



Factors Influencing Adoption of Islamic Banking in Morocco: An Exploratory Study

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Research Article

Abstract

Purpose: The objective of this research is to explore the factors influencing the choice of Islamic banking services by Moroccan banking customers.

Methods: This study is based on an exploratory qualitative study conducted with a sample of forty active users of the banking services (having a bank account), but non-users of Islamic banking products, aged 25 to 60 in Morocco.

Results: This research identified factors influencing the choice of Islamic banking services by the Moroccan banking customers, mainly the compatibility of the ethical and economic benefits provided by the Islamic banks with the needs of the potential adoption, as well as the influence of the two variables, namely the perceived complexity and the risk perceived by the potential adopter of the services and products offered by participatory banks in Morocco.

Implications: This study allows managers of participatory (Islamic) banks to understand Moroccan's views as regards Islamic banking products. The major concern of Islamic banks is to increase the number of accounts and deposits of customers to face the challenge of the liquidity crisis. To this end, Islamic banks need to understand the factors that hinder or motivate the adoption of Islamic banking by consumers in Morocco so as to focus on these factors at the level of commercial communication.

Keywords: Adoption of Islamic banking, Islamic products, participatory banking, Morocco.

1. Introduction

Islamic finance has been recognized for its ability to provide financial instruments by organizing the meeting of financial needs expressed by the various stakeholders in the same way as conventional finance while complying with Shari'a principles. Conventional or classic financing takes the total freedom to finance any field, by any means. Their main objective is the search for maximum profit. On the other hand, "Islamic finance, based on ethical and conservative values, redefines economic rationality to also take into account a broader notion of general interest". The main pillars of Islamic finance can be found in prohibitions such as the Riba (interest), Gharar

(uncertainty), Mayssir (The game of chance), as well as the prohibition of investment or production of illicit products.

They also address requirements such as the principle of profit and loss sharing (P.L.S.), and the obligation to base all financial transactions on real assets. Over the past decades, Islamic finance has experienced remarkable growth, with an annual growth rate of 20 percent worldwide (Global Islamic Finance Report, 2012). However, this sector is at disadvantage in many potential markets with large Muslim populations that remain largely untapped, such as Morocco, Egypt, Algeria, and Tunisia. The work of Demirguc-Kunt, Klapper, & Randall, (2014) indicated that the penetration of Islamic banks remains low in Morocco, Algeria, Egypt, and Tunisia, where only 2 percent of adults in these countries are users of Sharia-compliant banking services.

This article is particularly interested in the Moroccan context where participatory finance is in full emergence, its beginning dates from 2017, and which remains at the elementary state, despite the existence of five participatory banking institutions: Umnia Bank, BTI Bank (Bank Al Tamwil wal Inmaa), Bank Al Yousr, Bank Assafa, Al Akhdar Bank, and three participative windows: BMCI Najmah, Crédit du Maroc - Arreda, Société Générale - Dar Al-Amane. According to Bank Al-Maghrib at the end of 2018, the first full year of operation of banks and participatory windows, the latter reached a balance sheet total of MAD 7.3 billion against MAD 2.6 billion in 2017.

This growth is the result of a rapid increase in participatory financing. This new revolutionary context represents an opportunity for Islamic financial institutions seeking to increase their market share. Stimulating the demand of the population for their banking offer, requires these institutions to understand beforehand the needs of their potential customers, their perceptions and attitudes but also their expectations in terms of products, services, and information. In this sense, this research focuses on the problem of the adoption of Islamic banking services in Morocco and aims to identify, in the light of Rogers' (1995) diffusion theory, the factors that determine the choice of these new services by individuals in the Moroccan banking context.

In this research, our objective is to explore the determinants of Islamic banking adoption. Our exploratory qualitative study focuses on non-users of Islamic banking services. The choice of this sample is justified by the fact that this target currently constitutes an important part of the Moroccan banking customer and could eventually represent a potential target for Islamic banks.

2. Literature review

The work of Rogers (1995) and his model of innovation diffusion, shows that the decision-making process related to the adoption of an innovation is the process by which an individual, or any other unit of analysis, moves from initial knowledge of the innovation to the formation of an attitude towards it, then from the decision to adopt or reject it, to the implementation of the new idea, and finally to the confirmation of this decision.

Rogers (1995) considers that five dimensions would determine the adoption or diffusion of an innovation: (i) **Relative advantage** is the degree to which an innovation is perceived to be better than existing ones. It does not have to be that this innovation has many more advantages than others, but what is important is that the individual perceives it as advantageous. (ii) **Compatibility** is a measure of the degree to which an innovation is perceived to be consistent

with existing values, past experiences, social practices, and user norms. An idea that is incompatible with existing values and norms would take longer to be adopted than a compatible innovation. Similarly, in some cases, the adoption of a compatible innovation will require the prior adoption of a new value system, which can take considerable time. (iii) **Complexity** is a measure of the degree to which an innovation is perceived to be difficult to understand and use. New ideas that are simple to understand will be adopted much more quickly than others that require the development of new skills before they can be understood. (iv) **Testability** is the ability to test innovation and modify it before committing to its use. The opportunity to test an innovation will allow potential users to have more confidence in the product because they will have had the opportunity to learn how to use it. (v) **Observability** is the degree to which the results and benefits of an innovation are clear. The clearer the results of adopting the innovation, the easier it will be for individuals to adopt it.

The study of consumer behavior towards Islamic banking products and services has recently received more attention, and various factors that encourage customers to adopt Islamic banking have been identified. However, the results are contradictory concerning the variables that influence consumer preference for Islamic banking products and services. Several studies conducted in different contexts (Haron, Ahmad, & Planisek, 1994; Metawa & Almosawi, 1998; Naser, Jamal, & Al-Khatib, 1994; Okumus, 2005; Dusuki & Abdullah, 2007; Khan & Khanna, 2010; Echchabi & Aziz, 2012; Souiden & Marzouki, 2015; Abou-Youssef, Kortam, Abou-Aish, & Randall, 2014; Obeid & Kaabachi, 2016; Mahdzan & Zainudin, 2017; Butt, Ahmad, Naveed, & Ahmed, 2018; Maryam, Mehmood, & Khaliq, 2019) have empirically supported the idea that religious beliefs play a significant role in consumer decision making regarding Islamic banking products and services by determining that beliefs are the primary motivation for their use. Contrary to these findings, many studies have indicated that religious beliefs are not the only determinant of consumer adoption of Islamic banking services, factors such as the bank's reputation and image, good corporate social responsibility practices, comfort, friendliness, and personal banking competence, Quality of services, privacy, pricing policy (high-profit rate, product pricing and reduced service fees), media advertising, social influence, and consumer awareness is also seen by consumers as a determining factor in choosing an Islamic bank (Erol, Kaynak, & Radi, 1994; Haron et al, 1994; Gerrard and Cunningham, 1997; Metawa & Almosawi, 1998; Dusuki & Abdullah, 2007; Rammal & Zurbrugg, 2007; Amin, Rahman, Sondoh, & Hwa, 2011; Thambiah, Eze, & Ismail, 2011; Thambiah, Ramanathan, & Mazumder, 2012; Wahyuni, 2012; Echchabi & Aziz, 2012; Faisal, Akhtar, & Rehman, 2012; Ismail, 2014; Kashif, Wan Shukran, Rehman, & Sarifuddin, 2015).

Nawi, Yazid, & Mohammed (2013) reported six main reasons why customers prefer the adoption of Islamic banking in Malaysia: understanding of the Islamic banking concept, respect for Shariah law, religious contradiction, quality and attractiveness of offers, willingness to deal with Islamic banks, and the bank's prospects and potentials. Polat, Yesilyaprak, & Kaya (2014) found that religious sensitivity, quality, and speed of banking operations are important in the choice of Islamic banking in Turkey. Bizri (2014) identified trust in Islamic banks and their genuine respect for sharia, customer familiarity with Islamic financing, cost of funding, accessibility of Islamic

banks, and quality of service as the five criteria for selecting banks deemed important by Lebanese customers who decide to patronize Islamic banks.

Souiden and Marzouki (2015) and Souiden and Jabeur (2015) have supported the significant influence of religious beliefs in the choice of Islamic banking in Tunisia. Also, other research (Chebab & Zribi, 2012; Ajili & Ben Garra, 2013; Kaabachi & Obeid, 2014; Nadia, Sonia, & Jaleddine, 2014) has highlighted the relevance of economic motivations (profitability and cost minimization), the bank's image, the quality of services and product diversity on consumers' decision to adopt Islamic banking. Recently, Ltifi, Hikkerova, Aliouat, & Gharbi (2016) identified compliance with Sharia, quality of service, and trust as important factors in the choice of Islamic banking by Tunisian customers. Also, it appears that gender and age are moderating variables that influence the relationship between the selection of Islamic banking and its three determinants (i.e., quality of service, respect for sharia, and trust).

Many researchers (Thambiah et al., 2011, 2012; Echchabi & Olaniyi, 2012; Echchabi & Aziz, 2012; Ayinde & Echchabi, 2012; Amin et al., 2013; Echchabi et al., 2014; Ayedh, Echchabi, & Alnahari, 2014; Gumel, Othman, & Yusof, 2015; Obeid & Kaabachi, 2016; Mahdzan & Zainudin, 2017; Butt et al., 2018; Maryam et al., 2019) have integrated the theory of reasoned action, the theory of planned behavior (Fishbein & Ajzen, 2010) and the theory of diffusion innovation (TID) (Rogers, 2003) in their studies have shown that variables such as subjective norm, attitude, perceived behavioral control, relative advantage, complexity, compatibility, and uncertainty are relevant in influencing the customer intention to adopt Islamic banking.

3. Development of hypotheses

In several types of research and different contexts, the authors agree that religion is the main factor that pushes individuals to use Islamic banking services and products (Haron et al., 1994; Naser et al., 1999; Ahmad & Haron, 2002), however, the benefits in terms of transaction costs, bank fees, quality of services, reputation, ethics in Islamic banking also present determining factors in the choice of adoption of Islamic banking by individuals.

Our literature review analyzing the behavior of individuals towards Islamic banks and the results of our qualitative study in the Moroccan context show that individuals seek the benefits of Islamic banking services and their adequacy with spiritual, economic, and ethical dimensions. Hence we formulate the first hypothesis:

H1: Perceived relative advantage positively influences the adoption of participatory banking services and products in Morocco.

Ram and Seth (1989) attribute consumer resistance to the adoption of innovation to functional and psychological barriers. The first appear when individuals perceive that the new product or service causes significant changes in their habits and practices, the second occurs when the innovation is perceived as incompatible with their beliefs and values. In the context of Islamic banking, the work of Thambiah et al., (2011, 2012) and Echchabi and Hassanuddeen (2012) validate a positive relationship between the perceived compatibility of the Islamic banking offer and the intention of individuals to adopt it. In the results of our qualitative study in the Moroccan context, all respondents agree that the choice to use participatory banking services is influenced

by the degree of compatibility of this new type of service with their habits, values, and beliefs. Hence the second hypothesis:

H2: Perceived compatibility positively influences the adoption of participatory banking services and products in Morocco.

In our qualitative study, a significant number of respondents are not even aware of the existence of participatory banks in Morocco, others are not aware of the products and services offered by this type of institutions, they consider them as groups belonging to conventional banks and having the same functioning, so for others, understanding the functioning of Islamic banks requires knowledge of several areas namely: economics, Muslim business law, the ability to interpret the Koran and the Ahadith. This lack of knowledge of Islamic banking can be a hindrance to the adoption of the services and products of participatory banking. Hence we formulate the third hypothesis:

H3: Knowledge of Islamic banking positively influences the adoption of participatory banking services and products in Morocco.

The work of Erol and El-Bdour (1989) in Jordan shows the significant influence of the power of recommendation of the family and neighbors on the level of knowledge of Islamic banks and their techniques by individuals. Metawa and Almossawi (1998) point out that the choice of Islamic banking by individuals is influenced by religion, profit, location of the bank but also by family and friends. Zainuddin, Jahyd, & Ramayah (2004) confirm the determinant impact of friends, spouses, and relatives on Malaysian consumers' attitudes towards these banking institutions.

The literature analyzing the behavior of individuals towards Islamic banks teaches us that social influence strongly impacts the decision of individuals to adopt Islamic banking products and services, so the results of our qualitative study in the Moroccan context show that the interviewees are influenced by their entourage, and the relationships they have with their friends and family. This influence may provide an incentive to switch bank accounts from conventional to participatory banking, or when seeking Sharia-compliant financing. Hence the fourth hypothesis:
H4: Social Influence Positively Influences Adoption of Participatory Banking Services and Products in Morocco.

Complexity has been defined as the degree to which an innovation is perceived to be difficult to understand and use, has been seen as a barrier to the use of a product or service, and has been identified as a determinant of consumer resistance to innovation (Ram & Sheth, 1989; Rogers, 1995; Gerrard & Cunningham, 2003; Gerrard, Cunningham, & Devlin, 2006). In the context of Islamic banking adoption, Kaabachi and Obeid (2016) define complexity as the difficulty for potential users to understand the benefits and how Islamic banking works.

Some studies on the adoption of Islamic banking (Thambiah et al., 2011; Jamshidi & Hussin, 2013) have supported the existence of a negative relationship between the complexity and use of Islamic banking services. Abdul Hamid and Mohd-Nordin (2001) established that simplicity is an important factor in the adoption of Islamic banking. Similarly, Amin et al., (2013) showed that consumer attitudes toward Islamic financing and their intention to use it are positively related to the simplicity of the product.

In our qualitative study, interviewees tend to adopt Islamic banking services if they are perceived to be easy to understand and use, and intend to avoid Islamic banking services in cases where they do not understand how they work, or where understanding how they work requires a great deal of mental effort. Hence we formulate the fifth hypothesis:

H5: Perceived Complexity Negatively Influences Adoption of Participatory Banking Services and Products in Morocco.

Perceived risk is defined in terms of the customer's perception of the level of uncertainty and potential negative consequences when purchasing a product or service (Bauer, 1960). The results of studies on the adoption of Islamic banking (Yusof, 1999; Thambiah et al., 2011; Echchhabbi & Aziz, 2012), show that the level of uncertainty hurts the use of Islamic banking services by consumers. Yusof (1999) and Thambiah et al., (2011) explain that the adoption of Islamic banking can be perceived as riskier because this new banking service cannot be tested before its use and because the result of its use is not visible to consumers in the short term. Kaabachi and Obeid (2016) consider that the reliability of the banking sector in terms of Sharia compliance is also seen as a form of uncertainty for potential users. Hence we formulate the sixth hypothesis:

H6: Perceived risk negatively influences the adoption of participatory banking services and products in Morocco.

4. Conceptual model of the research

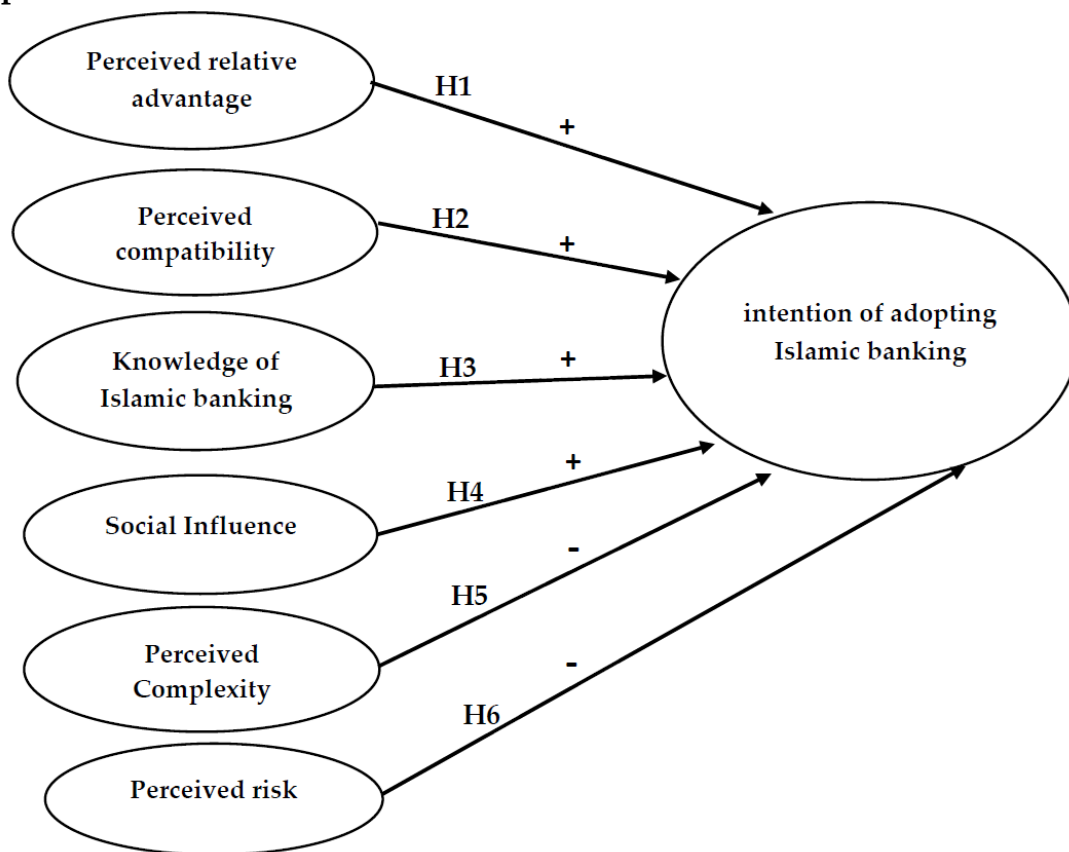


Fig 1. Conceptual Model of the Research

5. Research Methodology

In this qualitative study of an exploratory nature, we stopped at 40 individuals, respecting the principle of saturation, as mentioned by Pires (1997). To identify the determinants of adoption of Islamic banking services by Moroccan banking customers, we conducted our study during the first three months of the year 2020, with a sample of 40 active users of the banking services (having a bank account) but non-users of Islamic banking products, aged 25 to 60 years old in Morocco. Interviews were conducted using an interview guide that addressed a sequence of themes relevant to the study topic. The interviewee addressed these themes related to the subject of the study either spontaneously or after our interview. The interviews last between 25 to 45 minutes. The interviews were conducted face-to-face or by telephone and were noted down on a tablet and then transcribed in their entirety by study theme. We carried out a categorical content analysis called thematic analysis.

Field notes and interview transcripts represent the data set. Basic research ethics requirements were respected following Fouka and Mantzorou (2011) (Informed consent, Beneficence- Do not harm, Respect for anonymity and confidentiality and Respect for privacy). Data were analyzed using repetition and recurrence approach (Owen, 1984). Repetition is one of the easiest ways to identify themes according to Ryan and Bernard (2003). Different analytic themes were identified through close scrutiny of the interview transcripts and observational notes. After that, common themes were clustered into main categories. These categories constitute our research findings.

6. Results of the Exploratory Qualitative Study

The analysis of the interviews conducted face-to-face or by telephone has made it possible to explore the perception of the Islamic banking services by the potential customers of participatory banks in Morocco. The results show that most of the interviewees (34 individuals) do not recognize the conformity of the offer of participatory banks to the Sharia and do not consider it as an advantage of Islamic banking services compared to the services and products of conventional banks. They explain that it is a simple disguise of the conventional banks' offer, and a game of concept and nomination to attract a target population that does not accept transactions with an interest rate but accepts banking operations using the term profit (the case of Murabahah). The other interviewees (6 individuals) consider that the transactions of Islamic banks respect the principles of Sharia, but they are unaware of the financial and ethical eventualities of the Islamic banking system. In the table below, we present some of the factors influencing the use of participatory banking services and products identified in our study in the Moroccan context:

Table 1. Verbatim and dimensions of the Exploratory Qualitative Study

The interviewee	Verbatim and dimensions
	Relative benefit/compatibility of ethical and economic benefits
The interviewee 2	<i>"The Muslim religion came to facilitate the life of individuals....a profit in a Mouarabaha transaction is too expensive compared to the interests paid when granting a bank credit from a conventional bank".</i>

The interviewee 13	<i>"...I don't see that there is an adequacy between the transactions of the participatory bank and the principles of Sharia because it is the conventional banks using transactions with "the Riba" that take care of the buy-sell with profit...so the source of liquidity remains the same.</i>
The interviewee 15	<i>"...I can choose this type of Islamic offer in case I find it cheaper compared to credit in conventional banks ... Moreover in some cases the profit of the participatory bank is exaggerated and this does not respect 100% the principles of transactions and trade in Islam".</i>
Knowledge of Islamic banking	
The interviewee 23	<i>"I don't know the typologies of transactions of Islamic banks, I have heard about the prohibition of interest rates but I don't know if this type of bank respects the other rules of Sharia".</i>
The interviewee 18	<i>"In the city where I live, I don't think there is even an Islamic bank".</i>
The interviewee 06	<i>"I think it is important to understand Muslim business law and the principles of Shari'ah, to make sure whether it is an Islamic bank or a simple disguise and change of words of a conventional bank".</i>
Social influence	
The interviewee 26	<i>"My family and friends, we all agree that there is only one type of bank with two facets: the first that grants credits with a much cheaper interest rate, the second named Islamic bank in return the customer pays interest under the name a too expensive profit".</i>
The interviewee 35	<i>"In my entourage..., there are men of religion, true conservatives, but they are still customers of the classic banks, even though they are against any transaction with interest " Riba "</i>
The interviewee 36	<i>"Many of my friends who know the business principles of Muslim law recommend this new type of Islamic transaction to me, they consider it halal, I am willing to use this service when building a house.</i>
Perceived complexity	
The interviewee 4	<i>"I started to read a little about the services offered by Islamic banks and how they operate, I did not understand much because it is a composite field, whoever wants to understand it must be a connoisseur of Muslim business law, finance, and knowledge of Shari'ah".</i>
The interviewee 7	<i>"I have watched several videos and television programs on Islamic banking, I understood that it is a financial technique difficult to understand and accept by all the Moroccan population ... I think that the Oulamas (scholars), the Khoutaba of the mosques (Friday prayer sermons), the economists can clarify the transactions of Islamic banking using simple language.</i>
Perceived risk	
The interviewee 32	<i>"In our country, Islamic banking is in its early phase, I have not yet heard the experiences of new customers of these banks to encourage me to change my account with my bank (classic) which I have been a customer for over 20 years, and which I am satisfied".</i>
The interviewee 28	<i>"I am not yet convinced that the products and services of the Islamic bank in Morocco fully respect the true principles of Sharia, it is the same operation of the conventional bank with a change of word to attract more customers.</i>
The interviewee 39	<i>"I thought of resorting to Islamic banking despite the lack of information, hesitation, and reluctance ... and the high cost of the Murabahah operation, I began to accept the idea that it is Halal despite the profit is high, compared to a real estate loan from a conventional bank, but I became well informed that this bank has not yet implemented a credit insurance, so I have no guarantee, after my death the bank has every right to sell the house".</i>

Source: Prepared by the authors

7. Discussion

This study conceptualizes a research model based on the diffusion of innovation theory of Rogers (1995) and an exploratory qualitative study carried out on a sample of forty active, banked, and non-users of Islamic banking products, aged 25 to 60 in Morocco. This research aims to identify the factors influencing the choice of Islamic banking services by Moroccan banking customers, it is mainly the relative advantage, the compatibility of the ethical and economic benefits provided by the Islamic banking offer with the needs of the potential adopter, as well as the influence of four variables namely knowledge of Islamic banking, social influence, perceived complexity and the risk perceived by the potential adopter of the services and products offered by participatory banks in Morocco.

Several previous studies have empirically verified the relationship between knowledge of Islamic banking and adoption of Islamic banking services (Amin, 2007; Rammal & Zurbrugg, 2007; Amin, 2008; Rahim & Amin, 2011; Thambiah et al., 2011; Echchabi & Abd. Aziz, 2012; Wayhuni et al., 2012; Wahyuni & Arifin, 2013; Amin et al., 2014). In this research, we concluded that the amount of information Moroccan consumers have about Islamic banking influences their intention to adopt it. In Morocco most of the consumers questioned do not know the Islamic banking activity in its entirety and consider the Islamic bank as a financial institution falling under the conventional banks, the only known product is the Murabaha.

The perceived relative advantage appeared to be an important factor in the adoption of Islamic banking services by Moroccan consumers, the latter seeking several benefits by adopting Islamic banking services: financial profitability, reasonable profit margin during the Murabaha for example, fewer risks, etc. The results of our study are consistent with those of Thambiah et al., (2012), Echchabi, and Abd.Aziz (2012), Amin et al., (2013), as well as Abd. Aziz et al., (2015) in the Tunisian context.

Perceived compatibility is the most important variable having a significant influence on the intentions of consumers to adopt Islamic banking services in Morocco. Our results are in the same direction as those of the work of Thambiah et al., (2011); Ayinde and Echchabi (2012); Echchabi and Abd.Aziz (2012) as well as Abd.Aziz et al., (2015) indicate that consumers will be more willing to use Islamic banking if it is perceived to be consistent with their religious and ethical values, lifestyle, banking habits, and financial needs. Shari'a compliance is, therefore, a key element in the growth of Islamic banking in Morocco. Accordingly, Moroccan Islamic banks must convince potential customers that they are providing banking products that fully comply with Islamic principles and that this is not a mere disguise of conventional banking practices.

Several previous studies have shown the significant impact of social influence on the uptake of Islamic banking services (Zainuddin et al., 2004; Echchabi & Abd.Aziz, 2012; Amin et al., 2013; Ayedh et al., 2014; Mahmoud & Abduh, 2014; Ismail et al., 2014; Abd.Aziz et al., 2015) In the Moroccan context, and based on interviewees' responses, social influence can have a significant influence on the uptake of services Islamic banking in Morocco.

The perceived complexity of Islamic banking services has a negative influence on the Moroccan consumer's intention to adopt them. This finding is similar to that of Thambiah et al., (2011); this indicates that Islamic banking services are perceived as complex by Moroccan users. However,

this result contradicts the results of Echchabi and Aziz (2012) who found that complexity does not influence the attitude of consumers towards Islamic banking in Morocco.

The results of our research imply that the more consumers know and understand the principles and use of Islamic banking services, the more they will perceive these new services as less complex and easier to adopt. To reduce the perceived complexity, Islamic banks should continuously promote the ease of use of these new Islamic banking services in their advertising campaigns. The results of our research indicate that the perceived risk has a negative influence on the intention of Moroccan consumers to adopt Islamic banking services. This result goes in the same direction as the conclusions of Yusof (1999), Thambiah et al., (2011), Echchabi & Aziz (2012), and Debab & Yateem (2012).

8. Conclusion

The main objective of this research was to explore the determinants of the adoption of Islamic banking by consumers in Morocco, given Roger's diffusion of innovation theory. Variables emerging from the results of our exploratory qualitative study on the adoption of Islamic banking were added to the conceptual model.

The model we developed proposed that the intention to adopt Islamic banking services in Morocco could be influenced by six variables, including knowledge of the bank, social influence, perceived relative advantage, perceived compatibility, complexity, and perceived risk. The results of this study revealed that knowledge of banking, social influence, the relative advantage of Islamic banking, and its compatibility with religious beliefs, values, lifestyle, and banking habits of consumers positively influence intention to adopt it. On the other hand, it appears that the perceived complexity and the perceived risk are the main factors that explain the rejection of Islamic banking by Moroccan consumers.

The main conclusion of this study is that Moroccan consumers do not yet trust Islamic banks as they see them as financial institutions relegating to conventional banks having the same operation with a simple pun to conquer a conservative target. Thus, Moroccan consumers consider that Islamic banking services are much riskier because they are still in their launching phase, and especially with the absence of the application of Attakaful insurance in Morocco.

9. Direction for future research

The results of this study add value by providing insight into the factors leading to the adoption of Islamic banking services in Morocco. The research model developed in this study can be the subject of an empirical test at the level of a representative sample in Morocco, to empirically study the impact and the level of significance of each variable of the model on the intention of adoption of Islamic banking services. Future studies can adapt the measurement items of the model variables to the Moroccan context and Moroccan culture.

Author Contributions: Mohammed Amine HAFIANE and Faissal ALLOUCH conceived the idea and collected data; Mohammed Amine HAFIANE analyzed the data; Faissal ALLOUCH wrote the paper.

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