The Influence of Religiosity on Consumer Attitudes and Purchase Intentions toward
Islamic Banks

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Abstract

Previous studies have reported the strong impact of religion on Muslims’ attitude towards
Islamic banks. The main contribution of this study is to show which dimension of
religiosity has the most important impact on attitude and purchase intention toward
Islamic banks. The study takes place in a liberal Muslim country, Tunisia. Based on a
sample of 217 respondents, results show that religiosity is a tridimensional concept
composed of religious beliefs, religious involvement and fear of divine punishment. We
find that the more a person believes in Islamic laws, the more favorable his/her attitude
towards Islamic banks. Also, the more a person fears divine punishment, the more he/she
will develop a favorable attitude towards Islamic banks. However, the relationship
between religious involvement (i.e., practice and interest) and attitude toward Islamic
banks is found to be insignificant. The study suggests that a communication strategy
focusing on the compatibility of Islamic banks with Islamic beliefs and eliminating any
doubt that Islamic bank operations are suspicious (from a religious point of view) could attract a segment of consumers who wish to be in harmony with the prescriptions of their religion. The study offers some implications to managers of conventional banks as well.

**Keywords** - Religiosity, Islamic Banks, Attitudes, Purchase intentions