



**THE INFLUENCE OF AWARENESS, KNOWLEDGE, AND
RELIGIOSITY TOWARDS PUBLIC PERCEPTION OF
ISLAMIC BANKING USAGE IN SOUTHWESTERN
AFGHANISTAN**

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Abstract: High levels of awareness, knowledge, and religiosity are crucial factors in the banking industry, especially for the Sharia-based Islamic banking system. Although Afghanistan is an Islamic country, the participation in Islamic banking (IB) is relatively low, and the factors influencing people's perceptions remain unclear. Therefore, this paper aims to assess the impacts of awareness, knowledge, and religiosity on people's perceptions of using Islamic banking in the southwestern zone of Afghanistan. The study's findings indicate that awareness, knowledge, and religiosity significantly and positively affect people's perceptions in this region. From a policy-making perspective, several measures should be implemented to enhance banking selection criteria, maintain a top position in the market, and compete with conventional banks, which are losing market share due to a lack of awareness. Recommendations include increased investment in marketing and advertising by IB to inform people about their products and services. This approach will significantly contribute to the country's economic growth and the well-being and prosperity of its people.

Keywords: Awareness, Islamic banking system, people perception, Southwestern zone of Afghanistan

INTRODUCTION

When we look at the globe now, we see that it has chosen a collective shape, which makes traveling between countries relatively easy. Economic concerns are a fundamental component of human life; therefore, the world requires organizations such as banks to solve these economic issues. Banks facilitate financial transactions between countries around the world (Jayawardhena & Foley, 2000).

Islamic banking has evolved as a modern financial system through different stages. The first experiment with Islamic banking took place in Mit Ghamr, Egypt, but it ceased in 1967 (Khursheed et al., 2021). Subsequently, Islamic economics was introduced at Dam Durman University in Sudan in 1966. Nasir Social Bank, established in 1971, was the first to conduct banking without interest, focusing more on social rather than banking affairs (Kebede, 2020). In 1977, Faisal Islamic Bank in Sudan, Faisal Islamic Bank in Egypt, and Bait-Tamwil Islamic Bank in Kuwait were established. By 2004, there were 284 Islamic banks worldwide with a total volume of \$261 billion USD. Islamic banks' yearly income now accounts for 15-20 percent of global income; from 2012 to 2019, Islamic financial assets ranged from \$1.7 trillion to \$2.8 trillion, with potential to reach \$307 trillion by 2024.

Islamic banks' foundations and laws are derived from the Quran, and all activities and transactions conform to Sharia. Today, there are 520 Islamic banks and 17,000 mutual funds operating under Sharia law. Islamic banking prioritizes justice, equality, ethical considerations, and banking for people. The concept of Islamic banking in Afghanistan developed in 2004, with Al Falah banks

granted the first license in 2006 based on the suggestion of the Bank of Afghanistan's legal advisory (Mansoor Khan & Ishaq Bhatti, 2008).

Higher levels of awareness and knowledge about Islamic banking principles and practices are associated with more positive attitudes towards using Islamic banking services. Individuals who understand Sharia-compliant finance may perceive Islamic banking as more ethical compared to conventional banking (Yasmin et al., 2018). Religiosity, encompassing religious beliefs, practices, and adherence to Islamic principles, strongly influences individuals' perceptions of Islamic banking (Pantari & Aji, 2020). Individuals with higher levels of religiosity tend to have more favorable perceptions due to its alignment with Islamic values (Buchari et al., 2015). The relationship between awareness, knowledge, religiosity, and perception of Islamic banking is complex and multifaceted (Alwi & Khotijah, 2022).

The relationship between awareness and the Islamic banking system (IBS) has received positive reactions. Several studies, such as those by Unegbu & Onuoha (2013) and Saiti (2015), found that awareness and knowledge significantly affect people's perception of Islamic banking. Religiosity positively impacts consumer commitment to using Islamic banking, suggesting that managers of Islamic banks should hire scholars as agents (Junaidi et al., 2022). El-Bassiouny (2015) noted that 60% of Afghans are aware of Islamic banking principles, with religion being a crucial factor influencing their choice of Islamic banking.

Awareness is essential to ensure that depositors are fully cognizant about the concepts of innovation, especially in the early phases (Yasin et al., 2020). While there is theoretical support for the

relationship between awareness, knowledge, and religiosity on perceptions of Islamic banking, empirical studies in this area are limited. Most existing research has focused on specific cultural or regional contexts, such as the Middle East or North Asia, lacking comparative studies across diverse settings.

The bank is the foundation of the 21st-century economy and essential for economic activity exchange (Nurdin & Yusuf, 2020). Banks emerged from the requirements of daily living and expansion, similar to money exchanges. In Afghanistan, a corporation called Sahami was formed to protect the value of Afghans against international currencies (Jayawardhena & Foley, 2000). Islamic banking, based on Islamic Shariah principles, includes faiths, morals, behaviors, and proscriptions, with sources from the Quran, Sunnah, Ejma, and Qiyas (Mansoor Khan & Ishaq Bhatti, 2008).

Perception encompasses the agreement, evolution, and clarification of sensory information to gain knowledge. It begins with an object in the real world stimulating the sensory organs, converting input energy into neural activity, which forms perception (Riaz et al., 2017). Awareness, particularly in direct identification, significantly affects perception when using Islamic banking (Syaifuddin et al., 2022). In countries like South Africa, awareness is high among educated and young consumers (Rammal & Zurbruegg, 2007).

In Malaysia, awareness about Islamic banking products is higher among Muslims compared to non-Muslims, reflecting religious considerations in business practices (Saiti, 2015). The level of awareness in Afghanistan is significant, with 60% of people having adequate information about Islamic banking, preferring it as their

Islamic knowledge increases (Muhammad et al., 2015). However, in countries like Oman, Islamic banking is not well clarified, with people lacking eagerness towards it (Belwal & Al Maqbali, 2019).

Islamic banking must increase product offerings and provide advisory services. Five main permissible products in Islamic financing include Musharakah (Partnership), Mudarabah (trust financing), Sukuk (Islamic Bond), and Takaful (Insurance) (Akhtar et al., 2016). However, Sukuk and Takaful are often excluded from studies due to time constraints (El-Bassiouny, 2015). Studies in the UK found that respondents had knowledge about Islamic banking and preferred it over other banking methods (Akbar et al., 2012).

Religion and religiosity positively impact consumer commitment, suggesting the need for good marketing strategies to promote Islamic banking (Pratiwi et al., 2020). Increasing awareness can be achieved through conferences and Masjids (Junaidi et al., 2022). The relative profit, reputation of Islamic banks, values, religious faith, and lifestyle positively affect the usage of Islamic banking. However, modern finance system complications can negatively affect consumer morality. Public awareness about Islamic banking remains low in places like Tunisia (Khursheed et al., 2021).

In line with prior research, this study examines how awareness, knowledge, and religiosity affect people's attitudes about Islamic banking, alongside the impact of demographic variables such as education, gender, and age. Despite extensive research, no empirical studies have investigated these effects on perceptions of Islamic banking in Afghanistan's southwest.

Justification for Researching These Variables in Afghanistan:

Below are various reasons why the researcher chooses the variables of the study:

1. Contextual Relevance and Uniqueness:

The socio-cultural and economic landscape of Afghanistan, especially the Southwestern Zone, is unique and has not been thoroughly examined in relation to Islamic banking. This region's distinct features—such as its geopolitical position, degree of economic growth, and demographic makeup—offer a rare opportunity to get fresh perspectives on the ways in which awareness, knowledge, and religiosity shape attitudes toward Islamic banking.

2. Theoretical Significance:

Diffusion of Innovation Theory This theory emphasizes how awareness and knowledge play a crucial role in the acceptance of novel concepts and innovations in technology. Examining the ways in which these variables impact the perceptions of Islamic banking in Afghanistan might enhance comprehension of the adoption procedure in an economically diverse and developing nation with a mostly Muslim population. **Theory of Planned Behavior (TPB):** This theory suggests that behavior is influenced by attitudes, subjective norms, and perceived control. Religiosity, a significant subjective norm in Afghan society, can provide a critical lens through which to view financial behavior and decision-making processes. Studying this within the Afghan context can validate and extend the applicability of TPB in financial behavior research.

3. Empirical Gaps and Novel Insights:

Previous studies on Islamic banking have predominantly focused on regions with different socio-economic and cultural dynamics. There is a noticeable gap in empirical data from Afghanistan, particularly the Southwestern zone. Filling this gap can enhance the global understanding of Islamic banking by introducing data from a region that is underrepresented in current literature.

Afghanistan's unique context, including ongoing economic development and recovery from prolonged conflict, presents a fertile ground for examining how Islamic banking can be tailored to meet the specific needs and preferences of its population.

4. Practical Implications for Financial Inclusion and Policy:

Understanding the impacts of awareness, knowledge, and religiosity on Islamic banking perception in Afghanistan can help financial institutions design targeted awareness campaigns and educational programs. This can improve financial literacy and banking penetration in the region.

Insights from this research can guide policymakers in developing regulatory frameworks that support the growth of Islamic banking, thus promoting financial inclusion and economic stability. Tailoring financial products to align with the religious values and socio-economic realities of the local population can foster trust and increase usage of formal banking services.

In summary, despite the existing body of research on similar topics in other regions, the unique socio-economic and cultural context of the Southwestern zone of Afghanistan provides a compelling rationale for studying these variables. The theoretical relevance, empirical gaps, and practical implications underscore the importance of

this research in contributing to both academic knowledge and practical advancements in Islamic banking.

METHODS

This research applied the quantitative approach by developing an administered questionnaire adopted from previous studies. According to (2005, 2009), quantitative research is a methodical empirical exploration that uses numerical data and statistical approaches to analyze relationships, patterns and trends within a specific population or phenomenon. In quantitative research researchers collect data that can be measured and analyzed statistically to test hypothesis, identify correlation and make simplification about the population under study. The research approach is deductive approach, which means researchers start with a general concept or hypothesis and then test is against specific clarifications or evidence to reach a conclusion, deductive reasoning moves from the general to the specific (Jaana Woiceshyn, 2018). The research sampling method is convenience sampling method; this sampling method is used from the population of southwestern zone of Afghanistan. Convenience sampling method is non- probability sampling method where researchers select individuals or units for the sample based on their convenience and accessibility (Golzar & Noor, 2022).

In the study we have used the finite population correlation formula for getting sample size; so that the population is unknown we get 200 respondents for this study. In this study, the research design is cross- sectional research design, According to (Levin, 2006), in cross-sectional research design we are gathering data from a sample of

individuals or units at a single point of time, and in this research design data are collected on several variables of interest concurrently, allowing researchers to examine relationships, arrangements and differences among variables within the sample population. As in this study we are investigating the perceptions of people related to Islamic banking in Kandahar province, and the effects of knowledge and religiosity on it. The scope for distributing the questionnaire is private sector employees, academic staffs, students and general people. We have obtained data from the distributed questionnaires; we distributed 200 questionnaires which took about two weeks.

In the study, the data was collected throughout an adopted questionnaire, and the questionnaire had five parts e.g, Demographic questions, awareness questions, knowledge questions, religiosity questions and last part was regarding to people perception. The type of the questions was Likert-scale. In the study, several statistical techniques were used for analyses like: Pilot study, According to (Dźwigoł, 2020), pilot study means research appliances are administered to a small sample of participants, often referred to as pilot testers, who are similar to the marked population of the main study, this study allows researchers to assess the transparency, clarity and appropriateness of the instruments content instructions. In the study reliability test were used, which are used to evaluate the evenness and stability of measurements, instruments or procedure. They help regulate if a measurement or tool yields steady results overtime and across different conditions (Riege, 2003). Normality test, descriptive statistics, EFA (Exploratory factor analysis), correlation and regression were also used in the study. In the study, the focused variables were

like Awareness, knowledge and religiosity which the variable of awareness and knowledge were adopted from (Unegbu & Onuoha, 2013),(Riaz et al., 2017) , while religiosity was adopted from (El-Bassiouny, 2015),(Ayuni & Sari, 2018).

RESULT AND DISCUSSION

The section covers the findings of the data analysis including Outliers treatment, descriptive statistic, normality and reliability of the data, the descriptive statistics analysis is important to describe the basic topographies of the data in a study. Descriptive statistics are broken down into measures of central tendency and measures of variability and spread. Measures of central tendency omit the standard deviation, variance, the minimum and maximum variable and the kurtosis and skewness which is done in this study to confirm normality of the data.

Following that, the study analyzes the correlation matrix which is crucial to test for linearity and homoscedasticity between the variables and to test the absence of any collinearity among the independent variables used. The data analysis begins with reliability analysis to check consistency among the items and provides information about the relationships between individual items in the scale using Cronbach- alpha tests to see if multiple- question likert scale surveys are reliable

Respondent's demographic profile

In the descriptive analyses, male respondents comprised 84%, while female made up 16%, the age groups were below 25 (70%), 26-35 years (22.5%), 36-45 years (6.5%) and above 45 years 1.0%. Regarding the type of employment, 15.5% of the respondents were

from the public sector, 21.5% of respondents were from private sector, 8% were self-employed, 10% were teachers and 45% of respondents were students. According to educational level, in this survey 35% of respondents had a certificate, 61.5% respondents had a bachelor degree diploma and 3.5% of them were uneducated. Table 1 indicated that in this survey, questionnaire respondents were asked “which bank service are you currently using? It was found that 61.5% respondents indicated that they were using Azizi Bank, 13% of the respondents were using Kabul bank, 10% of the respondents admitted that they are using Maiwand bank, 9% of respondents were using Afghan United Bank and 6.5% of respondents were using Ghaznefar Bank.

Table 1: Demographic profile of the respondents

Description	Frequency	%
Gender		
Male	168	84.0
Female	32	16.0
Age Group		
Below 25 years	140	70
26–35 years	22.5	45
36–45 years	13	6.5
Above 45 years	2	1.0
Type of employment		
Public sector	31	15.5
Private sector	43	21.5
Self-employed	16	8
Students	90	45
Academic cadre	20	10

<i>Banking Service</i>		
Azizi Bank	123	61.5
Kabul Bank	26	13
Maiwand Bank	20	10
Afghan United Bank	18	9
Ghaznafer Bank	13	6.5

Source: Authors Survey Data

Normality Test

Skewness demonstrates the eccentricity of the data from the mean, while kurtosis reflects the relative peakedness of the distribution(Taylor, 1964). For a normal distribution, the skewness value must be within ± 3 and within ± 5.00 standard error of kurtosis, high kurtosis in a data set is an indicator that data has heavy tails, low kurtosis is an indicator that data has light tails(Thao et al., 2023). Statistics for skewness for awareness of IB was 0.051, while kurtosis was -0.44. Product knowledge had statistics for skewness 0.556 and kurtosis was -0.616. Religiosity showed statistics for skewness of 1.093 and kurtosis was 1.037. People perception showed statistics for skewness 0.025 and kurtosis was -0.299. Table 2 provides the skewness and kurtosis data for all variables.

Table 2: Testing for Normality using skewness

Descriptive Statistics					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Awareness	200	.051	.172	-.414	.342
Knowledge	200	.556	.172	-.616	.342
Religiosity	200	1.093	.172	1.037	.342

People perception	200	.025	.172	-.299	.342
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Source: Authors Calculation

Correlation matrix result

The overall results in table 3, indicate that there is satisfactory degree of relationship between variables in the model. In particular, it was noted that awareness of IB has a Moderate relationship with people perception ($P=0.321$) but low relationship with knowledge ($P=0.22$) and with religiosity ($P=0.43$). Therefore, the assumption can be made that linearity and homoscedasticity between the variable are attained (as variables are not highly correlated). Below correlation matrix result indicates the absence of any multi-collinearity among independent variables of the study and as well, the rule of thumb in judging the presence of multi-collinearity among the independent variables.

Table 3: Correlation matrix among variables

Variables	P. Perception	Awareness	Knowledge	Religiosity
People Perception	1.000			
Awareness	.321^{**}	1.000		
Knowledge	0.22	0.073	1.000	
Religiosity	0.438	0.133	0.171	1.000

Source: Authors Calculation

Reliability test

Reliability is an assessment of the degree of steadiness between multiple measurements of variables (Riege, 2003). In this study Cronbach's alpha was utilized to test internal consistency of 22 items

for four dimensions. Cronbach's alpha score ranged from 0 to 1, with value close to 1 signifying high consistency (Riege, 2003). Table 4 demonstrates the Cronbach's alpha for three factors of people perception about IB in southwestern zone of Afghanistan. The alpha value ranged from 0.36 to 0.72, more than the minimum criterion of 0.60, which represent the rule of thumb for a reliability test according to (de Theije et al., 1998).

Table 4: Reliability Test

Variables	No. of Items	Cronbach Alpha	Mean
Awareness	5	0.72	2.501
Knowledge	3	0.366	1.34
Religiosity	10	0.71	1.969
people Perception	4	0.701	2.645

Source: Authors Calculation

KMO and Bartlett's test of Sphericity

KMO is a test conducted to examine the strength of the partial correlation (how the factors explain each other) between the variables (Ayuni & Sari, 2018). KMO value closer to 1.0 are consider ideal while values less than 0.5 are unacceptable (Ayuni & Sari, 2018). Recently, most scholars argue that a KMO at least 0.80 are good enough for factor analysis to commence (Kardoyo et al., 2020), While Bartlett's test of Sphericity is used to test the null hypothesis that the correlation matrix is an identity matrix (Akbar et al., 2012). An identity correlation matrix means your variables are unrelated and not ideal for

Table 5

KMO and Bartellet Test

factor analysis. A significant statistical test (usually less 0.05) shows that the correlation matrix is indeed not identity matrix (rejection null hypothesis) (N.P., 2016).

Table 5: KMO and Bartellet Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.806
Bartlett's Test of Sphericity	Approx. Chi-Square	1150.800
	df	231
	Sig.	.000

Source: Authors Calculation

Kaiser-Meyer-Olkin Measure of Sampling Adequacy's Examination

In this study we have considered those factors that their MSA level is higher than (0.6), It indicates that data is appropriate for factor analysis. Table 6 shows that factors which are appropriate for factor analysis.

Table 6: MSA Factor Loading

Variables	Items No	Items	Factor Loading
People Perception	PP1	Islamic banks prevent all doubtful business transactions in southwestern zone of Afghanistan.	0.825
	PP2	In southwestern zone of AFG Islamic banks invest in all Halal businesses.	0.798
	PP3	Islamic banks are mere for Muslims	0.574
	PP4	Islamic banks are not using Interest	0.715
Awareness	AW1	People are aware about Islamic Banks in Southwestern zone of Afghanistan.	0.617
	AW2	People are aware about Islamic banks products and services	0.833

	AW3	In southwestern zone of AFG people are using Islamic banks for their banking transactions.	0.759
	AW4	People are aware about the facilities of Islamic banking in southwestern zone of AFG	0.775
	AW5	People are more eager and like Islamic banking in Southwestern zone of AFG.	0.433
Knowledge	KN2	What is Muzaribah, by your mind	0.758
	KN3	What is Musharikah, by your idea	0.81
Religiosity	RE6	In southwestern zone of AFG, Islamic banks offer disinterest services.	0.606
	RE7	In Southwestern zone of AFG Islamic banks offer products and services according to the principles of Sharia.	0.735
	RE8	In southwestern zone of AFG Islamic banks have sharia board	0.784
	RE9	In southwestern zone of AFG Islamic banks are related and collaborated to each other.	0.642
	RE10	In southwestern zone of AFG awareness level of People is high about Islamic banks	0.623

Source: Authors Calculation

Regression Analysis and Hypothesis Testing

Regression is a statistical technique, which we use it for estimating the relationship between a dependent variable and one or more independent variables(Hirst, 1970). In this study we have estimated the effects of awareness, knowledge and religiosity on people perception toward using Islamic banking in southwestern zone of Afghanistan. Regression helps us to analyze and understand the relationship between two or more variables(Hirst, 1970).

Multiple linear regression is used to examine the hypotheses in this research.

H₁: Awareness is significant to people perception

H₂: knowledge is significant to people perception

H₃: Religiosity is significant to people perception

Table 7: Regression Analyses

Variables	Standardised Beta	P-Value	VIF
Awareness	0.323	0.000	1.021
Knowledge	0.421	0.003	1.033
Religiosity	0.514	0.000	1.046
F	79..507		
R ²	.503		
Adjusted R ²	.490		

Source: Author's calculation

F statistics are used to assess the predictive value of IVs in terms of customer retention (Gan et al., 2006). Table 8. shows that the F-statistic was 79.507, significant at a 95% confidence interval or 1% significance level, indicating that IVs may accurately predict people perception. Furthermore, to determine the model's suitability for southwestern Islamic banking, this study calculated R².

According to Table 7., the modified R² is 0.503 indicating that the selected IVs in the model account for 50.3 percent of the variance in people perception in Islamic banking in southwestern Afghanistan. This number also demonstrates the model's suitability for a given location.

To avoid multi-collinearity difficulties, the study used the Variance Inflation Factor (VIF) test, which revealed that the higher VIF score was 1.046, as shown in Table 7. According to Paul (2014), a

VIF of less than five indicates that there are no severe difficulties with multi-collinearity. On the other hand, the data set has no concerns with multi-collinearity.

Furthermore, the p-value varies according to the t-test for independent variables. Table 7. shows that the p-value of the t-test for six variables was significant at 1%. The degree of significance is 1% and 5%. As a result, H₁, and H₃, are accepted at a 1% significance level, whereas H₂, is accepted at a 5% significance level.

Regression Equation

$$y = a + \beta_1 x_1 + \beta_2 x_2 + \beta_n x_n + e$$

$$P.PER = a + \beta_1 (AW) + \beta_2 (KN) + \beta_3 (RG) + e$$

$$P.PER = 0.18 + 0.32 (AW) + 0.42 (KN) + 0.51 (RG) + e$$

In the above equation, P.PER is for people perception, AW stands for awareness, RG stands for Religiosity, people perception is a DV in Equation 2, while AW, KN, RG are IVs.

CONCLUSION

In this study, we identified critical elements that influenced people's perception regarding using IB in Afghanistan's southwestern zone. According to the findings, awareness, understanding, and religiosity are all crucial determinants in people's perception towards utilizing IB. However, based on a review of the literature and statistical findings, these variables were approved in Afghanistan's southwestern zone. In this regard, the current study contributed to analyzing the mediating role of awareness, knowledge, and religiosity on people's perceptions of using IB in Afghanistan's southwestern zone. The

findings give empirical evidence that awareness is statistically important to people's perceptions of IB use in Afghanistan's southwest and the regression coefficient or Beta was $\beta=0.321$, it means that awareness has 32% positive effect on people perception toward using Islamic banking in southwestern zone of Afghanistan, and If 1% change become in awareness, it will have 32% positive change on people perception toward using Islamic Banking, whereas the regression coefficient or Beta for knowledge is $\beta=0.421$, which means that knowledge has 42% positive impact on people perception , and the regression coefficient or Beta for religiosity is $\beta=0.514$, it means that religiosity has 51% Positive impact on people perception toward using Islamic banking. As a result, from the standpoint of policymakers, several efforts should be made to improve banking selection criteria in order to survive in the market, keep the best positioning at the top, and compete with traditional banks that are losing marketability among clients owing to a lack of awareness.

Some recommendations include the IB investing in marketing and promotions so that customers may learn more about their products and services. This will greatly contribute to the country's economic progress as well as the people's well-being and prosperity.

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