

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

Nizar Souiden, Ph.D.

Full professor of Marketing
Faculty of Business Administration
Laval University

Rani Marzouki

Post-Graduate Student
Institut Supérieur de Gestion (ISG)
University of Tunis
Tunis, Tunisia

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

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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