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THE EFFECT OF BEHAVIOURAL REASONING THEORY ON PUBLIC SECTOR EMPLOYEES' INTENTION TO ADOPT ISLAMIC BANKING

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Abstract

Despite growing global interest in Islamic banking (IB), its adoption in Nigeria remains limited. This study examines the applicability of Behavioural Reasoning Theory (BRT) in understanding public sector employees' intention to adopt IB in Kano State, Nigeria. Data were collected from 236 public sector employees through a structured questionnaire and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings reveal that reasons for adopting Islamic banking significantly influence both attitude as well as intention, also reasons against Islamic Banking adoption have no significant effect. Furthermore, attitude mediates reasons for IB and intention but does not mediate the reasons against IB and intention. The study contributes to the literature by validating BRT in the context of financial decision-making in Nigeria and offers practical implications for policymakers and Islamic financial institutions aiming to enhance adoption rates.

Keywords: Attitude, Behavioural Intention, Behavioural Reasoning Theory

1. Introduction

Islamic banking has gained increasing recognition as an alternative financial system, particularly in regions with significant Muslim populations. The growing demand for interest-free financial services has led to the steady expansion of Islamic banking institutions across various parts of the world. In Africa, where more than 40% of the population identifies as Muslim, the demand for Islamic banking is expected to rise significantly, including in Nigeria (IFSIS, 2019). Nigeria, being Africa's largest economy and most populous nation, presents a significant opportunity for the development of Islamic banking. However, despite this potential, the Islamic banking sector in Nigeria remains relatively small and accounts for only a minor share of the domestic banking industry.

Several factors contribute to the slow growth of Islamic banking in Nigeria. One of the primary challenges is the limited public demand for Islamic financial products. While awareness of Islamic banking has increased over the years, many consumers remain unfamiliar with the principles and benefits of Sharia-compliant banking. Additionally, Islamic banks in Nigeria operate with relatively small capital bases, limiting their ability to expand operations and compete effectively with conventional banks. Another critical challenge is the lack of an extensive branch network and limited digital banking services, which hinders accessibility, especially in rural and underserved areas. Furthermore, public perception remains a barrier, as certain segments of the Nigerian population strongly oppose the government's involvement in Islamic banking, citing concerns about religious influence in financial regulations (IFSIS, 2022).

Despite these challenges, empirical evidence suggests that trust, awareness, and knowledge about Islamic banking in Nigeria have improved over time. Studies by Ezeh and Nkamnebe (2021) indicate that Nigerian consumers are becoming more receptive to Islamic financial services. However, industry practitioners highlight ongoing difficulties in driving consumer adoption. The State of the Global Islamic Economy Report (2016) emphasizes that for Islamic banking to flourish in Nigeria, a more comprehensive model addressing the barriers to adoption is required. A concerted effort from policymakers, financial institutions, and industry stakeholders is necessary to create an enabling environment for the sector's growth.

Recent academic research has extensively examined the factors influencing consumer behavior toward Islamic banking. Scholars have explored the relationships among various variables and behavioral intention within the IB context (Bananuka et. al., 2019; Ganesan et al., 2020; AllahPitchay et al., 2020; Charag et. al., 2020). These studies have consistently demonstrated that these psychological and social factors significantly predict behavioral intention toward adopting Islamic banking services. Bhatti & Husin (2019) and Bananuka et al. (2020) argue that understanding these factors is crucial for designing effective strategies to promote Islamic banking adoption.

A key gap in existing literature is the lack of research focusing on Islamic banking adoption in Africa, particularly in Nigeria. While numerous studies have been conducted in Asia, where Islamic banking is well established, there is a need to investigate consumer behavior in a different geographical and cultural context. Charag et al. (2020) and AllahPitchay et al. (2020) suggest that replicating studies in diverse regions would provide valuable insights into how different sociocultural factors influence Islamic banking adoption. Similarly, Ladik & Stewart (2008) argue that addressing contextual gaps in research enhances the contribution of marketing literature to real-world financial practices.

This study investigates Islamic Baking intention in Nigeria using Behavioural Reasoning Theory (BRT). By focusing on a racially homogeneous society and a distinct geographical area such as Kano, Nigeria, by exploring the motivations and barriers influencing Nigerian consumers' willingness to embrace Islamic banking.

2. Literature Review

2.1 Theoretical Foundation

To address the limitations of TRA and TPB, this study adopts BRT, developed by Westaby (2005). BRT offers a more comprehensive framework by incorporating the role of reasons in shaping individuals' decisions and actions. According to Westaby (2005), reasons serve as the cognitive justifications that people use to support or oppose specific behaviors, thereby influencing their attitudes, intentions, and ultimate actions. The choice of BRT in this study aligns with the recommendations of AllahPitchay et al. (2020), who suggested that future research should explore alternative theoretical models that capture the complexity of human decision-making beyond the constructs of TRA and TPB. Unlike these earlier theories, which primarily focus on global motives, BRT emphasizes the motivational significance of reasons in decision-making.

One of the primary distinctions between BRT and TPB is that BRT explicitly addresses the cognitive processes involved in decision-making by identifying both pro-behavioral and anti-behavioral reasons. Pro-behavioral reasons support the adoption of a behavior, whereas anti-behavioral reasons create resistance (Westaby, 2005b). Moreover, Westaby, Fishbein, and Aherin (1997) argued that neither TRA nor TPB explicitly discusses whether or how the concept of reasons leads to the motivational mechanisms underlying individual behavior. This is a critical limitation, as reasons play a crucial role in bridging beliefs and behavioral intentions. Empirical evidence has shown that BRT has greater explanatory power than TPB and TRA because it provides deeper insights into why individuals form certain intentions and make specific choices (Westaby, 2005a; Norman et al., 2012).

Furthermore, reasons serve a self-justification function, meaning that individuals rely on them to rationalize their choices to themselves and others (Westaby, 2005b). This feature makes BRT particularly useful in contexts where individuals must navigate conflicting motivations, such as the decision to adopt Islamic banking despite economic or social constraints. Given these advantages, this study adopts BRT as its theoretical foundation to explore behavioral intentions more effectively. The inclusion of reasoning processes allows for a more context-sensitive analysis, particularly in understanding the factors that drive individuals toward or away from adopting Islamic banking.

This research framework includes four constructs (1) behavioural intention, (2) reason for IB, (3) reason against IB, and (4) attitude, see figure 1.

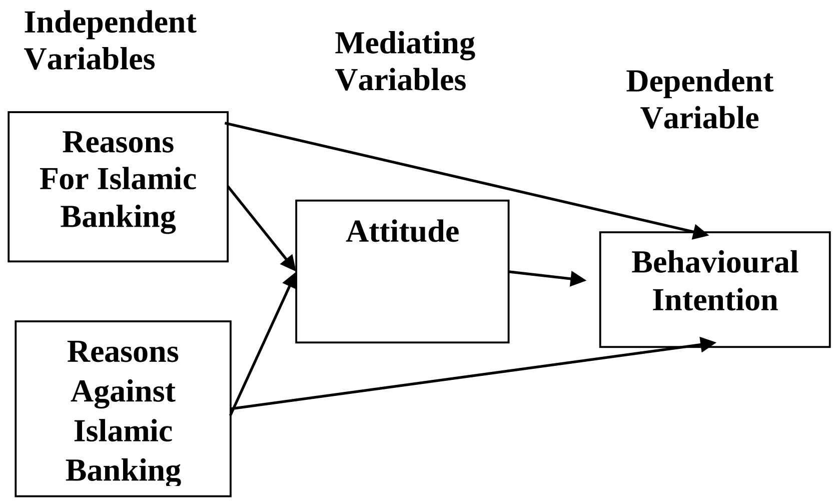

Figure 1

Reasons and Intention to adopt IB

Previous research indicates that individuals rely on justifiable reasons to accomplish specific goals (Bagozzi et al., 2003). These justifications are essential in the reasoning process (Westaby, 2005b). The more logically consistent and well-supported a justification is for a particular decision, the more likely an individual is to confidently choose that option (Westaby, 2005a; Pennington & Hastie, 1993). When people have sufficient reasons to support their expected actions, they experience greater certainty and ease in their decision-making process (Westaby, 2005a). According to the Behavioral Reasoning Theory (BRT), reasons provide insight into underlying motives.

Based on this discussion, the following hypotheses are formulated:

H1: Reasons for using Islamic banking influence the behavioural intention to adopt IB

H2: Reasons against Islamic banking influence the behavioural intention to adopt IB

Reasons and Attitude to Adopt IB

Westaby (2005a) postulates that reasons serve as significant antecedent attitudes. One of the specific features of the BRT is that it hypothesizes that context-specific reasons influence attitudes toward intentions (Westaby, 2005a). Thus, individuals' reasons for and against Islamic banking are expected to influence their attitude regarding their intention to adopt IB. Attitude is influenced by the reasons individuals have for or against its adoption. Accordingly, the following hypotheses were proposed:

H3: Reasons for using Islamic banking influence attitude toward Islamic banking.

H4: Reasons against Islamic banking influence attitude toward IB.

Attitude and Behavioural Intention to Adopt IB

Attitude is defined as the degree to which an individual is willing to perform a particular behaviour, which can be either favourable or unfavourable (Ajzen, 1991). This research defines attitude as the presence of favourable or unfavourable feelings toward the intention to adopt IB. Kaakeh et al. (2018) argued that attitude influences intention to use Islamic banking. Similarly, scholars argued that the is a relationship between attitude and behavioural intention in the context of IB (Latif, 2021; Saygılı et al., 2022; Mindra et al., 2022; Maryam et al. 2022). Accordingly, the following hypothesis was proposed:

H5: Attitude influence behavioural intention to adopt IB.

Attitude as Mediators Between Reasons and Behavioural Intention Adopt IB

The Behavioural Reasoning Theory (BRT) hypothesizes that attitude mediate the relationship between context-specific reasons and intentions (Westaby, 2005a). Thus, individuals’ attitudes, is expected to mediate the relationship between reasons for and against Islamic banking and intentions toward Islamic banking. Accordingly, the following hypotheses were proposed:

H6: Attitude mediates the relationship between reasons for IB and behavioural intention.
H7: Attitude mediates the relationship between reasons against IB and behavioural intention

3. Methodology

This study was conducted in Kano State, located in northwestern Nigeria. The research focused on public sector employees within the state. Public sector employees were selected as the target population because they are potential customers of IB. In this study, public sector employees are defined as individuals employed under the State and Local Government payrolls. As of June 2021, Kano State had a total of 148,627 public sector employees. The sample size is 384 public sector employees. The study employed a proportionate stratified random sampling technique. To establish the sampling fraction, the total population was divided by the sample size.

Questionnaire was used to collect data, while PLS-SEM 4 was used analysed the data. All measurements were adapted from previous study. The constructs of reasons for banking (REF) and reasons against banking (REA) were measured using scales developed by Westaby (2005a). The constructs of behavioural intention (BIN) and attitude (ATT) were measured using scales developed by Zinser (2019).

4. Results and Discussion

4.1 Demographic profile of the respondent

Out of 324 respondents, 242 completed the questionnaire, and data from 236 were included in the final analysis. Of the total respondents, 74.6 percent were men, and 25.4 percent were women. The age distribution was as follows: 20.6 percent were between 21 and 30 years old, 42.2 percent were between 31 and 40 years old, 37.2 percent were between 41 and above. Regarding employment cadre, 31.47 percent of respondents were junior staff, while 68.53 percent were senior staff.

4.2 Measurement Model

The assessment of the measurement model in PLS-SEM relies on key indicators such as factor loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE), and discriminant validity. As presented in Table 1, both the composite reliability and factor loadings exceed the recommended threshold of 0.7 (Hair et al., 2019). Furthermore, the AVE values are above the suggested minimum of 0.5 (Hair et al., 2019), indicating that the measurement model is well-structured, as illustrated in Figure 2.

Table 1: Measurement Model

Construct	Code	Loading Factor	Composite Reliability	AVE	Cronbach's Alpha
Attitude	ATT1	0.906	0.848	0.768	0.848
	ATT2	0.899			
	ATT3	0.820			
Behavioural Intention	BIN1	0.855	0.835	0.615	0.794
	BIN2	0.847			
	BIN3	0.722			
	BIN4	0.701			
Reason Against Adopting IB	REA1	0.914	0.917	0.814	0.887
	REA2	0.923			
	REA3	0.869			
Reason For Adopting IB	REF1	0.763	0.790	0.682	0.768
	REF2	0.880			
	REF3	0.831			

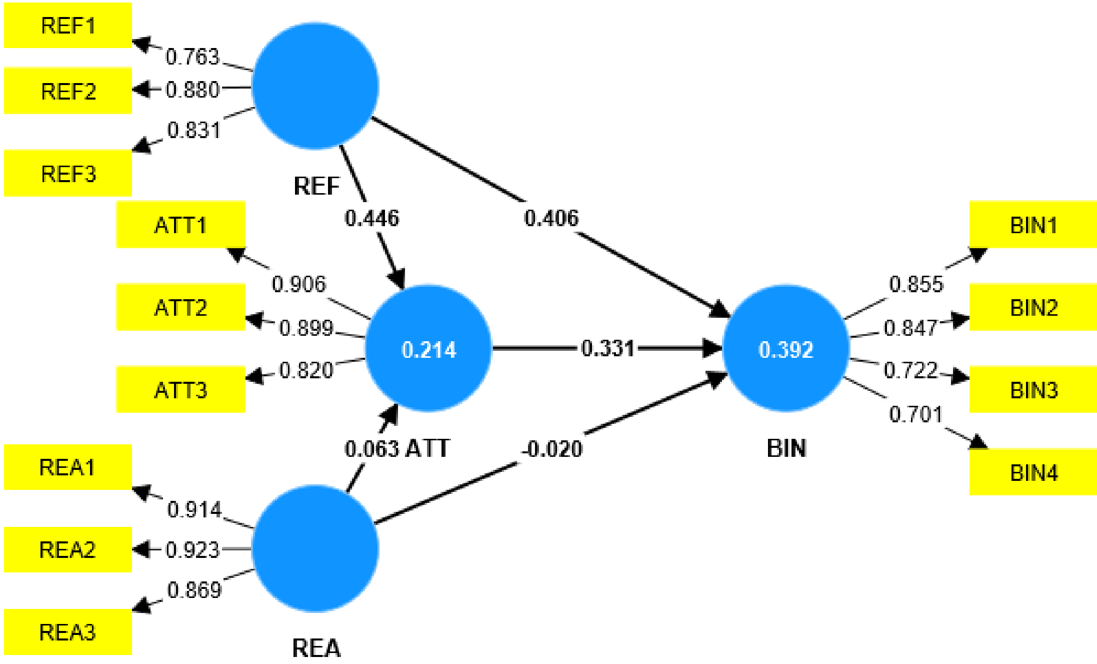

Figure 2. Measurement Model

4.3 Structural Model

Hypothesis Testing

The structural and measurement model analysis in this study was conducted using Smart PLS version 4. As shown in Table 2, hypotheses H1, H3, H5, and H6 are supported, as their p-values are less than 0.001, while H2, H4, and H7 were not supported. Also, Figure 3 presents the validated structural model, highlighting both supported and unsupported path coefficients.

Table 2: Structural Model Assessment

Hypothesis	Relationship	Path Coefficient	T statistics	P values	Decisions
H1	REF -> BIN	0.408	6.371	0.000	Supported
H2	REA -> BIN	-0.020	0.427	0.670	Not Supported
H3	REF -> ATT	0.447	8.707	0.000	Supported
H4	REA -> ATT	0.067	1.030	0.303	Not Supported
H5	ATT -> BIN	0.331	6.057	0.000	Supported
H6	REF -> ATT -> BIN	0.148	4.836	0.000	Supported
H7	REA -> ATT -> BIN	0.023	0.987	0.324	Not Supported

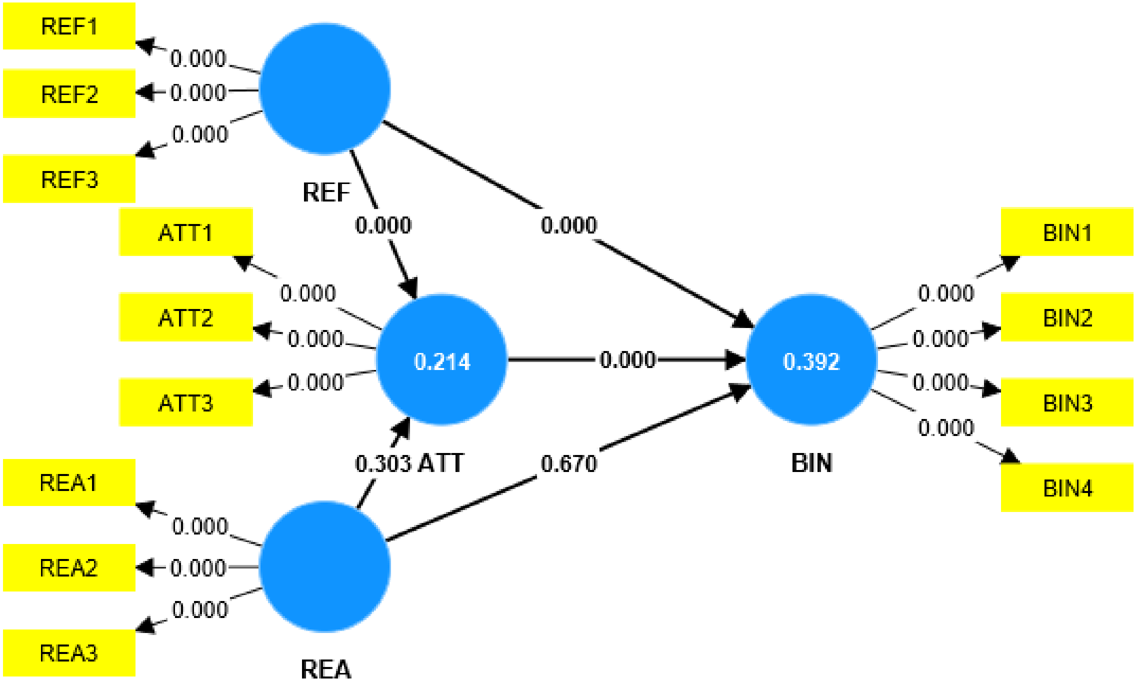

Table 3 presents the R Square, Q Square, and F Square values. R-squared quantifies the explanatory power of the independent variables in relation to the variability of the dependent variable. The variables reason for IB and reason against IB contributed 0.214 (21.4%) to the attitude variable, classifying it as a weak effect (Hair et al., 2019). Meanwhile, reason for IB, reason against IB, and attitude collectively contributed 0.392 (39.2%) to behavioural intention to use Islamic banking, categorizing it as a moderate effect (Hair et al., 2019).

Additionally, Table 3 displays the Q Square values, which assess the predictive relevance of the model. reason for IB and reason against IB accounted for 0.158 (15.8%) of the attitude variable, placing it in the medium category (Hair et al., 2019). Similarly, reason for IB, reason against IB, and attitude contributed 0.228 (22.8%) to behavioural intention to adopt Islamic banking, also falling within the medium category (Hair et al., 2019). Furthermore, Table 3 reports the f^2 values. An f^2 value of 0.35 means a large effect, 0.15 means a moderate effect, and 0.02 means a small effect. In this study, the reason for IB variable demonstrated a medium effect on attitude, whereas reasons against IB had a small effect on attitude. Additionally, attitude exhibited a small effect on behavioural intention, reason for IB exhibited medium on behavioural intention while reason against IB, and had a small effect on behavioural intention.

Table 3: Q Square, R square value (R^2) and Effect size of (f^2)

Relationship	R-Square (R^2)	Q- Square (Q^2)	F-Square (F^2)	Effect Size (F^2)
REF -> ATT	0.214	0.158	0.243	Medium
REA -> ATT			0.005	Small
REF -> BIN	0.392	0.228	0.209	Medium
REA -> BIN			0.001	Small
ATT -> BIN			0.142	Small

4.4 Discussion and implications

This study supports Hypothesis H1, indicating a significant influence of reason for IB and intention to adopting Islamic banking. The analysis results confirm this with a t-value of 6.057 and a β coefficient of 0.331. The findings highlight that reason for IB plays a crucial role in shaping how public sector employees perceives Islamic banking. This study also validates Hypothesis

H2, which establishes that there is no significant relationship between reason against IB and intention to adopt IB. The results confirm this with t-value of 0.427 and a β value of -0.020.

This study supports Hypothesis H3, indicating a significant influence of reason for IB on attitudes toward adopting Islamic banking. The analysis results confirm this with a t-value of 8.707 and a β coefficient of 0.477. The findings highlight that reason for IB plays a crucial role in shaping how public sector employees Islamic banking adoption. This study also validates Hypothesis H4, which establishes that there is no significant relationship between reason against IB and attitude toward Islamic banking, as the results show a t-value of 1.030 and a β value of 0.067.

Hypothesis H5 is also supported, confirming a significant influence of attitude on behavioral intention. The analysis results indicate a t-value of 6.870 and a β value of 0.479. Ajzen (1991) defines attitude as an individual's evaluation of a particular behavior. In this study, attitude represents how positively or negatively public sector employees adopt Islamic banking. The results suggest that public sector employees hold a positive attitude toward Islamic banking adoption, which, in turn, increases their behavioral intention to adopt with them. These findings align with previous studies that demonstrate the significant impact of attitude on behavioral intention in the context of Islamic banking (Dasuki, 202; Dasuki, et. al., 2021; Dasuki, et. al., 2021; Purwanto, et. al., 2022; Maryam et al. 2022).

Additionally, this study confirms Hypothesis H6, demonstrating that attitude mediate the relationship between of reason for IB and behavioural intention. The analysis results reveal a t-value of 4.836 and a β value of 0.148. Furthermore, Hypothesis H5 is not supported, establishing that significant attitude does not mediate the relationship between of reason against IB and behavioural intention. The results confirm this with a t-value of 0.987 and a β value of 0.324. This study underscores the importance of reason for IB in shaping attitudes toward Islamic banking. Public Sector employees who have positive attitude toward Islamic Banking are more likely to adopt Islamic Banking.

5. Conclusion and Recommendations

This study employed Structural Equation Modelling-Partial Least Squares (SEM-PLS) to assess data reliability and validity while examining the effect of Behavioral Reasoning Theory (BRT) on public sector employees' intention to adopt Islamic banking. The findings indicate that reasons for adopting Islamic banking shape attitudes. Additionally, both reasons for adoption and attitudes significantly influence behavioral intentions, aligning with the Theory of Planned Behavior (TPB) and previous research. Thus, the study highlights the application of BRT in this context.

For future research, a qualitative analysis exploring the factors that influence public sector employees to adopt Islamic banking is recommended. Furthermore, since the data in this study was collected from public sector employees in Kano, the findings cannot be generalized to other sectors. Future research should consider including private sector employees to enhance the generalizability of the results.

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