirie, Alam, & Salisu, 2024). The operation of some Islamic banking in most countries is under scrutiny, highlighting the need for this present study to address the role of trust in adopting Islamic banking.

Furthermore, scholars found a non-compatibility of Islamic banking among Muslim bank customers (Ezeh, 2022). This raises significant questions about the operations of Islamic banking. Specifically, does this imply that Islamic banking in some countries does not fully adhere to Islamic principles? Hence, scholars have advocated that Islamic bank managers must adhere to Sharia principles to maintain customer trust (Faizi, 2024). Additionally, research has revealed that the adoption of Islamic banking in some countries is not affected by its relative advantages (Ezeh & Nkamnebe, 2021). Arguably, Ezeh and Nkamnebe (2021)'s study shows that Muslim bank customers do not perceive any advantages, such as Sharia compliance, ethical investment practices and risk-sharing principles from Islamic banks. Also, a comparative study shows that the relationship between royalty is stronger for conventional banking customers than for Islamic banking customers (Roberts-Lombard & Petzer, 2024).

Thus, trust has been a driving force for the acceptance of most services (Hassan, Islam, Abdullah, & Nasir, 2024; Yusfiarto, Nugraha, Pambekti, & Khoirunnisa, 2023). Many consumers are expected to trust Islamic banks when they perceive them to be honest, transparent, and trustworthy. Thus, when consumers perceive Islamic banking to offer relative advantages and compatibility, they are expected to trust Islamic banks, which in turn increases their likelihood of adopting Islamic banking. Additionally, extant research is somewhat silent in terms of how trust mediates the association between Innovation Diffusion Theory (IDT) characteristics and Islamic banking adoption in developing economies such as Nigeria. Based on this, the following research questions were raised:

R1. What is the relationship between perceived relative advantage and the adoption of Islamic banking in Nigeria?

R2. What is the relationship between perceived compatibility and the adoption of Islamic banking in Nigeria?

R3. What is the relationship between trust and the adoption of Islamic banking in Nigeria?

R4. What is the relationship between perceived relative advantage and trust for Islamic banking in Nigeria?

R5. What is the relationship between perceived compatibility and trust for Islamic banking in Nigeria?

R6. To what extent does trust mediate the relationship between perceived relative advantage and the adoption of Islamic banking?

R7. To what extent does trust mediate the relationship between perceived compatibility and the adoption of Islamic banking?

This research has strong promise for policymakers, academics, and bank operators in enhancing a deeper understanding of this innovative financial service. Furthermore, this research potentially contributes to the advancement of theoretical understanding regarding the acceptance of Islamic banking. Overall, this study introduces four notable insights. Firstly, scholars may find it valuable as it adds to the limited research available on the promotion of Islamic banking systems in secular Sub-Saharan African nations. Secondly, this research may aid financial regulators, such as the Nigerian Central Bank, in policy formulation that will enhance the integrity and trust in Islamic banks. Thirdly, insights from this study may assist Islamic bank operators to make informed decisions aimed at building customers' trust and sound integrity. Lastly, banks could leverage this study to improve their service offerings. The structure of the rest of this paper is as follows: Section 2 presents a literature review, discussing the underlying theory and the quality of current research. Sections 3 and 4 cover the methodology and results, respectively. Section 5 provides a summary, conclusion, and discussion of the findings.

LITERATURE REVIEW

Theoretical Foundation

The contextual definition of adoption should be used with caution by researchers, because it seems to be a vague term that might mean different things to different people (Ezeh & Nkamnebe, 2018). In light of this, this study conceptualized 'adoption' to mean the

acceptance or usage of an Islamic bank. Put differently, the decision made by a client to accept a product or concept is a personal one (Rogers, 2003), of which trust should be the foundation. Innovation Diffusion Theory (IDT) is often acknowledged as the most important theory for comprehending how an innovation spreads throughout a community (Ezeh & Nkamnebe, 2018; Ezeh & Nwankwo, 2014; Jamshidi & Kazemi, 2019; Shaikh, Bin Noordin, Arijo, Shaikh, & Alsharief, 2019). Numerous scholars in the fields of psychology, education, sociology and business have made use of IDT. Therefore, Rogers, (2003) developed a theory that could be used broadly, enabling a variety of academic fields to accept the adoption. Compared with conventional banks, Islamic banking is seen as an innovation in Nigeria since it was introduced in 2012, and thus, aligns with Innovation Diffusion Theory (IDT). The theory explains how innovations spread and the factors influencing adoption. Also, IDT considers the influence of social networks, opinion leaders, and cultural contexts, particularly relevant in Nigeria's religious and multicultural society. Furthermore, IDT has been widely applied in financial innovation studies, making it ideal for understanding Islamic banking adoption in Nigeria (Ezeh & Nkamnebe, 2019, 2022). Thus, Innovation diffusion theory (IDT) is deemed relevant when examining the adoption of Islamic banking (Bananuka et al., 2020; El Mallouli & Sassi, 2022; Ezeh & Nkamnebe, 2018; Mukhtar & Barre, 2023).

Empirical Review

According to earlier research, the perception of innovation by the customers precedes its adoption (Bananuka et al., 2020). According to marketers, an innovation's adoption rate is influenced by how consumers view its features (Jamshidi & Kazemi, 2019). According to Rogers, (2003), the adoption of an innovation is influenced by relative advantage, compatibility, complexity, observability, and trialability. Because services are intangible and perishable, some academics have claimed that not all of these factors influence adoption (Ezeh, 2022; Ezeh & Nkamnebe, 2021, 2022). Furthermore, many scholars have indicated that compatibility and relative advantage are the major factors influencing the adoption of an innovation (Ezeh & Nkamnebe, 2018; Ezeh & Nwankwo, 2014; Jamshidi & Kazemi, 2019; Shaikh et al., 2019). Hence, fostering relationships with customers and

upholding their trust are essential elements of every service sector (Kidron, 2021). In this regard, the conceptual framework is depicted in Figure 1.

In addition, scholars have found predictors of Islamic banking adoption as relative advantage, compatibility, trialability, observability, knowledge, profit sharing, religiosity, satisfaction, attitude, trust, social influence, and government support (Ali, Hassan, & Ali, 2019; Bananuka et al., 2020; Ezeh & Nkamnebe, 2021, 2019, 2022; Jamshidi & Kazemi, 2019; Shaikh et al., 2019). In particular, Ali et al., (2019) used IDT to examine how takaful is being adopted in Pakistan; Bananuka et al., (2020) used IDT to study how Islamic banking is being adopted in Uganda; Shaikh et al., (2019) on how Islamic insurance is being adopted in Pakistan; Jamshidi and Kazemi, (2019) on how Islamic credit cards are being adopted in Malaysia; Ezeh and Nkamnebe, (2021) on how Islamic banking is being adopted in Nigeria; and Ezeh and Nkamnebe, (2022) on how Islamic banking is being adopted by non-Muslim customers in a Muslim zone in Nigeria. Relative advantage, trust and compatibility have been documented as the most used factors on the adoption of innovations papers (Ezeh, 2022; Hassan et al., 2024; Mukhtar & Barre, 2023). Thus, we hypothesized.

H1: There is a positive relationship between relative advantage and the adoption of Islamic banking.

H2: There is a positive relationship between compatibility and the adoption of Islamic banking.

H3: There is a positive relationship between Trust and the adoption of Islamic banking.

Factors Influencing trust in the Adoption of Islamic Banking

Scholars have argued that continuous research on the factors that influence trust is required (Albaity & Rahman, 2021; Banahene, Mensah, & Asamoah, 2018). Nkwede et al. (2022) further argued the need to explore customer trust more in an African banking context. A lot of factors have been identified as influencing trust. For instance, customer orientation and information sharing positively influenced trust (Roberts-Lombard & Petzer, 2024). Also, relative advantage has a significant influence on trust (Wong, Rebecca, & Tan, 2024). Thus, trustworthiness is a source of competitive advantage for an organization (Barney &

Hansen, 1994). Also, studies have identified a relationship between compatibility and trust in the mode of digital payments (Tiwari, Ali Raza, Kumar Gupta, Shahzadi, & Babu Kuruva, 2024). Specifically, within the authors' knowledge, no study has examined the relationship between relative advantage, compatibility, and trust on the adoption of Islamic banking in Northwest Nigeria. Thus, the researchers hypothesized.

H4: There is a positive relationship between relative advantage and trust for Islamic banking.

H5: There is a positive relationship between compatibility and trust for Islamic banking.

Role of Trust in the Adoption of Islamic Banking

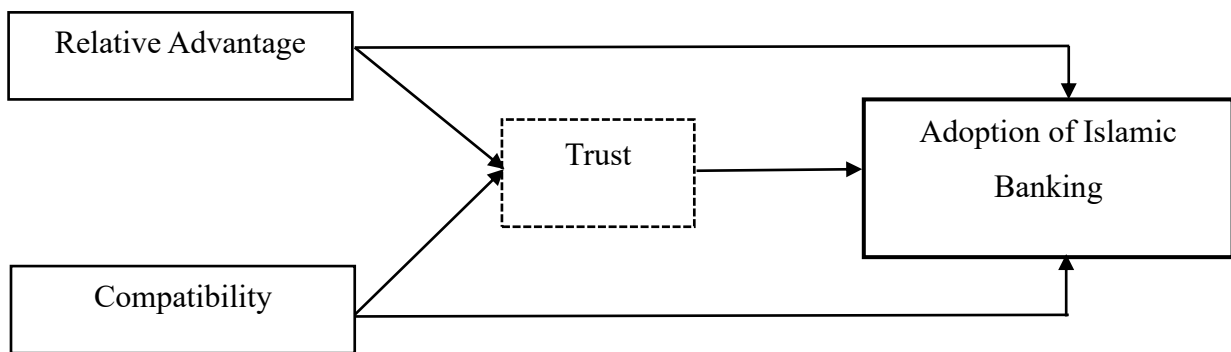
Gaining the trust of bank customers is crucial since the financial services industry is inevitably fraught with risk and uncertainty (Hassan et al., 2024; Yusfiarto et al., 2023; Zhou, Tsiga, Li, Zheng, & Jiang, 2018). Although trust is important in non-financial organizations too, it is far more important in financial ones (Hamakhan, 2020). Because of this close link of trust and its impact on service quality and customer loyalty, consumer trust has become more important in the banking industry (Amiruddin, Paly, & Abdullah, 2023; Fauzi & Suryani, 2019). Thus, many scholars in the financial industry have identified trust as a mediator. For example, trust mediates the connection between service quality and intentions to use Internet banking (Namahoot & Laohavichien, 2018) and Islamic banking (Amiruddin et al., 2023). Trust also mediates the correlation between attitudes and loyalty (Akhgari, Bruning, Finlay, & Bruning, 2018); trust mediates the influence of corporate image, security, and word-of-mouth on loyalty (Purwanto, Deviny, & Mutahar, 2020); and trust mediates the relationship between relative advantage and electronic-word-of-mouth on online shopping (Chetioui, Lebdaoui, & Chetioui, 2021), trust mediates the relationship between perceived advantages, compatibility, ease of use and usefulness with staff direct bookings behavior (Azhar, Zahari, Ferdian, & Hanafiah, 2025). Furthermore, trust as a mediator in Islamic banking acceptance has not been well-researched. Trust mediates the association between religiosity and an individual's inclination to acquire a family takaful plan (Aziz, Md Husin, Hussin, & Afaq, 2019). Additionally, Haron et al., (2020) found that trust partially mediates the relationship between customer loyalty and satisfaction. Furthermore, trust fully mediates the association between board integrity, opportunism, and

communication, while it only partially mediates the relationship between ability and consumers' commitment to cash waqf (Hasan, Hassan, & Rashid, 2019). None, however, has examined how trust functions as a mediator in the link between the relative benefits, compatibility, and adoption of Islamic banking in Northwest Nigeria. Based on the previous studies, we make following hypotheses:

H6: Trust significantly mediates the relationship between relative advantage and the adoption of Islamic banking.

H7: Trust significantly mediates the relationship between compatibility and the adoption of Islamic banking.

Figure 1. Conceptual Model



RESEARCH METHOD

The unit of analysis of this study concentrate on Islamic bank customers (IBC) who had previously used the bank for at least a year and those currently using the bank. It is fairly logical to presume that previous and present IBC possess sufficient knowledge to address any inquiries regarding Islamic banking. Moreover, this research utilized a cross-sectional and quantitative research design. The instrument used to acquire the data was modified from past research. For instance, the measures of compatibility and relative advantage were adapted from (Ezeh & Nkamnebe, 2021; Kaabachi & Obeid, 2016), whilst the indicators of trust were adapted from (Hasan et al., 2019; Purwanto et al., 2020) and adoption of Islamic banking items were adapted from (Ezeh & Nkamnebe, 2021; Kaabachi & Obeid, 2016). The questionnaire was designed in a five-point Likert Scale format wherein “1”

means strongly disagree and “5” indicates strongly agree. Five-point Likert Scale format was chosen because evidence in the extant related literature shows that response options greater than “5” produce poor data quality (Revilla, Saris, & Krosnick, 2014; Simms, Zelazny, Williams, & Bernstein, 2019). A senior research academic from banking and finance, business administration, and marketing departments and an expert from the Islamic bank evaluated the questionnaire for checking validity. The suggestions made by these academics and the expert were incorporated into the final questionnaire before administration.

Also, a pilot test was conducted using twenty (20) IBC conveniently selected. The data extracted from the copies of the questionnaire they completed were subjected to analysis. The analysis yielded a Cronbach's alpha of 0.71, which suggested that the questions are internally consistent and fit to be used for research. The respondents used in the pilot investigation were excluded from the actual investigation to minimize respondents' bias. A pilot test is a means of improving the questionnaire statements (Sekaran, 2003). To recruit respondents for this study, the investigators utilized a combination of convenience and judgmental sampling techniques. The choice of judgmental sampling techniques used was to disallow unqualified potential respondents (Ukenna, Idoko, & Matthew, 2023), thereby ensuring that only respondents who were actual Islamic banking customers before or are present customers are allowed to participate in the study. Indeed, to be included as a respondent in this study, the potential respondent must be IBC currently or had been an IBC in the past one year; Potential respondents who failed to fulfil these criteria were excluded from the survey. The two research assistants used in the copies of the questionnaire administration were trained on research ethics before they were deployed in the field.

Due to the confidentiality of most financial data, a complete and accurate sample frame was not available. Therefore, due to the lack of a sample frame, Malhotra and Birks, (2007) suggest a sample size of 200–400 may be considered as appropriate response number. Additionally, according to Hair Jr et al., (2010)), a sample size of more than 200 is considered appropriate for analysis. Thus, a sample size of 380 Islamic bank customers from Northwest Nigeria was determined statistically using Omair, (2025) approach.

Northwestern Nigeria is a Muslim enclave and is dominated by Islamic banks. The sample size determined for this study is in alignment with previous Islamic-banking-based studies (Boubker, Douayri, & Ouajdouni, 2021; Mindra, Bananuka, Kaawaase, Namaganda, & Teko, 2022). The questionnaires were distributed from Monday to Thursday to Islamic bank customers at the various Islamic bank branches in Northwest Nigeria to obtain diverse responses from respondents. Hence, an average of 12 copies of the questionnaire were distributed each day for 8 weeks. Thus, 300 out of the 380 copies of the questionnaire distributed were recovered, which is a 79 percent recovery rate. It is verified that 300 of the 380 copies recovered are accurate for analysis (Hair Jr et al., 2010).

Structural equation modelling (SEM) was employed to verify the model and examine how independent variables (IVs) affect dependent variables (DV). To achieve the objectives of this study, AMOS 26 software is utilized. The response rate for the structural equation model is within the range of permitted sample sizes (Collier, 2020; Hair, Gabriel, & Patel, 2014; Thakkar, 2020). Researchers utilize SEM to investigate the connections between latent, unobserved variables or constructs. In comparison to traditional multivariate statistical approaches, SEM Amos offers an intuitive graphical or programmatic user interface that facilitates the creation of behavioral and attitude models as well as the generation of models graphically (Collier, 2020; Thakkar, 2020). It also more effectively represents complex interactions (Collier, 2020).

RESULTS AND DISCUSSION

Demographic Factor

Table 1 provides a demographic breakdown of the surveyed population, presenting frequencies, percentages, and cumulative percentages across various categories. The table shows that 73.3% of the respondents are male, while 26.7% are female. This suggests a gender imbalance in the sample, with a significantly higher representation of males. Also, 81.0% of respondents identify as Muslim, while 19.0% identify as non-Muslim. The majority being Muslim indicates a religious skew in the sample, which could impact research outcomes related to religious beliefs and practices. On marital status, 32.3% of respondents are single, 61.0% are married, and 6.7% are separated. The majority being

married suggests that this group might have different perspectives. The distribution across age groups shows varying representation: A significant proportion falls within the 21-30 years category (41.3%); 31-40 years and 41-50 years categories also have considerable representation. This suggests a relatively young population with a significant portion in their prime working age. On education qualification, the majority (56.3%) have a BSC/HND qualification, followed by 22.3% with a PG qualification. This indicates a relatively well-educated sample, which could influence their ability to comprehend and engage with research material. The distribution across professions shows a diverse sample: The largest group comprises civil/public servants (46.7%), followed by business-wo/men (34.0%). This diversity in professions suggests varied perspectives and experiences within the sample. Income distribution shows a spread across different income brackets, with no single bracket dominating: The highest proportion falls within the N51000-150000 bracket (39.3%). This indicates a diverse socioeconomic background within the sample, which could influence their access to resources and participation in research activities.

Table 1: Demographic factors

Demographic Variables		Frequency	Percent	Cumulative Percent
Gender	Male	220	73.3	73.3
	Female	80	26.7	100.0
Religion	Muslim	243	81.0	81.0
	non-Muslim	57	19.0	100.0
Marital Status	Single	97	32.3	32.3
	Married	183	61.0	93.3
	Separated	20	6.7	100.0
Age	under 20yrs	19	6.3	6.3
	21-30yrs	124	41.3	47.7

	31-40yrs	109	36.3	84
	41-50yrs	29	9.7	93.7
	51yrs and above	19	6.3	100
Education Qualification	PG	67	22.3	22.3
	BSC/HND	169	56.3	78.7
	WASC	53	17.7	96.3
	FSLC	11	3.7	100.0
Profession	Student	43	14.3	14.3
	Businesswoman	102	34.0	48.3
	Orman			
	Civil/Public servant	140	46.7	95.0
	Retired	15	5.0	100.0
Monthly Income	N0-50000	116	38.7	38.7
	N51000-150000	118	39.3	78.0
	N151000-250000	34	11.3	89.3
	251000 and above	32	10.7	100.0
	Total	300	100.0	

Validity and Reliability

The survey's validity and reliability were evaluated. Composite reliability (CR) was used to measure dependability; for all research variables, the results showed that the reliability was higher than 0.7, which is acceptable (Hair Jr et al., 2010). Convergent validity (CV) was evaluated using the average variance extracted (AVE). As per Bagozzi and Yi, (2012), convergent validity should have an AVE value of at least 50%. Hence, Table 2 presents the

CR, AVE, Cronbach's alpha, and item loadings obtained. All items in Table 2 meet the predetermined criteria, demonstrating the validity and reliability of the instrument (Collier, 2020; Fornell & Larcker, 1981; George & Mallery, 2019). Moreover, as the initial model fit did not meet the requirements, refinement was conducted using modification indices (MI) (Collier, 2020; Thakkar, 2020). According to Thakkar, (2020), variables with high modification indices and low factor loadings were eliminated. The model achieves satisfactory fit criteria post-improvement, with the following indices: RMSEA (Root Mean Square Error of Approximation) of 0.050, Tucker-Lewis Index (TLI) of 0.978, Comparative Fit Index (CFI) of 0.982, and Incremental Fit Index (IFI) of 0.982 (Collier, 2020; Hu & Bentler, 1999). Consequently, the Confirmatory Factor Analysis (CFA) findings are presented in Table 2. Discriminant validity was calculated. Following Bagozzi and Yi, (2012) as well as Fornell and Larcker, (1981), the square roots of the AVEs in this study exceed the shared variance of the model's components, thus satisfying the Fornell-Larcker criterion for discriminant validity (see Table 3).

Table 2: Internal Consistency

Constructs	Items	Factor Loading	CR	AVE	Cronbach Alpha
Relative Advantage	RA5	0.855	0.910	0.718	0.910
	RA2	0.904			
	RA3	0.787			
	RA6	0.839			
Trust	T6	0.845	0.910	0.669	0.908
	T2	0.765			
	T7	0.856			
	T3	0.837			
	T1	0.781			

Compatibility	C3	0.923	0.944	0.848	0.943
	C2	0.943			
	C4	0.897			
Adoption of Islamic Banking	U3	0.916	0.889	0.728	0.882
	U4	0.895			
	U2	0.737			

Table 3: Fornell and Locker criterion

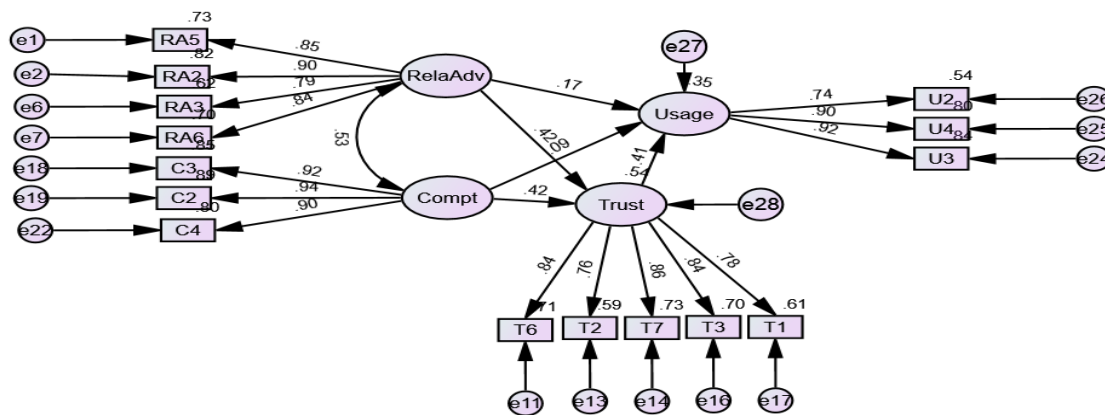
Constructs	Relative Advantage	Trust	Compatibility	Adoption of Islamic Banking
Relative Advantage	0.847			
Trust	0.640	0.818		
Compatibility	0.530	0.639	0.921	
Adoption of Islamic Banking	0.480	0.573	0.438	0.853

Analysis of direct relationships

Table 4 below presents the path analysis, which will assist in determining the strength of mediation. According to the findings, compatibility positively influences people's trust in Islamic banking (path coefficient = 0.383, $p < 0.000$). Additionally, there exists a significant association between relative advantage (path coefficient = 0.402, $p < 0.00$) and trust in Islamic banking. Equally, the adoption of Islamic banking is significantly influenced by trust (path coefficient = 0.483, $p < 0.00$) and relative advantage (path coefficient = 0.199, $p < 0.00$). However, compatibility appears to have no discernible influence on the adoption of Islamic banking (path coefficient = 0.093, $p > 0.05$).

Table 4: Path Analysis

Direct relationship			Estimate	S.E.	C.R.	P	Label
Trust	<---	Compatibility	0.383	0.053	7.25	0.000	Supported
Trust	<---	Relative Advantage	0.402	0.057	7.063	0.000	Supported
Adoption	<---	Compatibility	0.093	0.078	1.188	0.235	Not Supported
Adoption	<---	Relative Advantage	0.199	0.084	2.362	0.018	Supported
Adoption	<---	Trust	0.483	0.101	4.797	0.000	Supported

Figure 2 Path and Mediation Analysis

The mediating role of trust

The mediation analysis was calculated using a bootstrap sample of 5,000 (Collier, 2020). Table 5 presents the findings of the analysis, the result indicates both partial and complete mediation. In other words, this study examined how trust influences the relationship between relative advantage, compatibility, and the adoption of Islamic banking. The results revealed that the adoption of Islamic banking via trust is influenced by relative advantage

and compatibility. Furthermore, Table 4 indicates that compatibility does not influence the adoption of Islamic banking, whereas the direct influence of relative advantage does. Therefore, while trust partially mediates the influence of relative advantage, compatibility and the adoption of Islamic banking is fully mediated by trust (refer to Table 5 and Figure 3).

Table 5: Test for Mediation Using a Bootstrap Analysis With a 95% Confidence Interval

Relationship	Direct Effect	Indirect Effect	Confidence Interval		P-value	Conclusion
			Lower Bound	Upper bound		
RelaAdv → Trust → Adopt	0.199 (0.018)	0.194	0.107	0.324	0.001	Partial Mediation
Compatibility → Trust → Adopt	0.093 (0.235)	0.185	0.099	0.322	0.001	Full Mediation

Note: RelaAdv = Relative Advantage; Unstandardized coefficients reported. Values in parentheses are t-values. Bootstrap sample = 5,000 with replacement.

DISCUSSION

This paper aimed to investigate the mediating role of trust in the relationship between compatibility and relative advantage (IVs) and adoption of Islamic banking (DV). It also examined how compatibility and relative advantage correlate with adoption of Islamic banking. As trust deficiencies have been noted (Amin et al., 2017; Butt et al., 2018) globally, it is crucial to understand the role of trust in the Islamic banking sector. Improving understanding of potential variable/s that may enhance, or hinder Islamic banking is important as Islamic banking is still relatively new in Nigeria and paucity of research is highly noticeable especially in the trust domain. It is essential to look at the role of trust to inform decision-makers and provide Islamic banks with profitable business models and

strategies. Because profit-sharing systems have survived in other nations, it is expected that the shift from traditional banking to these systems would continue (Albaity & Rahman, 2019, 2021; Amin, Isa, & Fontaine, 2013; Haron et al., 2020; Jamshidi & Kazemi, 2019). Trust was found to be a mediating factor between relative advantage and compatibility in the acceptance of Islamic banking. This implies that customers' compatibility with Islamic banks will rise when Islamic bank operators foster an environment where their customers may trust them. This study finding supports previous researchers about the significance of trust (Albaity & Rahman, 2021; Aziz et al., 2019).

This study sheds light on the intricate dynamics underlying the adoption of Islamic banking, emphasizing the pivotal influence of trust as a mediator between key determinants and adoption behavior. Our results underscore the significance of both relative advantage and compatibility in shaping individuals' perceptions and intentions towards Islamic banking, with trust emerging as a critical mechanism through which these factors exert their influence.

Firstly, the concept of relative advantage, as proposed by Rogers, (2003) in the context of innovation adoption, it has long been recognized as a crucial determinant of individuals' decisions to adopt new technologies or practices. Our study reaffirms the relevance of this notion in the context of Islamic banking, suggesting that consumers perceive Islamic banking as offering distinct advantages over conventional banking practices. Importantly, our findings indicate that a significant portion of the influence of relative advantage on the adoption of Islamic banking is channeled through trust. This suggests that individuals are likely to embrace Islamic banking when they perceive it as offering tangible benefits and when they have trust in its efficacy, reliability, and alignment with their values.

Secondly, the notion of compatibility is defined as the extent to which an innovation aligns with prevailing values, experiences, and needs. Our findings indicate that compatibility does not significantly influence individuals' inclination to adopt Islamic banking, which is in line with other scholars (Ezeh, 2022; Ezeh & Nkamnebe, 2021). However, compatibility significantly influences the adoption of Islamic banking, with trust serving as a complete mediator in this dynamic. This implies that customers are not likely to embrace Islamic banking on the grounds of its claim to align with customers' current religious convictions

and cultural standards. Moreover, the fact that trust fully mediates the relationship between compatibility and adoption underscores the central role of trust in overcoming any perceived incongruence between individuals' existing preferences and the features of Islamic banking.

CONCLUSION

During the 2007–2008 financial crisis, a new kind of banking system called Islamic banking gained popularity (Ezeh & Nkamnebe, 2021). More intriguingly, Islamic banking has grown since then, but regrettably, some individuals continue to question whether Islamic banking adheres completely to Islamic principles (Amin et al., 2017; Butt et al., 2018). Thus, Islamic bank operators should create a control mechanism that would direct them to adhere closely to Islamic law. The current study adds significantly to the body of literature on consumer behavior, both academically and practically, by focusing on trust and behaviors associated with the adoption of Islamic banking.

The findings suggested a few theoretical advancements. First, relevant scholars have overlooked the mediating role of trust, concentrating on the main factors influencing the acceptance of Islamic banking. This study expands on previous findings by showing trust as a mediating mechanism that links relative advantage, compatibility, and acceptance of Islamic banking. Second, industrialized and emerging economies have been the subject of earlier studies. Also, few studies have been done on the mediating role of trust in Nigeria and Africa, even though Africa seems to have a severe lack of trust. Practically speaking, the current study is among the first to evaluate trust as a mediating component in Nigerian Islamic banking acceptance. Islamic bank operators might utilize the research study's findings to create marketing efforts that work. For example, this study confirmed that trust mediates the link between the relative advantage, compatibility, and acceptance of Islamic banking. It is verified that a high feeling of trust is necessary to cultivate favorable attitudes surrounding Islamic banking (Abdelhak & Abderrezzak, 2024). To increase consumers' trust and reduce perceived dangers, administrators of Islamic banks should prioritize the application of Islamic principles, privacy, and security concerns (Abdelhak & Abderrezzak, 2024; Faizi, 2024). However, failing to implement Islamic principles lowers trust and discourages the use of Islamic banking. Trust plays an important mediating role in the

adoption of Islamic banking through relative advantage and compatibility. Banks and policymakers should focus on building trust among consumers by highlighting the superior benefits and compatibility of Islamic banking with their religious and cultural values. By fostering trust, banks can enhance consumers' adoption intentions and promote the growth of the Islamic banking industry.

Boosting trust among customers is essential for the success and sustainability of Islamic banking institutions. Here are some marketing strategies that can help enhance trust in Islamic banking: Develop educational campaigns to raise awareness about the principles, products, and services of Islamic banking. These campaigns can clarify misconceptions and promote understanding of Shariah-compliant banking practices among both existing and potential customers. Provide accessible and easy-to-understand educational materials, such as brochures, online resources, and seminars, to empower customers to make knowledgeable decisions about their financial needs using Islamic banking. Emphasize transparency in all aspects of banking operations, including fees, profit-sharing mechanisms, and investment activities. Communicate the Shariah-compliance of products and services, as well as the ethical principles guiding the institution's practices. Ensure that all terms and conditions are clearly outlined and easily accessible to customers. Transparency fosters trust by demonstrating accountability and integrity in business practices.

Tailor services to meet the specific needs and preferences of Islamic banking customers. Islamic bank operators should solicit for feedback from customers through surveys, focus groups, and customer feedback channels to improve service offerings. They should also offer personalized banking experience and dedicated relationship managers to enhance the level of trust and satisfaction among customers. Moreover, demonstrating a commitment to customer satisfaction can strengthen trust and loyalty over time. Islamic bank operators should engage in corporate social responsibility (CSR) initiatives that align with Islamic values and contribute to the well-being of society. They should support community development projects, charitable activities, and environmental sustainability efforts to demonstrate the institution's assurance to ethical and socially responsible Islamic banking

practices. Also, they should communicate CSR efforts transparently to stakeholders to build trust and enhance the institution's reputation as a responsible corporate citizen.

Islamic bank operators should forge strategic partnerships with reputable organizations, industry associations, and religious institutions to enhance credibility and trustworthiness. They should collaborate with Shariah scholars and advisors to ensure the authenticity and compliance of banking products and services. They should highlight endorsements and certifications from credible sources to reassure customers of the institution's adherence to Islamic principles and industry standards. By implementing these marketing strategies, Islamic banking can effectively build as well as strengthen trust among customers and foster sustainable growth in the Islamic finance industry.

Theoretical Implications of the Study

These findings contribute to innovation adoption theory by highlighting the nuanced function of trust as a mediator in the adoption process. While relative advantage and compatibility have traditionally been considered direct determinants of adoption behavior, our results suggest that the influence of these factors is contingent upon the presence of trust. This underscores the significance of considering trust dynamics in the context of innovation adoption frameworks. The study enriches IDT by demonstrating the multifaceted nature of trust in the context of Islamic banking adoption. It elucidates how trust serves as a critical intermediary mechanism through which individuals evaluate and embrace innovative financial services. By delineating the differential effects of relative advantage and compatibility on trust-mediated adoption, the study offers novel insights into the dynamics of trust formation and maintenance in consumer decision-making processes. The outcome that the relationship between compatibility and adoption is entirely mediated by trust extends our understanding of the compatibility-trust nexus. Previous research has emphasized the role of compatibility as a direct antecedent of adoption behavior. However, our results suggest that compatibility exerts its influence on adoption primarily through its impact on trust perceptions. This emphasizes the pivotal role of trust as a conduit for translating perceived compatibility into actual adoption behavior.

The partial mediation of relative advantage by trust highlights the complex interplay between perceived benefits and trust in shaping adoption decisions. While relative

advantage directly influences adoption behavior, a significant portion of its effect is channeled through trust. This underscores the importance of cultivating trust perceptions alongside promoting the perceived advantages of innovative products and services. The study integrates principles of Islamic finance into established theoretical frameworks, demonstrating their relevance in shaping consumer behavior. By highlighting the mediating role of trust, the findings underscore the significance of aligning financial innovations with religious ethical values. This underscores the importance of incorporating trust dimensions into mainstream theories of innovation adoption. The theoretical implications of the study provide valuable insights into the complex interplay between relative advantage, compatibility and trust in shaping the adoption of Islamic banking. By elucidating the mediating role of trust, the study enriches existing theoretical frameworks and offers a more nuanced understanding of consumer behavior in the context of Islamic finance.

Implications of the study for practitioners

An Islamic bank can leverage the insights from our study to design its services to meet the needs and preferences of its target market. Emphasizing the relative advantages and compatibility of Islamic banking while fostering trust-building initiatives can enhance customer engagement and retention. Training programs for staff could focus on enhancing customer trust through improved communication, transparency, and adherence to Islamic principles. By cultivating a culture of trust within the organization, Islamic banks can strengthen their reputation and competitiveness in the market. Islamic bank operators should focus not only on enhancing the relative advantages and compatibility of Islamic banking services but also on building and maintaining trust through transparent communication, ethical practices and delivery of high-quality services. By doing so, they can facilitate the widespread adoption of Islamic banking and contribute to the growth and sustainability of the Islamic finance industry.

Implications of the study for policymakers

Regulatory bodies responsible for overseeing the Islamic finance sector can use our findings to formulate policies aimed at promoting consumer trust and confidence. Regulatory frameworks should prioritize consumer protection, transparency, and Shariah

compliance to guarantee the integrity and stability of the Islamic banking industry. Collaboration between regulators, industry stakeholders, and academic institutions can facilitate the development of standardized guidelines and best practices for promoting trust and responsible banking practices within the Islamic finance sector. Policymakers can incorporate insights from our study into broader financial inclusion and economic development strategies. Recognizing the role of trust as a critical factor in the adoption of Islamic banking, policymakers can design initiatives to enhance financial literacy, awareness, and accessibility among underserved communities. Governments can support the growth of Islamic finance by creating an enabling regulatory environment, investing in infrastructure, and promoting Islamic banking as a viable alternative to conventional banking systems.

Limitations and Future Research Directions

The current study still contains limitations that need to be fixed in follow-up research, despite being one of the few that examined the mediating function of trust-related adoption of Islamic banking in emerging nations. Initially, even though the mediating function of trust is evaluated based on relative advantage, compatibility with the implementation of Islamic banking and several other aspects were overlooked. Second, the poll only included Islamic bank account holders; therefore, intentions may differ from actual users and intended users. It is recommended that future studies focus on non-adopters, those who are not using Islamic banking, to investigate differences in results. Third, because of the sample size selection, it could be challenging to generalize the findings to all customers of Islamic banks. To boost the generalizability of the results, subsequent studies should use a larger random sample selected from a more diverse population.

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