

Customer Behaviour on Pawn Broking within Islamic Financial Institution: A study on Amana Bank PLC

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Article Info	Abstract
<p>Article history: Received January 27, 2026 Revised June 29, 2026 Accepted June 29, 2026 Available online June 30, 2026</p> <hr/> <p>*Corresponding author email: ahrifas@seu.ac.lk</p>	<p>Introduction: Pawning system, as guaranteeing mechanism for the loan amount given, operated in financial institutions provides a pivotal role in financing to the deficit people in financial ability. This study investigates customer behaviour toward Islamic pawning services (called in Arabic; <i>Ar-Rahn</i>) in Amana Bank PLC located in Sammanthurai area. The study aims to analyse customer behaviour patterns in fully-fledged Islamic financial institution. Research Methods: This study employed a deductive quantitative approach using a structured questionnaire survey. The measurement model consisted of four independent variables: product attributes, service quality, customer knowledge, and Islamic bank image. A total of 259 questionnaires were distributed randomly to customers of Amana Bank PLC in the Sammanthurai area, of which 250 valid responses were used for data analysis. Descriptive statistics, correlation analysis, and multiple regression analysis were performed using SPSS software. Results: Findings revealed that Amana Bank PLC scored higher in all variables, particularly product attributes and Islamic bank's image significantly influenced customer behaviour while Amana Bank PLC demonstrated stronger service delivery and customer trust. Conclusion: The results emphasize the importance of strong product knowledge, and institutional transparency in influencing customer decisions. The study recommends enhanced awareness programs and marketing strategies to promote Islamic pawning services. Future research could explore broader institutional comparisons and</p>
<p>Keywords: Islamic pawning, Customer behaviour, Shariah compliance, and Amana Bank PLC</p>	

include additional demographic and behavioural variables for deeper insights.

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INTRODUCTION

Pawn broking is a traditional financial mechanism that provides short-term loans to individuals in exchange for personal items for collateral. This form of credit is especially important for those excluded from mainstream banking due to poor credit histories, urgent financial needs, or lack of formal employment documentation (Caskey, 1994). The amount, debt amount, is to be repaid by the debtor within the period of time limit mentioned in the loan agreement. In any causes, if the borrower fails to repay the loan within the agreed period, the pawnbroker has the right to sell the item to recover his funds (Fusaro, 2011).

Islamic pawn broking, known as *Ar-Rahn*, was originally introduced to support small-scale communities, it has been reached serving broadened and wider demographic, including micro, small and medium-sized enterprises (MSMEs) (Badriyah et al., 2020). Unlike conventional pawn broking, *Ar-Rahn* strictly prohibits the charging of interest (riba) and instead of, its allows for a transparent safekeeping fee. The core values embedded in *Ar-Rahn* justice, trust, and ethical responsibility align with the principles of Islamic finance and ensure protection for borrowers from exploitative lending practices (Dusuki & Abdullah, 2006; Obaidullah, 2008). This model has grown in popularity across Muslim communities as a financial instrument for empowerment and inclusion. In several developing nations, both conventional and Islamic pawnshops operate as financial intermediaries, offering short-term financial relief, especially for individuals who are unable to access services from formal banking institutions (Zhou et al., 2016). Rooted in Shariah principles, Islamic pawnbroking presents a faith-based and ethical alternative by eliminating interest-based practices, thus catering to the financial preferences of Muslim consumers (Ibrahim, 2012; Hisham et al., 2013). Functioning as a vital source of immediate liquidity, Islamic pawnbroking enables individuals and small businesses to secure funds through collateral without violating religious obligations. In doing so, it not only addresses urgent financial needs but also contributes to broader socioeconomic objectives, such as improving well-being, advancing financial inclusion, fostering microeconomic stability, and supporting the growth of the social economy (Zhou et al., 2017; Fianto et al., 2020).

Customer behaviour in pawn broking is influenced by various factors beyond the collateral value, such as urgency of need, trust in the institution, convenience, religious compatibility, and past experiences. Studies have shown that in Islamic financial contexts, customers often choose institutions not only based on pricing or proximity but also on Shariah compliance, ethical conduct, and relationship-based trust (Hassan, Shafiq, & Bakar, 2021).

Understanding these behavioural patterns is essential for designing inclusive and responsible pawning services.

This study is grounded in the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which explains that an individual's behaviour is primarily influenced by behavioural intentions shaped by attitudes, subjective norms, and perceived behavioural control. In the context of Islamic pawn broking, favourable product attributes, high service quality, adequate customer knowledge, and a positive Islamic bank image are expected to strengthen customers' attitudes and confidence toward *Ar-Rahn* services, ultimately influencing their behavioural intention and actual use of Islamic pawning products. Therefore, TPB provides an appropriate theoretical foundation for examining the determinants of customer behaviour in Islamic financial institutions.

Pawn broking in Sri Lanka is carried out by almost all financial institutions including financial companies, pawnbroking centers, commercial banks and windows. Amana Bank PLC, licensed and established by the Central Bank of Sri Lanka in 2011, functions the first and only fully-fledged Islamic commercial bank in Sri Lanka, and it operates on the principles of profit-sharing and ethical investment. Amana Bank PLC introduced its Islamic pawning services in 2015 under the concept of Gold Safe Keeping, where customers can access cash by depositing their gold without interest, while paying only for storage and administrative costs. Its presences in Sammanthurai area has contributed increasing financial access for communities that prioritize Shariah-compliant financial alternatives (Amana Bank PLC, 2023). Further, as a Corporate Social Responsibility (CSR) initiative in Sammanthurai since Amana banks started. It cleans several financial needs of the local Muslim population through ethical and community-driven practices. Offering Islamic pawning services based on the *Ar-Rahn* concept, it is focused on supporting financially vulnerable individuals without exposing them to exploitative conditions. Its services are managed transparently and often voluntarily, reflecting a strong social commitment to poverty alleviation and empowerment through microfinance.

Islamic pawnbroking (*Ar-Rahn*) offers a Shariah-compliant alternative to conventional pawnshops, avoiding interest (*riba*) and providing a fair and ethical means of obtaining short-term liquidity. However, According to Badriyah et al. (2020) and Sharif & Ishak (2020), lack of financial literacy, particularly regarding Islamic finance, limits the effective use of these services. Furthermore, customers often perceive Islamic pawn broking as less competitive due to rigid procedures, limited flexibility, and doubts regarding actual Shariah compliance (Hisham et al., 2013). Although institution like Amana Bank PLC offers Islamic pawning services in this region, customers' knowledge and behaviour towards these services vary significantly, affecting adoption and satisfaction. The research gap lies in the lack of comparative studies. Most existing research focuses on Islamic pawning in countries like Malaysia or Indonesia (Fianto et al., 2020; Hassan et al., 2021), while limited empirical evidence is available for Sri Lanka's context, especially at the regional level. By addressing this gap, the study will contribute valuable insights into how institutional differences, customer awareness, and perceptions of religious compliance affect user engagement with Islamic pawn broking

services in Sammanthurai. Therefore, this research aims to analyze customer behaviour in Islamic pawn broking in Amana Bank PLC by investigating the factors influencing product attributes, service quality, knowledgeable customers, Islamic bank image and billing accuracy. It also explores whether the modernized structure of Amana Bank PLC more effectively aligns with customer expectations and financial needs. The study will contribute by identifying these behavioural trends, to improving Islamic pawn broking systems and promoting inclusive, Shariah-compliant financial solutions.

Hypotheses Development

Product Attributes

Product attributes refer that the reflection of a product towards making possible real attention of consumers. The attributes are closely providing the features towards a strong attraction and consumption (Liesionis & Pileliene, 2007). There are several characteristics of a commodity and service such quality, naturalness, price, size, promotions, packaging, form, type, aroma determine the rate of involvement on purchasing consumers. According to Ashari and Hasiani (2025), aroma is the most influence factor, followed by product type, packaging, form. Reis, Sidharta & Yosia (2022) found that product attributes are the most preferred one by the consumers, and focusing standard, design, flavor, packaging, and chip colour. As these different results and attributes influence in consumption, the following hypothesis is formed to the proposed study. Consistent with the Theory of Planned Behavior, customers' evaluations of Islamic pawning products, perceived service quality, knowledge, and institutional image are expected to influence their behavioural intentions and actual behaviour toward Islamic pawn broking services.

H1: Product attributes significantly influence on customer behavior in pawn broking

Service Quality

Service Quality refers that services are intangible outcomes determined by functions, performances, and benefits, which customers pay for and experience as intangible products (Parasuraman et al., 1988). Service quality crucially contributes with customer satisfaction for the long-term success and sustainability are of banks and other institutions (Haniyah, & Manual, 2023). Further, service quality is inherently influenced by cultural factors that align with the local cultural conditions, which has a wider focus on the Western context rather Asian perspective (Aaron & Subar, 2020). Service quality provides valuable cultural insights for service industries to enhance their offerings (Mulazid et al., 2020). Service quality always have a positive impact towards its paradigm. Accordingly, the following hypothesis is established.

H2: Service quality significantly influences on customer behaviour in pawn broking

Knowledge

Knowledge provides description and explanations about interest or dislikes of human being since his observation, research and discovery which are imperfect (Rifas et al., 2023). It,

is closer to the attitude, makes people to think positively or negatively through cognitive variable to involve in a particular behavior (Ajzen, 1991). Decision making ability is determined or influenced along with some other variables or components or disciplines. Knowledge intergrades to influence behaviour and it has been used as an affective factor in prior behavioral research (Salleh and Laksana, 2018). Similarly, some research found knowledge as an influencing factor in a behavior (Jahan & Nairoos, 2020; Iqbal et al., 2016; Rifas et al., 2023). Thus, this research seeks to examine knowledge towards customer behavior.

H3: Knowledge significantly influences on customer behavior in pawn broking

Islamic bank's Image

Banking image refers to the reputation or goodwill acknowledged by the surrounding stakeholders for their operations, products and services. It intends to extend the trust on the financial institutions towards a wider product network among individuals, institutions, and stakeholders (Habibu, 2014). Among the conventional banking system dominance, the Islamic and shariah banking mechanism as the prominence of the conventional regulatory and banking system. It makes trust and assist to have good reputation of the institutions. Redzuan et al. (2009) and Mansor et al. (2015) found that trust creates bonds among takaful companies. This factor has not been studied in the Islamic banking and finance industry research even though many studies conducted in the respective field. Hence, it is needed to be measured this factor in the banking sector.

H4: Islamic bank's image significantly influences on customer behavior in pawn broking

RESEARCH METHOD

This study adopts deductive approach with quantitative method. The target population for this study comprised the customers from Amana Bank PLC in Sammanthurai region and 259 Amana Bank PLC customers were randomly chosen as sample for this study. The study employed primary data using questionnaire survey.

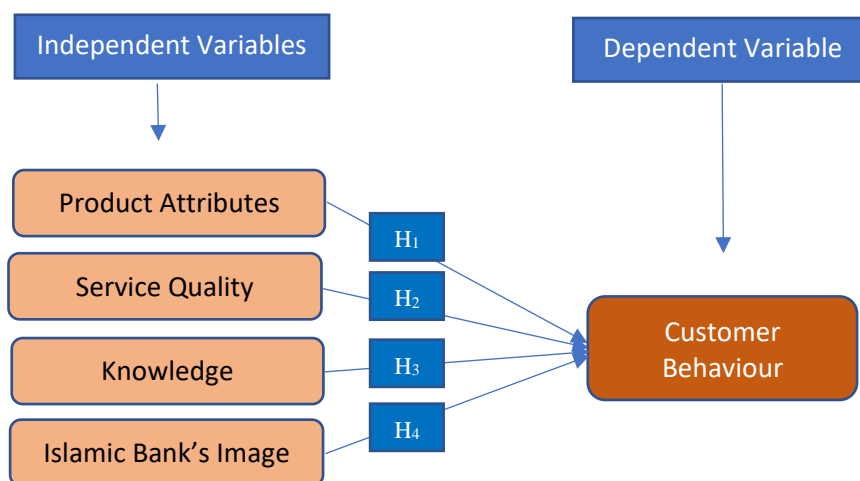
Questionnaire development

Primary data have been collected from the respondents through structured questionnaire constructed by the researcher. The questionnaire consisted of two sections namely section A and section B. Section A comprised of demographic information of the respondents while section B is related to product attributes (05 items), service quality (05 items), knowledge (05 items), Islamic bank's image (05 items), and customer behaviour (05 items). The questionnaire has been prepared with five-point Likert scale namely Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree with the allocation of points of 1,2,3,4 and 5 for them respectively (Obeid & Kaabachi, 2016).

All questionnaires were distributed and collected directly among customers and 250 were usable (09 uncompleted questionnaires) out of 259 questionnaires. Descriptive statistics such as frequencies, percentages, mean and standard deviation were analyzed while the

hypotheses testing was done with Karl Pearson's coefficient and correlation product. Multiple Regression Analysis was carried out to examine the relationship existing between customer behaviour and pawning in Islamic financial institution. Statistical Package for Social Sciences (SPSS) computer software has been applied to run the analyses (Turner, 2020).

Figure 1. Conceptual Framework and Hypotheses



H₁: Product attributes significantly influence on customer behaviour.

H₂: Service quality significantly influences on customer behaviour.

H₃: Knowledge significantly influences on customer behaviour.

H₄: Islamic bank's image significantly influences on customer behaviour.

RESULT AND DISCUSSION

Measures of Descriptive Statistics

Table 1. Product attributes

Islamic banking product attributes	Amana Bank PLC	
	Mean	Std. deviation
Islamic pawning service is based on religious concept	4.96	0.282
Islamic pawning is good	4.98	0.141
Islamic pawning prohibits interest	4.60	0.534
Islamic pawning is simpler to understand	3.94	0.373
Islamic pawning is according to Sharia law	4.60	0.494

The data comparing Islamic pawning services of Amana Bank PLC in the above Table-1 shows that customers generally perceive Amana Bank PLC more favorably across all measured attributes. Respondents rated Amana Bank PLC higher in terms of the service providing based on religious concepts (mean 4.96), the overall goodness of Islamic pawning (4.98), and its

prohibition of interest (4.60). Additionally, Amana Bank PLC’s service was seen as simpler to understand (3.94) and more aligned with Shariah law (4.60). The standard deviations indicate more consistency in responses for Amana Bank PLC in the study location, especially regarding the simplicity and religious adherence aspects.

Table 2. Service Quality

Islamic banking service quality	Amana Bank PLC	
	mean	Std. deviation
Qualified Islamic pawning product	4.56	0.50
Completing Islamic pawning transaction	4.50	0.50
Qualified service within a short period	4.36	0.48
Speed of offering service let to pawning transaction	4.32	0.47
Money value for his pawning jewelry	4.28	0.45

The Table 2 shows the Islamic banking service quality between Amana Bank PLC. The results table indicates that Amana Bank PLC scores higher in all areas. Customers rated Amana Bank PLC’s pawning products as more qualified (mean 4.56) and were more satisfied with the completion of pawning transactions (4.50). Amana Bank PLC also scored better on providing qualified services quickly (4.36), the speed of offering services leading to pawning transactions (4.32), and the money value given for pawning jewelry (4.28). Overall, Amana Bank PLC appears to provide better service quality and customer satisfaction in its Islamic pawning services.

Table 3. Knowledge

Knowledge	Amana Bank PLC	
	mean	Std. deviation
Customer has the sufficient knowledge of Islamic bank	4.02	0.14
Banking are well trained and explain the Islamic pawning	4.02	0.65
Bank has more experienced in diagnosing their problems	3.06	0.31
Customers are able to serve and complete their transaction quickly	4.68	0.47
Islamic banks are trust worthy and respect	4.80	0.40

The data comparing customer knowledge and experience in Amana Bank PLC shows in the Table 3 reveal that customers of Amana Bank PLC generally feel more confident and satisfied. They believe that they have sufficient knowledge about Islamic banking (mean 4.02) and feel that Amana Bank PLC staff are well-trained and explain Islamic pawning clearly (4.02 and SD 0.65).

Table 4. Islamic Bank’s Image

Islamic bank’s image	Amana Bank PLC	
	mean	Std. deviation
Confidence in bank management	4.70	0.46
Convenience bank management	4.66	0.47
Locations	4.60	0.63
Friendly feature of bank personnel	4.38	0.49
Bank hour has been in accordance with the requirement	3.50	1.09

The data in the Table 4 shows that Amana Bank PLC generally enjoys a stronger positive image. Customers have higher confidence in Amana Bank PLC’s management (mean 4.70) and find its management more convenient (4.66). Amana Bank PLC also scores better on location accessibility (4.60) and friendliness of its staff (4.38). Overall, Amana Bank PLC appears to have a more favorable reputation and stronger customer perception in terms of image.

Table 5. Customer Behaviour

Factors of customer behaviour towards Islamic pawning	Amana Bank PLC	
	mean	Std. deviation
Islamic pawning has got stable market	3.76	0.59
Staff response during Islamic pawning	4.12	0.55
Islamic pawning provided by Islamic banks	4.24	0.43
Islamic pawning makes good relationship between customer and bank	4.54	0.50
Customer has no desire to move to another bank for Islamic pawning service	4.06	0.58

The Table 5 illustrates the customer behaviour factors towards Islamic pawning between Amana Bank PLC. While both banks are seen as participating in a relatively stable market, Amana Bank PLC performs notably better in other areas. Customers rate Amana Bank PLC higher in terms of staff responsiveness (4.12), satisfaction with Islamic pawning services (4.24), and the strength of the customer-bank relationship built through pawning services (4.54). Although both banks show relatively high customer loyalty, Amana Bank PLC still leads slightly with a mean score of 4.06. Overall, the results suggest stronger customer engagement and satisfaction with Islamic pawning services at Amana Bank PLC.

Table 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873 ^a	.763	.736	.26803

a. Predictors: (Constant), related to product attribute, related to the service quality, related to knowledge, related to the Islamic bank’s image

The model summary shows a strong relationship between the independent variables and customer behaviour towards Islamic pawning services. The R value of 0.873 indicates a high level of correlation, while the R Square value of 0.763 means that approximately 76.3% of the variation in customer behaviour can be explained by the factors included in the model namely product attributes, service quality, knowledgeable customers, and Islamic bank image. The Adjusted R Square of 0.736 accounts for the number of predictors in the model, confirming a strong and reliable fit. The standard error of 0.26803 suggests that the model predicts customer behaviour with relatively low error.

Table 6. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.169	5	2.034	28.309	.000 ^b
	Residual	3.161	44	.072		
	Total	13.330	49			

a. Dependent Variable: related to the factors of customer behaviour towards Islamic pawning

b. Predictors: (Constant), related to product attribute, related to the service quality, related to knowledge, related to the Islamic bank’s image

The ANOVA table indicates that the regression model is statistically significant. The F-value of 28.309 with a significance level (Sig.) of 0.000 confirms that the model, which includes four predictors namely product attributes, service quality, knowledgeable, and Islamic bank image significantly explain the variation in customer behaviour towards Islamic pawning. The regression sum of squares is 10.169, while the residual sum of squares is 3.161, showing that most of the variability is explained by the model rather than by random error. This highlights the model's effectiveness in predicting customer acceptance of Islamic pawning services.

Table 7. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.691	.558		3.034	.004
	product attributes	.356	.124	.378	2.869	.006
	service quality	-.087	.076	-.087	-1.145	.258
	knowledge	.230	.164	.235	1.405	.167
	Islamic bank’s image	-.363	.164	-.365	-2.210	.032

a. Dependent Variable: related to the factors of customer behaviour towards Islamic pawning

The Table 8 shows the regression coefficients, highlighting the impact of each factor on customer behaviour toward Islamic pawning services. The results indicate that product attributes has the strongest and most significant positive effect ($B = 0.356$, $p = 0.006$), followed by the image of the Islamic bank has a significant negative effect ($B = -0.363$, $p = 0.032$), suggesting that a poor perception of the bank may lower customer confidence, both of which play a key role in shaping customer acceptance. In contrast, service quality and knowledge show no statistically significant impact ($p = 0.258$ and $p = 0.167$, respectively). The constant value (1.691 , $p = 0.004$) is also significant, indicating a positive baseline level of customer behaviour. Overall, the findings emphasize that improving product attributes and Islamic bank's image can significantly enhance customer acceptance of Islamic pawning services.

Fitted multiple regression line is:

$$\hat{Y} = \beta_0 + \beta_1\chi_1 + \beta_2\chi_2 + \beta_3\chi_3 + \beta_4\chi_4 + \beta_5\chi_5$$

According to the coefficient table:

$$\beta_0 = 1.691 \text{ (Constant)}$$

$$\beta_1 = (0.356) \text{ (product attributes)}$$

$$\beta_2 = (-0.087) \text{ (service quality)}$$

$$\beta_3 = (0.230) \text{ (knowledge)}$$

$$\beta_4 = (-0.363) \text{ (Islamic bank's image)}$$

$$\hat{Y} = (1.691) + (0.356) X_1 + (-0.087) X_2 + (0.230) X_3 + (-0.363) X_4$$

If product attribute is increased by one, customer behaviour will be increased by 0.356. If service quality is increased by one, customer behaviour will be decreased by 0.087. If knowledgeable customer is increased by one, customer behaviour will be increased by 0.230. If Islamic bank's image is increased by one customer behaviour will be decreased by 0.363. In this multiple linear regression model, the constant value is 0.004 indicates, where the regression line intercepts the y axis. The regression coefficient is 0.356 means there is moderate positive relation between the customer behaviour and product attributes. The regression coefficient is -0.087 means there is weak negative relation between the customer behaviour and service quality. The regression coefficient is 0.230 means there is normal positive relationship between the customer behaviour and knowledge. The regression coefficient is -0.363 means there is normal negative relation between the customer behaviour and the Islamic bank's image.

Discussion

Product Attributes and Customer Behaviour

The findings indicate that product attributes significantly influence customer behaviour toward Islamic pawn broking services. This suggests that customers are more likely to utilize Ar-Rahn services when they perceive the products as Shariah-compliant, transparent, and beneficial. From the perspective of the Theory of Planned Behavior (Ajzen, 1991),

favourable evaluations of product characteristics contribute to positive attitudes, which subsequently encourage behavioural intentions and actual behaviour. The result supports previous studies by Brechan (2005), Lonial and Raju (2009), and Abdul Rahman and Kassim (2017), who found that product characteristics play a central role in shaping customer decisions. Therefore, Islamic financial institutions should continuously improve product transparency, flexibility, and compliance with Shariah principles to strengthen customer confidence.

Service Quality and Customer Behaviour

Although respondents generally perceived the service quality of Amana Bank PLC positively, the regression analysis revealed that service quality did not significantly influence customer behaviour. This finding implies that customers may already regard service quality as a basic expectation rather than a determining factor when selecting Islamic pawn broking services. Consequently, improvements in service quality alone may not substantially increase customers' behavioural intentions. This finding differs from Agbor (2011) and Gunarathne (2014), who reported a significant positive effect of service quality on customer satisfaction and behavioural outcomes. The discrepancy may be attributed to contextual differences, customer characteristics, and the religious orientation of respondents, where Shariah compliance becomes a stronger determinant than operational service quality.

Knowledge and Customer Behaviour

The analysis also demonstrates that customer knowledge does not significantly influence behavioural decisions regarding Islamic pawn broking services. This suggests that although respondents possess adequate knowledge of Islamic banking, such knowledge alone is insufficient to motivate service adoption. According to the Theory of Planned Behavior, knowledge indirectly contributes to behaviour through attitudes and perceived behavioural control rather than directly affecting behavioural outcomes. The result is inconsistent with studies by Iqbal et al. (2016) and Rifas et al. (2023), which reported a significant influence of knowledge on customer behaviour. The inconsistency may indicate that other psychological or institutional factors play a more dominant role in shaping customers' decisions within the Sri Lankan Islamic banking context.

Islamic Bank's Image and Customer Behaviour

This study investigates the influence of a bank's image on customer behaviour toward Islamic pawning products. The findings reveal that most customers of Amana Bank PLC are satisfied with the overall image of their respective banks, particularly in terms of confidence in bank management, the convenience of facilities, accessible locations, and operating hours that meet customer needs. The research, based on responses to five questionnaire items, statistically confirms that a positive bank image contributes to favorable customer behaviour at low level. Supporting this, previous literature, including the work of Ruzena and Tomas (2015), indicates a strong positive relationship between a bank's image and customer

behaviour. Although limited studies have examined the specific dimensions of bank image, existing evidence aligns with the current study's conclusion that a favorable perception of the bank's reputation and service environment positively influences customer behaviour. It is noted, however, that such outcomes may vary depending on sample selection and context.

CONCLUSION

This study examined the determinants of customer behaviour toward Islamic pawn broking services offered by Amana Bank PLC in the Sammanthurai area. The findings reveal that product attributes significantly encourage customer behaviour, whereas service quality and customer knowledge do not significantly affect behavioural decisions. Interestingly, Islamic bank image exhibits a significant relationship with customer behaviour, suggesting that institutional reputation remains an important consideration although its direction requires further investigation. These findings support the application of the Theory of Planned Behavior by demonstrating that customers' evaluations of Islamic financial products contribute to their behavioural responses. Practically, Islamic financial institutions should prioritize strengthening product transparency, Shariah compliance, and public awareness to improve customer acceptance of Ar-Rahn services. Future studies are encouraged to include additional behavioural constructs such as trust, religiosity, perceived value, or customer satisfaction and expand the research scope to different Islamic financial institutions and geographical regions.

Based on the data analyzed, the researcher has recommended as Islamic banks should enhance customer awareness through seminars and educational programs to improve public understanding of Islamic pawning services, which can increase customer interest and participation. Islamic banks need to strengthen their marketing and advertising efforts for *Ar-Rahn* products, similar to conventional banks, to effectively reach a broader audience and boost customer engagement and behaviour. This study offers several suggestions for future research to enhance understanding in the area of Islamic pawning services. Since the research focused only Amana Bank PLC in the Sammanthurai area, future studies could include other Islamic banks and financial institutions for broader insights. Additionally, while this study examined customer behaviour, future research could explore customer perception and expectations. Expanding the range of demographic variables beyond the five used here would also provide a more comprehensive respondent profile. Lastly, future studies could investigate how various influencing factors act as obstacles or contributors to customer satisfaction in greater depth.

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