Motives of Customer Adoption to Dealing with Jordanian Islamic Banks

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Abstract: The study aimed to examine the relationship between different motives of customer adoption (independent variables) and the adoption of deals with Jordanian Islamic banks (dependent variable). The researchers employed a quantitative research design to investigate the customer adoption of deals with Jordanian Islamic banks. The study sample consisted of 311 participants. The researchers used a simple random sampling method to select the sample, ensuring that each participant had an equal chance of being included. Data collection was carried out using a questionnaire that was developed based on the relevant literature and research objectives. The questionnaire included items related to the motives of customer adoption and the adoption of deals with Jordanian Islamic banks. Where the results indicated that regression analysis demonstrates that several motives of customer adoption significantly impact dealing with Jordanian Islamic banks, including religious motive, consciousness, benefits achieved, reputation, and privacy and security. however, quality of services does not exert a significant influence on the dependent variable.

1. INTRODUCTION

With the expansion of the global economy and the expansion of Islamic nations' economies, Islamic banking is playing an important role in the globe. Islamic banking is also characterized by the behavior of saving money approaches over reasoning with Islamic teachings. Because Islamic banking is founded on the Islamic religion, all of the commercial activities of Islamic banks are governed by Islamic law regulations (Feroz & Siddiqui, 2019). Furthermore, Islamic Banking has acquired international importance due to its exponential development and resistance to financial crises, as well as the nature of Islamic law-compliant finance models that emphasize the concepts of real asset investment and risk-sharing (Kaawaase & Nalukwago, 2017). The fastest-growing service, however, is Islamic banking, which is becoming more and more popular among both Muslims and non-Muslims (Awan & Shahzad Bukhari, 2011). In order to increase the number of their depositors, which in turn enhances the bank's profitability, Islamic banks must be able to pinpoint the factors that influence customer behavior (Abduh & Omar, 2012). In this scenario, if Islamic banking solely caters to Muslims, the Islamic banking industry's expansion will be inherently limited. However, if it also appeals to non-Muslims, the growth potential increases significantly, perhaps leading to the successful internationalization of Islamic banking (Amin et al., 2013). Financial service providers, however, may gain a lot from Islamic banking practices if

these variances are recognized (Assaf & Tuama, 2012). Moreover, Islamic banking, in general, is required to avoid not just interest-based transactions, which are banned in Islamic law, but also immoral practices and to actively contribute to accomplishing the aims and objectives of an Islamic economy (Echchabi et al., 2015). To secure customers' allegiance, Islamic banks must truly comprehend their customers' impressions of them in terms of service quality and other patronage aspects (Wajdi Dusuki & Irwani Abdullah, 2007). Furthermore, the fundamental difference between Islamic and non-Islamic banks is that the former operates on an equity-participation system with no guaranteed rate of return, whereas the latter operates on both equity and debt systems that are driven by interest. The Islamic banking system is also currently up against fierce competition from Western banks prepared to adapt their business practises to comply with Islamic Islamic law standards as well as from progressive forces pushing for reform (Hamid & Nordin, 2001). Nevertheless, Islamic banking was created to meet Muslim consumers' requests for halal finance or Riba-free loans in conformity with their religious convictions (Obeid & Kaabachi, 2016). In order to increase client satisfaction levels and expand their business (Al-Jarrah et al., 2023). Similarly, banks looking to increase the use of financial services should focus on enhancing customers' perceptions of performance and effort expectations, as well as perceived value (Alqudah et al., 2023).

Furthermore, Jordan's Islamic banking system has become a vital part of the country's financial system, contributing to the expansion and improvement of the country's economy. In a rapidly changing and challenging financial environment,

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especially in a dual-banking system like Jordan, the ability of the Islamic banking system to gain a sizable market share and maintain its leading position depends on its strategic planning skills.

2. LITERATURE REVIEW

The Islamic banking system is founded on the idea that the usage of Riba (interest) is forbidden. This restriction is based on Islamic law law. Muslims are unable to do business with conventional banks since they are unable to pay or receive interest. Islamic financial institutions have developed a range of halal, Islamic law-compliant, interest-free lending solutions to meet the needs of this specialized market (Rammal & Zurbruegg, 2007). Islamic banking is not a brand-new idea. Islamic banking is rapidly gaining acceptance in the financial industry. The conventional banking sector has a long history of competing with Islamic banking. As a result, the Islamic banking sector must take into account the attitude, degree of satisfaction, and awareness of its customers (Naveed, 2010). The banking sector is critical to every economy's economic progress and financial stability. It encourages savings and investments with the larger goal of social welfare, prosperity, improved per capita income, more possibilities, and the most efficient use of economic resources for significant benefits (Ahmad & Bashir, 2014). Where the many bank marketing researchers have been interested in the study of bank choosing factors. However, deposits are a key source of funding for Islamic banks. In actuality, Islamic banks have limited flexibility in obtaining incoming funds for costs and financing because interest is prohibited in Islam. As a result, deposits in Islamic banks are even more substantial than in conventional banks. More funds are collected to enhance the institutions' primary functions when the number of depositors increases (Abduh & Omar, 2012).

Islamic banking is therefore one of the most active areas of the banking industry, and some of the standard marketing principles for the banking sector may not apply (Al-Zaqeba et al., 2022). The phrase "Islamic banking" implies without a doubt that this market must primarily target Muslim customers who use Islamic banks to fulfil their religious obligations. In the Islamic tradition, persons who want to participate in a business should do so as partners, sharing both the risk and the benefit. Modern Islamic banks are a sensible option for Muslims since they let people invest their money while still upholding their religious obligations (Amin et al., 2013). According to this study by Wajdi Dusuki and Irwani Abdullah (2007), choosing Islamic banks appears to be mostly based on a mix of the bank's reputation in the Islamic and financial worlds and the caliber of its services. Additionally, convenience, product pricing, and good social responsibility practices are seen as crucial aspects. The results of this study by Sudarsono et al. (2021) indicate that customer awareness and perceived compatibility have a positive impact on their propensity to adopt Islamic banking services. Similar to this, customers' willingness to adopt Islamic banking services is significantly and favorably influenced by religion and social influence. The reputation or perceived complexity of the bank has no bearing on the client's desire to adopt Islamic banking services. Finally, perceived risk has a detrimental impact on Indonesian consumers' propensity to adopt Islamic banking services. According to Tara et al. (2014), there is a

high perceived adoption hurdle for Islamic banking. The following criteria are included, starting with the most critical: knowledge of Islamic financial concepts, reputation, networking, and religion. According to Khan et al.'s findings from 2023, the dependability, empathy, assurance, tangible, operational efficiency, and responsiveness aspects all significantly improve customers' satisfaction with Islamic banks.

However, during the previous four decades, Islamic banking has grown to be a significant and rapidly expanding business. To conduct its business, it adhered to Islamic transaction norms and Islamic law principles (Jarah et al., 2022a). An Islamic bank is a financial and social institution whose goals, beliefs, and practices must adhere to Islamic Islamic law norms and must prevent conflict of interest in any of its operations (Assaf & Tuama, 2012). Awan and Shahzad Bukhari (2011) found that customers of both pure Islamic banks and conventional banks with Islamic bank branches believed that the bank's staff lacked the ability to provide reliable information about the religious compliance of Islamic banking financial services. The findings point to a lack of awareness among respondents about the basic conventions of Islamic financing options. According to the study findings by Abbass et al. (2019), all factors (religious motivations, financial motivations, teaching of Islam, reputation, convenience, and responsiveness) have an impact on customers' acceptance of Islamic banking. Additionally, the findings of Abduh and Omar (2012) show that before a person chooses to use an Islamic bank, Islamic law compliance is given top importance. Profitability, the bank's standing, reputation, facilities and services, and amiable staff are given the following rankings in that order. According to research by Echchabi et al. (2015), relative benefit, compatibility, and social impact are the key variables Moroccan clients consider when deciding whether to use Islamic banking services. The results also showed that Morocco's development of Islamic banking faces several legal and regulatory obstacles. According to the findings of Hailat et al. (2023), perceived usefulness, perceived ease of use, perceived simplicity, and social influence, all had a major impact on how technology was used in Jordanian Islamic banks.

Additionally, customer preferences and opinions about the quality of a bank's services have a significant impact on that institution's success. For this reason, banks looking to gain and keep a competitive edge should consider conducting market research based on consumer perceptions, developing a service delivery system that meets customer expectations, and enhancing levels of service performance (Jarah et al., 2022b). Al-Hawari and Ward (2006) found that the relationship between automated service quality and financial performance may be explained by customer satisfaction. Further, Islamic banking is a prohibition-based industry that emerged as a result of Islamic law prohibitions on riba (interest, transactions involving doubt or speculation, such as derivative trading and insurance), and companies linked to particular sin industries, like alcohol, pornography, or gambling. The desire and interest of retail banking customers to invest their money in their personal and religious values can be linked historically to the establishment of Islamic banking (Awan & Shahzad Bukhari, 2011). According to Amin et al. (2013) findings, for both consumer categories, customer satisfaction has a large link with the brand's image, which in

turn has a significant relationship with trust, and trust has a significant association with customer loyalty. Between Muslim and non-Muslim clients, there are also notable disparities in the relationship between customer happiness and brand image, brand trust, and customer loyalty. According to Echchabi, (2012) findings, religion significantly increases the likelihood that people would use Islamic banking services. Additionally, the findings show that consumers are open to using Islamic banking services. Thambiah et al. (2012) found that the adoption of Islamic retail banking goods and services was primarily influenced by relative advantage, promotional efforts, complexity, compatibility, and understanding of Islamic retail banking characteristics. According to the research of Jawaid et al. (2023), internal clients of Islamic banking are typically happy with the services provided by the bank and are well-informed about them, also foreign clientele are satisfied with Islamic banking services.

Islamic banking, one of the most significant in the service sector today, is no longer seen as a business entity aiming only to satisfy the religious obligations of the Muslim community, but rather as a business that is inescapably in need of attracting new customers while retaining existing ones (Jarah et al., 2023). Islamic banks carry out the same crucial tasks as banks do in the conventional system, with the exception that there is no longer a requirement for them to carry out their transactions (Wajdi Dusuki & Irwani Abdullah, 2007). Islamic banking has also been extensively accepted worldwide by both Muslim and non-Muslim nations. According to Lujja et al. (2016), the use of Islamic banking goods and services has increased in non-Muslim nations. In contrast to subjective norms, whose predictive value is absorbed by attitude, the findings of Bananuka et al. (2019) show that attitude and religiosity are major drivers of the desire to embrace Islamic banking. The subjective norm is a crucial driver of desire to embrace Islamic banking in the absence of attitude. Overall, the desire to implement Islamic banking in Uganda varies, with attitude, subjective norm, and religion accounting for 44% of the range. Islamic banking is defined by Echchabi et al. (2015) as banking that is in line with the ethos and value system of Islam and is governed by Islamic law principles in addition to conventional good governance and risk management guidelines, whereas interest-free banking is a restricted concept that refers to a variety of interest-free banking instruments or operations. Additionally, the findings of Peng et al. (2019) demonstrate a favorable correlation between image and trust as well as between trust and client loyalty in both conventional and Islamic banks. According to Thambiah et al. (2011), there are notable differences between urban and rural clients in terms of their knowledge of and use of Islamic retail banking. According to Parayil Iqbal et al. research from 2023, social influence, effort expectancies, hedonic rewards, and habits have a significant impact on the behavioral intentions of customers of Islamic banks. The results of Rahman et al. (2023) suggest the influence of moral obligation, religious significance, benefit, and security on customer satisfaction in Islamic banks is mediated by views of the consumers.

Therefore, Islamic banking services are deemed relatively new in comparison to long-established conventional banking services, where consumer acceptance of new products is influenced by their perception of their characteristics as well as some external variables (Echchabi, 2012). However, the ethical responsibilities, religious values, consumer advantages, and security concerns associated with Islamic banking goods and services have difficulties in meeting customer perception and satisfaction (Rahman et al., 2023). According to research by Al-Ajmi et al. (2009), social responsibility and Islamic religious conviction are the two main variables that influence bank choice. The cost-benefit analysis ranks third among the factors taken into account when choosing a bank. Customers of conventional and Islamic banks have a variety of reasons for choosing a bank, but some of these reasons are significantly different. Additionally, customers of Islamic banks are more familiar with Islamic law-compliant goods and services. According to Hamid and Masood (2011) findings, the five most crucial considerations for clients when selecting Islamic mortgages are the Islamic law principle, prompt and effective services, cost, bank reputation, and flexibility of terms and conditions. Additionally, the findings of Ismail et al. (2014) suggest that reputation, service quality, religious considerations, media advertisements, and social impact are now significant influences on people's decisions to choose Islamic home finance. As most clients feel confident choosing Islamic home finance because the Islamic bank has a positive reputation and image, reputation is the greatest predictor. According to Kaawaase and Nalukwago's (2017) findings, religion has a mediating effect on the behavioral intentions of current bank clients who are more likely to use Islamic banking. The results of this study by Obeid and Kaabachi (2016) show that religious commitment, knowledge of Islamic finance among customers, the relative benefit of Islamic banking, and Islamic banking's compliance with consumer values, lifestyle, and banking practices are predictors of its adoption. The data also show that customers have a widespread lack of knowledge regarding Islamic banking. According to Yanıkkaya and Pabuçcu, (2017), Islamic banking differs from Islamic banking practices in other countries in that it lacks a sharah governance structure at both the national and bank levels. The findings of Aslam et al. (2023) further suggest that collectivism and religion have a moderating effect on the link between Islamic banks' corporate image and customer loyalty. As a result, urgently needs a solid Islamic law governance system. On this basis, this study will be useful for Islamic banks who want to know the relevance of selection criteria for banks based on the Motives of Customer Adoption to Deal with Jordanian Islamic Banks. Islamic banks must thus demonstrate that their clients are happy with their offerings and trust that they are perceived favorably by customers. As a result, Islamic banks throughout the world have worked tirelessly to enhance their banking services and products in order to meet the expectations and perceptions of potential customers.

3. METHODOLOGY

The research employed a quantitative research design to investigate the customer adoption of deals with Jordanian Islamic banks. The study aimed to examine the relationship between different motives of customer adoption (independent variables) and the adoption of deals with Jordanian Islamic banks (dependent variable).

3.1. Study Sample and Population

The study sample consisted of 311 participating students. The researchers used a simple random sampling method to select the sample, ensuring that each participant had an equal chance of being included. The sample included 105 female participants (33.8%) and 206 male participants (66.2%).

Data collection was carried out using a questionnaire that was developed based on the relevant literature and research objectives. The questionnaire included items related to the motives of customer adoption and the adoption of deals with Jordanian Islamic banks. The validity of the questionnaire was confirmed through peer review by research supervisors, and ambiguities were eliminated through pilot testing.

The validity of the questionnaire was ensured by examining its content, which was reviewed by research supervisors who granted their approval. The reliability of the questionnaire was assessed using Cronbach's alpha coefficient, which measures the internal consistency of the items. The reliability analysis showed acceptable values for each domain, with Cronbach's alpha coefficients ranging from 0.778 to 0.827.

2.3. Sampling Technique and Data Collection Procedures and Measures

The Measure paper is divided into two parts to gather comprehensive data for the study. The first part, known as the Respondent Profile, aims to collect basic information about the survey respondents. It includes key personal details such as gender, age, education, and income. This section provides important demographic context for the analysis of the research variables. The second part of the Measure paper focuses on the specific research variables identified based on previous studies. These variables have been carefully selected to examine various aspects of customers' perceptions of Jordanian Islamic banks. Each variable is measured using established scales developed by respective researchers. The Religious Motive variable, based on the work of Ishaq Bhatti et al. (2011), is assessed through four items. The Consciousness variable, derived from the scale developed by Areiqat et al. (2019), comprises four items. The Benefits Achieved variable combines scales from Ishaq Bhatti et al. (2011) and Areiqat et al. (2019) and consists of five items. The Reputation variable, based on Gerrard and Barton Cunningham (1997) scale, includes four items. The Privacy and Security variable, as per the scale developed by Al-Ajmi et al. (2009), consists of four items. The Quality of Services variable, derived from Al-Ajmi et al.'s (2009) scale, comprises five items. Finally, the Deal with Jordanian Islamic Banks variable, based on the scale developed by Areiqat et al. (2019), consists of five items. Respondents indicate their level of agreement or disagreement with each item using a Five Likert scale.

Descriptive statistics were used to describe the characteristics of the study sample, including gender, age, education, and income distribution. The means, standard deviations, skewness, and kurtosis values were calculated for each item to provide information about the distribution and shape of the data.

Correlation analysis was conducted to examine the relationships between the motives of customer adoption and the adoption of deals with Jordanian Islamic banks. The correlation coefficients were tested for statistical significance.

Multiple regression analysis was employed to analyze the relationship between the motives of customer adoption (independent variables) and the adoption of deals with Jordanian Islamic banks (dependent variable). The Variance Inflationary Factor (VIF) and Tolerance tests were conducted to assess multicollinearity among the independent variables.

4. RESULTS

The study sample consisted of 311 participating students who were examined for their Customer Adoption on Deals with Jordanian Islamic Banks. The researchers employed a simple random sampling method to select the sample, ensuring that each participant had an equal chance of being included. Table 1 presents the distribution of the sample based on various personal characteristics.

Regarding gender, the sample was comprised of 105 female participants, accounting for 33.8% of the total, and 206 male participants, representing 66.2% of the total.

When examining the age distribution, the majority of participants fell within the age range of 30 to less than 40 years, with 162 individuals, making up 52.1% of the sample. The next largest group was individuals aged 40 to less than 50 years, with 93 participants, accounting for 29.9%. There were also 39 participants aged 50 years and over, comprising 12.5% of the sample, and 17 participants who were less than 30 years old, representing 5.5%.

In terms of education, the largest category was individuals with a bachelor's degree, with 148 participants, making up 47.6% of the sample. Participants with a high school education or less accounted for 80 individuals, representing 25.7%. There were 22 participants with a diploma, comprising 7.1% of the sample, and 61 participants who were graduates, representing 19.6%.

Lastly, the income distribution of the sample showed that 170 participants fell within the income range of 301-600 JOD, accounting for 54.7% of the sample. There were 74 participants with incomes ranging from 601-1000 JOD, representing 23.8%. Additionally, 40 participants had incomes exceeding 1000 JOD, making up 12.9% of the sample, while 27 participants had incomes below 300 JOD, comprising 8.7%.

Table 1. Distribution of the sample according to the personal information.

Gender	Frequency	Percent
female	105	33.8
male	206	66.2
Age		
Less than 30 years old	17	5.5
30 years – less than 40	162	52.1
40 years - less than 50 years	93	29.9

50 years and over	39	12.5
Education		
High school or less	80	25.7
Diploma	22	7.1
Bachelor	148	47.6
Graduate	61	19.6
Income		
Less than 300 JOD	27	8.7
301-600 JOD	170	54.7
601-1000 JOD	74	23.8
More than 1000 JOD	40	12.9

The degree of validity of a test is determined by its characteristics and the criteria employed in the study. A test with high validity implies that its conclusions are pertinent and significant to the study. The questionnaire's validity, including its content, was confirmed through peer review by the research supervisors' members, who granted their approval. The questions were scrutinized to ensure their consistency with the content, and a sample of the questionnaire was used to test the definitions and eliminate any ambiguities for the research subjects.

Table **2** shows that the reliability coefficients for each domain are as follows: Religious Motive (α = 0.800), Consciousness (α = 0.787), Benefits Achieved (α = 0.778), Reputation (α = 0.827), Privacy and Security (α = 0.789), Quality of Services (α = 0.813), and Deal with Jordanian Islamic Banks (α = 0.802). Overall, the reliability coefficients in Table 2 indicate that the items within each domain are internally consistent, Cronbach's alpha reliability coefficient is considered acceptable if it exceeds 0.60 (Sekaran & Bougie, 2016).

Table 1. Results of reliability for each domain.

Domain	Cronbach's α	N of Items
Religious Motive	0.800	4
Consciousness	0.787	4
Benefits Achieved	0.778	5
Reputation	0.827	4
Privacy and Security	0.789	4
Quality of Services	0.813	5
Deal with Jordanian Islamic Banks	0.802	5

Table **3** shows that the means and standard deviations for each item in the study. The skewness and kurtosis values provide information about the distribution and shape of the data. For the Religious Motive domain, the means ranged

from 3.756 to 3.788, with a total mean of 3.827. The standard deviations ranged from 0.905 to 1.068. The skewness values ranged from -0.860 to -0.485, indicating a slightly negative skew. The kurtosis values ranged from 0.115 to 0.525, suggesting a generally normal distribution.

In the Consciousness domain, the means ranged from 3.910 to 4.257, with a total mean of 4.092. The standard deviations ranged from 0.636 to 0.996. The skewness values ranged from -1.196 to -0.279, indicating a moderate to slightly negative skew. The kurtosis values ranged from -0.700 to -0.667. For the Benefits Achieved domain, the means ranged from 3.823 to 4.212, with a total mean of 4.047. The standard deviations ranged from 0.981 to 1.209. The skewness values ranged from -1.365 to -0.681, indicating a moderate to slightly negative skew. The kurtosis values ranged from -0.803 to 1.344. In the Reputation domain, the means ranged from 3.778 to 4.145, with a total mean of 4.011. The standard deviations ranged from 0.854 to 1.068. The skewness values ranged from -1.277 to -0.730, indicating a moderate to slightly negative skew. The kurtosis values ranged from -0.128 to 1.836. For the Privacy and Security domain, the means ranged from 3.778 to 4.032, with a total mean of 3.942. The standard deviations ranged from 0.864 to 0.970. The skewness values ranged from -1.074 to -0.653, indicating a moderate to slightly negative skew. The kurtosis values ranged from 0.126 to 1.114. In the Quality of Services domain, the means ranged from 3.765 to 4.206, with a total mean of 4.021. The standard deviations ranged from 0.688 to 1.044. The skewness values ranged from -1.258 to -0.770, indicating a moderate to slightly negative skew. The kurtosis values ranged from 0.187 to 1.815. For the Deal with Jordanian Islamic Banks domain, the means ranged from 3.614 to 3.987, with a total mean of 3.783. The standard deviations ranged from 0.736 to 1.080. The skewness values ranged from -1.041 to -0.576, indicating a moderate to slightly negative skew. The kurtosis values ranged from -0.311 to 0.944.. the analysis indicates normality as none of the items exhibit skewness and kurtosis values beyond the recommended range of ±2.

Table 3. Means and standard deviation for each items.

Item	Mean	Std. Deviation	Skewness	Kurtosis
RM1	3.756	1.068	-0.780	-0.037
RM2	4.039	0.872	-0.987	1.146
RM3	3.788	0.987	-0.860	0.525
RM4	3.727	0.905	-0.485	0.115
Total: Religious Motive	3.827	0.760	-0.884	1.137
CNS1	3.949	0.976	-1.196	1.341
CNS2	3.910	0.996	-1.080	0.931
CNS3	4.257	0.636	-0.279	-0.667
CNS4	4.254	0.645	-0.295	-0.700
Total: Consciousness	4.092	0.649	-0.570	0.106

BA1	4.203	0.981	-1.365	1.344
BA2	4.145	1.060	-1.224	0.612
BA3	3.823	1.209	-0.681	-0.803
BA4	4.177	1.024	-1.230	0.585
BA5	4.212	0.990	-1.299	0.914
Total: Benefits Achieved	4.047	0.752	-0.874	0.782
REP1	4.145	0.892	-1.277	1.836
REP2	4.039	0.932	-1.134	1.249
REP3	3.778	1.068	-0.730	-0.128
REP4	4.084	0.854	-1.101	1.588
Total: Reputation	4.011	0.763	-0.837	1.135
PS1	3.952	0.941	-1.074	1.114
PS2	4.006	0.880	-0.985	1.082
PS3	3.778	0.970	-0.653	0.126
PS4	4.032	0.864	-0.906	0.867
Total: Privacy and Security	3.942	0.716	-0.729	0.781
QOS1	3.994	0.905	-1.091	1.358
QOS2	4.206	0.688	-0.770	1.454
QOS3	3.765	1.044	-0.853	0.187
QOS4	4.010	0.910	-1.258	1.815
QOS5	4.129	0.789	-1.026	1.615
Total: Quality of Services	4.021	0.662	-0.716	0.819
D.JIB1	3.987	0.930	-1.041	0.944
D.JIB2	3.932	0.838	-0.800	1.016

D.JIB3	3.723	1.016	-0.760	0.211
D.JIB4	3.656	1.041	-0.723	0.058
D.JIB5	3.614	1.080	-0.576	-0.311
Total: Deal with Jordanian Islamic Banks	3.783	0.736	-0.734	0.543

The study results in Table **4** showed that the correlation analysis reveal that all correlation values between variables were statistically significant and remained below the upper limit of the statistical threshold (0.80%) (Hair et al., 2010). The highest correlation value observed was 0.768, which was found between the variables "Deal with Jordanian Islamic Banks" and "Religious Motive." These findings indicate that there is no substantial concern regarding multicollinearity among the variables investigated in the study. Furthermore, the absence of high correlation values suggests a lack of strong linear relationships between the variables.

The study's hypotheses were investigated using the multiple regression method. According to Hair et al. (1998), this method enables the investigation of the connection between a single dependent variable and a number of independent factors. The Variance Inflationary Factor (VIF) test and the Tolerance test were run beforehand to evaluate the correlations between the independent variables. It is significant to remember that a VIF value shouldn't be greater than 10, although a tolerance value needs to be greater than 0.05. Table 5 displays the outcomes of these examinations.

Table 5 displays the VIF values, which ranged from 1.386 to 4.053, indicating that all variables had VIF values below 10. Additionally, the Tolerance values for all variables ranged from 0.247 to 0.721, exceeding the threshold of 0.05. Hence, there is no evidence of multicollinearity among the independent variables, indicating that the model employed in this study is appropriate. Following this approach, all six primary independent variables (Motives of Customer Adoption) and the dependent variable (Deal with Jordanian Islamic Banks) were simultaneously included in the analysis.

Table 4. Results of analysis of correlation between variables.

Domain	Religious Motive	Consciousness	Benefits Achieved	Reputation	Privacy and Security	Quality of Services	Deal with Jordanian Islamic Banks
Religious Motive	1						
Consciousness	.456[**]	1					
Benefits Achieved	.376[**]	.186[**]	1				
Reputation	.558[**]	.456[**]	.500[**]	1			
Privacy and Security	.692[**]	.492[**]	.401[**]	.675[**]	1		
Quality of Services	.772[**]	.491[**]	.358[**]	.673[**]	.802[**]	1	
Deal with Jordanian Islamic Banks	.768[**]	.559[**]	.491[**]	.644[**]	.710[**]	.726[**]	1

**Correlation is significant at the 0.01 level (2-tailed).

Table 5. Regression results Motives of Customer Adoption on Deal with Jordanian Islamic Banks.

Independent variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Religious Motive	0.390	0.048	0.403	8.153	0.000	0.377	2.650
Consciousness	0.216	0.041	0.190	5.259	0.000	0.702	1.425
Benefits Achieved	0.166	0.035	0.170	4.748	0.000	0.721	1.386
Reputation	0.096	0.045	0.100	2.151	0.032	0.427	2.340
Privacy and Security	0.134	0.056	0.131	2.388	0.018	0.307	3.262
Quality of Services	0.099	0.068	0.089	1.455	0.147	0.247	4.053
R	Adjusted R Square	F	Sig.	Dependent Variable: Deal with Jordanian Islamic Banks			
0.849	0.715	130.511	0.000				

Table **5** shows that the independent variables have varying degrees of influence on the dependent variable. Religious Motive shows a significant positive effect ($\beta = 0.403$, $t = 8.153$, $p < 0.001$), followed by Consciousness ($\beta = 0.190$, $t = 5.259$, $p < 0.001$) and Benefits Achieved ($\beta = 0.170$, $t = 4.748$, $p < 0.001$). Reputation also demonstrates a statistically significant positive effect ($\beta = 0.100$, $t = 2.151$, $p = 0.032$), as well as Privacy and Security ($\beta = 0.131$, $t = 2.388$, $p = 0.018$). However, Quality of Services exhibits a non-significant influence on the dependent variable ($\beta = 0.089$, $t = 1.455$, $p = 0.147$). The coefficient of determination (R^2) is 0.849, indicating that approximately 71.5% of the variability in Deal with Jordanian Islamic Banks can be explained by the independent variables. The F-statistic is highly significant ($F = 130.511$, $p < 0.001$), supporting the overall significance of the regression model. In conclusion, the regression analysis demonstrates that several Motives of Customer Adoption significantly impact Deal with Jordanian Islamic Banks, including Religious Motive, Consciousness, Benefits Achieved, Reputation, and Privacy and Security. However, Quality of Services does not exert a significant influence on the dependent variable.

DISCUSSION

As consumer behaviour towards Islamic banking products and services has recently drawn increasing attention, many motivators for using Islamic banking have been identified. However, conflicting results have been found regarding the factors that affect consumer demand for Islamic banking products and services (Kaabachi & Obeid, 2016). Because the entirety of the traditional banking industry is predicated on an interest-based structure, which is against Islamic shari'ah law. Muslims, therefore, want a facility that offers them a platform for conducting financial transactions in accordance with Islamic law (Naveed, 2010). Islamic banking, one of the most significant foundations of the financial in-

dustry today, is increasingly perceived as a company fiercely fighting to win the maximum possible market share by retaining current clients and luring new consumers (Ramadan, 2013).

According to Tara et al. (2014), there is a high perceived adoption hurdle for Islamic banking. The following criteria are included, starting with the most critical: knowledge of Islamic financial concepts, reputation, networking, and religion. The findings of the study by Abbass et al. (2019) demonstrate that all factors (religious motivations, finances, teaching of Islam, reputation, convenience, and responsiveness) have an impact on consumers when Islamic banking is adopted. The results of this study by Sudarsono et al. (2021) indicate that customer awareness and perceived compatibility positively impact their propensity to adopt Islamic banking services. Similar to this, customers' willingness to adopt Islamic banking services is significantly and favorably influenced by religion and social influence. Additionally, the findings of Abduh and Omar (2012) show that before a person chooses to use an Islamic bank, Islamic law compliance is given top importance. Profitability, the bank's standing, reputation, facilities and services, and amiable staff are given the following rankings in that order. According to research by Echchabi et al. (2015), relative benefit, compatibility, and social impact are the key variables Moroccan clients consider when deciding whether to use Islamic banking services. According to research by Al-Ajmi et al. (2009), social responsibility and Islamic religious conviction are the two main variables influencing bank choice. Further, the findings of Ismail et al. (2014) suggest that reputation, service quality, religious considerations, media advertisements, and social impact are now significant influences on people's decisions to choose Islamic home finance. According to Kaawaase and Nalukwago's (2017) findings, religion has a mediating effect on the behavioral intentions of current bank clients who are more likely to use Islamic banking. The results of this study

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by Obeid and Kaabachi (2016) indicate that consumers' religious commitment predicts the adoption of Islamic finance, their knowledge of Islamic finance, its relative advantages, and how well it fits with their values, lifestyles, and banking practices. According to this study by Wajdi Dusuki and Irwani Abdullah (2007), choosing Islamic banks appears to be primarily based on a mix of the bank's reputation in the Islamic and financial worlds and the caliber of its services.

6. IMPLICATIONS AND LIMITATIONS AND FUTURE RESEARCH AND CONCLUSIONS

The aim of this study was to examine the relationship between different motives of customer adoption (religious motive, consciousness, benefits achieved, reputation, privacy and security, and quality of services) and the adoption of deals with Jordanian Islamic banks. The researchers employed a quantitative research design to investigate the customer adoption of deals with Jordanian Islamic banks. The study sample consisted of 311 participants. Data collection was carried out using a questionnaire that was developed based on the relevant literature and research objectives. Where the results indicated that regression analysis demonstrates that several motives of customer adoption significantly impact Dealing with Jordanian Islamic Banks, including religious motive, consciousness, benefits achieved, reputation, and privacy and security. however, quality of services does not exert a significant influence on the dependent variable. According to the data. The results of this study are in line with those of previous studies by (Sudarsono et al., 2021; Abbass et al., 2019; Tara et al., 2014; Abduh & Omar, 2012; Ismail et al., 2014; Parayil Iqbal et al., 2023; Rahman et al., 2023). To maintain a strong and influential competitive position, as well as to provide services and products that meet the needs of their customers, Islamic banks must first understand the demands and expectations of their present and future clients in order to gain their allegiance. Thus, the findings of this study provide significant guidance to the Islamic banking sector and policymakers in developing appropriate marketing strategies to aggressively promote Islamic retail banking products and services among Jordan's banking clients. Despite making numerous substantial contributions, this study has considerable disadvantages, and acknowledging these limits increases the legitimacy of the current research findings. The current study included just 311 participants in order to preserve a fair perspective on the diagnostic and interactive application of the model in Jordanian Islamic banks. As a result, if more Islamic banks respond, the results may be more accurate. Furthermore, a future study on the Motives of Customer Adoption to Dealing with Jordanian Islamic Banks should be conducted. The current study also suggests that banks priorities customer engagement due to its favorable effects on increasing dealing with Jordanian Islamic banks and offering value for target achievement. As a result, the current work might serve as a basis for future research that expands field knowledge. As previously stated, the most recent study refuted certain past research findings while confirming others. However, the flaws of the current study can be addressed in future research.

AUTHOR CONTRIBUTIONS

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Not applicable.

INFORMED CONSENT STATEMENT

All participants included in the study provided informed consent.

DATA AVAILABILITY STATEMENT

Upon a reasonable request, the accompanying authors are willing to disclose the information that supports the study's results.

CONFLICTS OF INTEREST

The authors state that they have no conflicts of interest.

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