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Understanding Islamic Banking Adoption through the Lens of Perceived Behavioural Control: A Tanzanian Perspective

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Abstract
Despite operating within a dual banking framework, the adoption of Islamic banking in Tanzania remains limited. Guided by the Theory of Planned Behaviour and integrated with Cho and Lee's (2014) four-step framework, this study examined how perceived behavioural control influences adoption decisions. A convergent mixed-methods design was employed to capture both measurable patterns and contextual depth, allowing quantitative precision to be complemented by qualitative insight. Data were collected concurrently through semi-structured questionnaires combining closed-ended Likert-scale items with open-ended questions to capture both statistical trends and lived experiences. Quantitative data were analysed using factor analysis and hierarchical logistic regression, while qualitative data underwent thematic content analysis for triangulation. The results revealed a paradoxical effect whereby higher perceived control reduced the likelihood of adoption, suggesting that awareness of institutional, infrastructural, and regulatory barriers fosters skepticism rather than empowerment. Qualitative findings reinforced this view, highlighting limited product design, weak Shariah governance, and doubts about authenticity as key inhibitors. The study concludes that, in this context, perceived control reflects recognition of systemic obstacles rather than actual capability, underscoring the need for clearer regulation, a broader product base, stronger governance, and enhanced financial education to transform awareness into genuine adoption potential.

Introduction
Islamic banking has expanded globally over the past three decades, demonstrating resilience during financial crises and attracting both Muslim and non-Muslim customers (Boone & Ozcan, 2020; Hasan & Risfandy, 2021). It has also advanced to multi-faith countries with Muslim minorities, appealing to a growing number of non-Muslim customers (Aziz et al., 2018; Mbawuni & Nimako, 2017). In Africa, adoption has been supported by enabling laws, sensitisation efforts, and interest-free financing models, with notable success in non-Muslim-majority countries such as Kenya and Nigeria (Bananuka et al., 2020; Mumtaz et al., 2015).

In Tanzania, where Muslims comprise 35.2% of the population, Islamic banking was introduced mainly through conventional banks offering Islamic windows, complemented by one full-fledged Islamic bank (Soud & Sayilir, 2017). Although its Sharia-based principles might suggest exclusivity, previous studies highlight its cross–faith inclusivity, as features such as profit-and-loss sharing, ethical financing, and low-cost models attract risk-averse and ethically minded individuals regardless of religion (Aziz et al., 2018). Despite these inclusive characteristics and government support, the adoption of Islamic banking in Tanzania remains limited (Mzee & Othman, 2020). Existing studies

identify that perceived behavioural control (PBC) is a critical determinant of adoption, yet most have concentrated in Muslim – majority contexts and full-fledged Islamic banks, yielding inconsistent or inconclusive findings (Akter & Hassan, 2023; Aziz et al., 2018; Gayan Nayanajith and Damunupola, 2019; Albashir et al., 2018). Evidence from dual banking systems – where Islamic and conventional products coexist under similar institutional, informational, and regulatory conditions -remains particularly scarce. In such settings, differences in adoption behaviour may not arise solely from structural or institutional barriers but from customers' subjective perceptions of their ability and autonomy to engage with Islamic financial services.

Addressing this gap, the present study examines the influence of perceived behavioural control on Islamic banking adoption in Tanzania's dual banking environment, controlling for demographic characteristics. By extending the Theory of Planned Behaviour (Ajzen, 1991) to a mixed-banking context, this study advances understanding of how institutional, structural, and psychological factors jointly shape adoption decisions, thereby providing practical insights for financial institutions and policymakers aiming to promote inclusive financial participation. to a dual banking context and provides actionable insights for banks and policymakers to enhance financial inclusion.

Theoretical literatures

Within Ajzen's (1991) Theory of Planned Behaviour, perceived behaviour control (PBC) embodies an individual's belief in their capacity to perform a behaviour, shaped by both internal capabilities and external constraints. Recent empirical studies (Sudarsono et al., 2022; Misbach, 2023) reaffirm that, in the context of Islamic banking, PBC is multidimensional, encompassing trust, regulatory clarity, product affordability, accessibility, operational procedures, structural availability, and information sufficiency.

For instance, bank trust – a form of psychological control – mitigates uncertainty by ensuring compliance with Shariah principles (Albashir et al., 2018; Misbach et al., 2023). Availability and accessibility, which denote situational control, facilitate customers' ability to interact physically or digitally with Islamic banking (Akter & Hassan, 2023). Legal and regulatory control reinforces confidence in system governance, while restrictive frameworks can impede behavioural intentions (Hasan & Risfandy, 2021). Operational control captures procedural complexity or simplicity in service delivery. Whereas, Product affordability relates to economic control, influencing customers' sense of financial feasibility (Bananuka et al., 2020). The information control dimension – which enhances awareness and comprehension through adequate product communication – is crucial for informed adoption decisions (Bortne et al., 2025).

Collectively, these dimensions operationalise PBC as an integrated latent construct comprising institutional (trust, legal), structural (availability, accessibility, affordability), and informational elements (knowledge, communication) components. This conceptualisation provides a distinctive basis for examining behavioural intention and actual adoption in dual–banking systems and positions the present study to extend TPB while responding to recent findings emphasising ease of use, regulatory support, and trust as key determinants requiring robust empirical validation (Aziz et al., 2018; Boone & Ozcan, 2020).

Methods

Research Design

This study employed a convergent mixed-methods design, within a positivist paradigm, which allowed both quantitative and qualitative data to be collected at a single point in time (Creswell & Creswell, 2018). The design was chosen to both test causal relationships predicted by the Theory of Planned Behaviour (Ajzen, 1991) and provide contextual depth on customer perceptions of Islamic banking adoption in Tanzania.

Study area
Dar es Salaam, Tanzania's most prominent commercial hub, was purposively selected for its concentration of customers served by banks offering Islamic windows, including CRDB, NBC, KCB, and PBZ.

Target Population
The target population consisted of bank customers eligible to use Islamic banking services in Dar es Salaam, representing diverse demographic and socio-economic backgrounds.

Sample Size and Sampling Technique
A total of 405 questionnaires were distributed, combining purposive sampling for bank branches and simple random sampling for customers, yielding 375 valid responses for analysis. Four banks purposively selected: seven NBC branches, seven CRDB branches, five KCB branches and four PBZ branches. Customers were randomly selected within these branches.

Data Collection
A semi-structured questionnaire integrating Likert-scale items and open-ended questions was used. Instruments were refined through expert review, pre-testing and a pilot study. The structured section measured customer perceptions and adoption behaviour, while the open-ended section captured richer qualitative insights.

Data Analysis
Quantitative data were analysed using Stata (version 17) using a systematic, sequential approach. In contrast, qualitative data were analysed in NVivo using thematic content analysis following Cho and Lee's (2014) four-stage framework: familiarisation, coding, categorisation, and theme development.

Quantitative analysis proceeded in three stages: reliability assessment, factor extraction, and hierarchical logistic regression. Likert-scale responses were coded numerically (1 = Strongly Disagree to 5 = Strongly Agree). The PBC composite score was calculated as the mean of the eight component items, consistent with TPB composite score computation (Fishbein & Ajzen, 2010). To ensure data suitability and construct validity, Cronbach's alpha was computed to assess internal consistency. At the same time, the total variance explained from Principal Component Factor Analysis (PCFA) was examined to evaluate the adequacy of factor extraction and the proportion of variance captured by latent constructs.

Following confirmation of reliability and construct validity, a hierarchical (block-wise) logistic regression analysis was conducted to examine the predictive influence of perceived behavioural control on Islamic banking adoption (Bortne et al., 2024; Wang et al., 2025). The dependent variable was adoption (1 = adopter, 0 = non-adopter). In Block 1, demographic control variables (age, gender, education, income, occupation, marital status, ethnicity, experience) were entered. In Block 2, the PBC composite score was added to assess its incremental explanatory power beyond demographic. Model fit improvement was evaluated using a Likelihood Ratio (LR) test and changes in pseudo R^2.

The regression equations were specified as follows:

Model 1: $IBA = \beta_0 + \beta_1 Gender + \beta_2 Age + \beta_3 Education + \beta_4 Income + \beta_5 Ethnicity + \beta_6 Occupation + \beta_7 Marital\ Status + \beta_8 Banking\ Experience + \varepsilon$

Model 2: $IBA = \beta_0 + \beta_1 Gender + \beta_2 Age + \beta_3 Education + \beta_4 Income + \beta_5 Ethnicity + \beta_6 Occupation + \beta_7 Marital\ Status + \beta_8 Banking\ Experience + \beta_9 PBC + \varepsilon$

Triangulation
Quantitative and qualitative datasets were analysed separately and integrated using a side-by-side comparison strategy (Creswell & Creswell, 2018). Quantitative results were presented first to establish

statistical patterns, followed by qualitative insights that provided the lived experiences and explanatory context.

Ethical considerations

The study adhered to ethical standards approved by Mzumbe University. Formal agreements were established with participating banks to ensure confidentiality and compliance with institutional guidelines. Participation was voluntary, informed consent was obtained, and anonymity was maintained through the use of coded identifiers. Fieldwork was conducted between July and November 2024 in Dar es Salaam, following strict ethical and data protection protocols.

Variables of the study

The study examined nine variables influencing the adoption of Islamic banking in Tanzania. Eight—bank trust, branch presence, accessibility, regulation, decision control, affordability, information, and authenticity—represent dimensions of perceived behavioural control (PBC) and capture institutional, structural, informational, and psychological factors that shape customers' ability to adopt Islamic banking. The dependent variable, adoption, is measured dichotomously (adopter or non-adopter) and reflects actual behavioural engagement within Tanzania's dual banking system.

Results

Reliability and Validity

The nine-item Perceived Behavioural Control (PBC) scale demonstrated acceptable internal consistency, with a Cronbach's alpha of 0.702, which meets the minimum reliability threshold recommended for behavioural and social science research (Nunnally, 1978; Tavakol & Dennick, 2011). The use of the raw (unstandardised) alpha is consistent with previous studies on Islamic banking and consumer behaviour (Zouari & Abdelhedi, 2021; Khan, 2024). The slightly lower standardised alpha (0.452) reflects variance heterogeneity across items, which typically occurs when items display differing variances despite being measured on the same Likert-type scale (Cho & Kim, 2015).

A Principal Component Analysis (PCA) was conducted to assess construct representation and item contribution. Communalities ranged from 0.676 (Bank Branches) to 0.958 (Authenticity), indicating that each variable accounted for a substantial proportion of the variance in the extracted components. Items such as Affordability of Product, Decision Control, and Authenticity exhibited the highest communalities (>0.95), signifying their strong representation of the latent construct. These findings confirm the internal reliability and factorial validity of the PBC scale.

Table 1: Reliability and Communality Statistics for the Perceived Behavioural Control Scale

Items		Extraction
Bank trust		0.768
Bank Branches		0.676
Accessibility		0.898
Law and regulatory		0.921
Control of Decision		0.950
Affordability of product		0.951
Bank product information		0.946
Authenticity		0.958
Reliability statistics		
Cronbach's alpha	0.702	
Cronbach's alpha based on Standardised items	0.452	
Number of items	9	
Extraction Method: Principal Component Analysis.		

As shown in Table 1, the nine-item PBC scale demonstrated satisfactory reliability and item adequacy, with all communalities exceeding 0.5. Subsequently, the PCA results presented in Table 2 revealed that five components accounted for 84.22% of the total variance, confirming that the items adequately represented the underlying construct and validating their inclusion in the model.

Table 2: Total Variance Explained by Principal Component Analysis of the PBC Scale

Items	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% Of Variance	Cumulative %	Total	% of Variance	Cumulative %
Bank trust	2.179	24.206	24.206	2.179	24.206	24.206
Bank branches	1.822	20.247	44.453	1.822	20.247	44.453
Accessibility	1.526	16.953	61.406	1.526	16.953	61.406
Law and regulatory	1.050	11.662	73.068	1.050	11.662	73.068
Control of decision	1.004	11.152	84.22	1.004	11.152	84.22
Affordability of product	0.701	7.786	92.006			
Bank product information	0.570	6.335	98.341			
Authenticity	0.128	1.428	99.769			
Adoption	0.021	0.231	100.000			

Extraction Method: Principal Component Analysis

Hierarchical Logistic Regression Results

The hierarchical logistic regression analysis showed that demographic characteristics alone did not significantly predict adoption (Model 1: p = 0.51; pseudo-R^2 = 0.0369). After adding Perceived Behavioural Control (PBC) in Model 2, the model fit improved modestly (p = 0.036; pseudo-R^2 = 0.045). The PBC coefficient (B = –0.041, p = 0.036) was significant and negative, suggesting that individuals with higher perceived control were slightly less likely to adopt, possibly due to heightened awareness of structural and institutional barriers. Although the overall explanatory power was low, this outcome is consistent with behavioural research, where pseudo-R^2 values between 0.02 and 0.05 are generally regarded as modest but acceptable when modelling complex adoption behaviours influenced by numerous unobserved factors (Khan, 2024; Hemmert, 2018; Smith & McKenna, 2018; Zouari & Abdelhedi, 2021).

Table 3: Hierarchical Logistic Regression Results for Islamic Banking Adoption

Model	Predictors	Log Likelihood	LR χ^2 (df)	Model p-value	Pseudo R^2	Δ Log Likelihood	Δ LR χ^2 (1)	Δ p-value
Block 1	Demographic Controls	-250.3439	19.17 (20)	0.5108	0.0369	—	—	—
Block 2	Block 1 + Perceived Behavioural Control (PBC)	-247.9000	25.10 (21)	0.036	0.0450	+2.44	5.44	0.036

Note: Predictors in Model 1: Gender, Age, Education, Income, Ethnicity, Occupation, Marital Status, Banking Experience. Predictors in Model 2: Model 1 + Perceived Behaviour Control Composite. The dependent Variable is Islamic Banking Adoption.

Individual PBC Component Effects

Among the eight indicators, information adequacy (B = 0.799, p < 0.001) was the strongest positive determinant, while accessibility (B = –0.490, p = 0.004) and autonomy (B = –0.367, p = 0.001) negatively predicted adoption. Other variables were not significant (p > 0.05). The model explained 25% of the variance (pseudo-R^2 = 0.2487).

Table 4: Individual perceived behaviour control Components Predicting Islamic Banking Adoption

Independent Variables	Coef	Std. Err	z	P>z	[95%	Conf. Interval]
Bank Trust	-0.120	0.130	-0.93	0.350	-0.369	0.131
Bank branch	-0.154	0.133	-1.15	0.248	-0.415	0.107
Bank access	-0.490	0.170	-2.89	0.004 ** **	-0.822	-0.157
Law and regulatory	0.110	0.113	0.97	0.331	-0.111	0.331
Control of decision	-0.127	0.131	-0.97	0.332	-0.385	0.130
Affordability of product	-0.143	0.098	-1.46	0.144	-0.335	0.0489
Bank product information	0.799	8.22	0.000 ***	0.608	0.989	
Authenticity	-0.367	0.109	-3.38	0.001 **	-0.580	-0.155

Significance levels: ***p < 0.001; **p < 0.01; *p < 0.0

Thematic Content analysis Complementing Quantitative Findings

Qualitative findings complemented quantitative results by revealing practical, institutional, and psychological barriers. Seven subthemes emerged under broader themes:

Table 5: Thematic content analysis key sub-themes

Raw data (Quote)	Category (Sub theme)	Meaningful Unit	Theme
"Profit margins resemble riba" "No Profit-and-loss products" "Not all branches have experts"	Practical barrier due to absence of experts in branches	Limited Access	Limited banking infrastructure
"Islamic banking has no freedom to use money," "Islamic banking is operated based on Shariah, which is not applied in conventional banking"	Product diversity, ease of use	Product design	Perceived financial barrier
"The government is not serious about Islamic banking" "Regulations are unclear"	Doubts over government support and unclear framework	Weak institution support	Regulatory challenges
"I don't make such financing decision in my house, its too complicated for me"	Low confidence and perceived inability to decide	Low self confidence	Individual control Constraints
"I can only use this loan for a specific asset" "I am not a Muslim to adopt Islamic banking"" "Dispute resolution follows secular rather than Shariah law"	Restricted loan use, limited adaptability to needs	Lack of flexibility	Practical control barriers
"Using stock as collateral is complicated by cheaper" "I can access small loans easily if I use my assets"	Business assets facilitate adoption despite complexity	Collateral use, Business affiliations	Business affiliation and cost advantage
"The lack of Shariah experts in conventional banks compromises control over funds potentially linked to non-halal (haram) businesses, like pork selling or Grambling"	Fear of unfair practices and shariah non-compliance	Lack of trust	Trust deficient Perceived risk

Overall, institutional weakness, limited infrastructure, and product rigidity emerged as dominant barriers, whereas collateral-based financing and affordability were key enablers.

Discussion

This study reveals a paradoxical role of perceived behavioural control (PBC) in the adoption of Islamic banking within Tanzania's dual banking system. While the inclusion of PBC improved the model fit ($p = 0.036$; pseudo-$R^2 = 0.045$), its coefficient was negative ($B = -0.041$), indicating that greater perceived control actually reduced the likelihood of adoption. This counterintuitive finding suggests that heightened awareness of institutional and procedural barriers fosters scepticism rather than

empowerment. Respondents' remarks—such as "*Islamic banking is operated based on Shariah, which is not applied in conventional banking,*" "*The lack of Shariah experts in conventional banks compromises control over funds potentially linked to non-halal (haram) businesses.*" "*Dispute resolution follows secular rather than Shariah law,*" and "*Profit margins resemble riba*"—reflect concerns about the authenticity of Islamic banking practices. Likewise, some non-Muslim respondents stated "*I am not a Muslim to adopt Islamic banking*" perceiving Islamic banking as religiously exclusive, unless rebranded in neutral, ethical terms. Collectively, these perceptions indicate that PBC, rather than enhancing adoption intention, often represents the recognition of systemic and institutional obstacles. Comparable inverse effects of PBC have been observed in recent behavioural finance studies, where weak governance and infrastructural constraints undermine its expected positive influence (Jamshed et al., 2024; Ahmed et al., 2025).

Accessibility constraints further reinforce this interpretation. The significant negative coefficient for accessibility (B = –0.490, p = 0.004) aligns with participants' concerns, such as "*Some conventional bank branches don't have experts on Sharia products*" and "*There is an absence of profit-and-loss sharing products in Tanzanian Islamic bank windows*." These findings reflect limited branch presence and inadequate product diversity, which hinder service access and depress actual adoption, even where interest exists. Similar patterns were observed in other emerging markets, where branch reach and service variety significantly shaped Islamic banking adoption, particularly among new and window customers (Kuey et al., 2024; Kartika, 2025).

Autonomy also negatively predicts adoption (B = –0.367, p = 0.001). Statements such as "*I don't make such financing decisions in my house; it's too complicated for me*" and "*I can't diversify the money the way I like*" reflect low self-efficacy and dependence on household or external decision-makers. These findings are consistent with studies indicating that psychological and social constraints, especially those linked to gendered financial roles and family decision-making, often outweigh demographic predictors in determining behavioural outcomes (Aldulaimi et al., 2023; Sudarsono et al., 2022).

Conversely, information adequacy emerged as the most decisive enabler (B = 0.799, p < 0.001). Respondents who recognised clarity and transparency—such as "*I can access small loans easily if I use my assets*"—were more likely to adopt Islamic banking. Information reduces uncertainty, strengthens perceived transparency, and enhances confidence in product authenticity. This result corroborates previous findings that highlight financial literacy and transparent information as key catalysts for behavioural change (Bortne et al., 2024; Wang et al., 2025).

Although bank trust and authenticity were statistically non-significant, qualitative insights suggest they remain behaviourally salient. Statements such as "*They may receive money from Shariah non-permissible businesses like gambling*" reveal perceived weaknesses in Shariah governance and ethical oversight. Such doubts undermine trust in institutional integrity. Similar concerns have been observed in other dual banking systems, where limited visibility of Shariah boards eroded customers' psychological assurance (Misbach, 2023; Albashir et al., 2018).

Affordability (B = –0.143, p = 0.144) was perceived through the lens of product rigidity rather than price. Remarks such as "*Islamic banking has no freedom to use money*" and "*The money is fixed on the asset as collateral, with no diversification*" highlight structural inflexibility. For liquidity-constrained clients, such rigid structures increase perceived cost and limit participation. This finding reinforces Akter and Hassan's (2023) argument that compliance must be balanced with flexibility and tangible customer value.

Regulatory ambiguity also constrains adoption. Respondents lamented that "*The government is not serious about Islamic banking*" and "*Regulations are unclear concerning whether issues are settled under regular or Shariah law.*" This inconsistency reflects a disconnect between policy formulation and

operational enforcement. Studies across sub-Saharan Africa and Asia show that insufficient regulatory frameworks and inconsistent implementation undermine customer confidence (Bananuka et al., 2020; Ahmed et al., 2025).

Overall, Tanzanian customers' perceptions of control appear to diagnose systemic weaknesses rather than facilitate behavioural action. Accessibility and autonomy limitations reduce actual adoption, while information clarity and faith motivation sustain intention. The findings extend the Theory of Planned Behaviour by demonstrating that, in constrained financial environments, structural and institutional conditions redefine the meaning and impact of PBC (Randers & Thøgersen, 2023).

Conclusion

This study concludes that perceived behavioural control (PBC) exhibits a paradoxical effect on the adoption of Islamic banking within Tanzania's dual banking system. Although PBC improved model fit, its negative coefficient indicates that greater perceived control corresponded with lower adoption likelihood. This suggests that awareness of institutional, infrastructural, and regulatory weaknesses fosters scepticism rather than confidence. Quantitative analysis revealed that trust, accessibility, and regulatory support scored lowest, while qualitative findings reinforced themes of limited infrastructure, weak governance, and doubts about the authenticity of Shariah. For some non-Muslim respondents, religious labelling further discouraged participation. Collectively, these findings demonstrate that in contexts characterised by institutional fragility, PBC reflects recognition of obstacles rather than empowerment. The study extends the Theory of Planned Behaviour by showing that, under weak governance conditions, perceived control can hinder rather than promote adoption. Strengthening regulatory clarity, branch accessibility, and customer education is essential to transform control into genuine capability.

This study extends the Theory of Planned Behaviour (TPB) to the context of Islamic banking adoption in Tanzania. While TPB posits that perceived behavioural control (PBC), subjective norms, and attitudes predict behavioural intentions (Ajzen, 1991), the findings demonstrate that PBC can paradoxically increase intentions in contexts with structural, regulatory, and infrastructural constraints. Specifically, higher awareness of barriers such as limited branch availability, weak regulatory support, and low personal confidence can suppress actual behaviour even when ethical alignment and financial motivations are favourable. Illustrating that PBC is multidimensional, encompassing not only perceived ease or difficulty of adopting a behavioural but also structural, institutional and psychological factors. Additionally, demographic factors control these effects, highlighting the need to adapt TPB to the context of emerging markets.

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