



The Role of Awareness in Islamic Bank Patronizing Behavior of Mauritanian: An Application of TRA

Limam Ould Mohamed Mahmoud^a, Muhamad Abduh^b

^a*Kulliyah of Economics and Management Sciences, International Islamic University Malaysia*

^b*IIUM Institute of Islamic Banking and Finance, International Islamic University Malaysia*

Abstract

This paper is aimed at examining the role of awareness and the applicability of the theory of reasoned action (TRA) in predicting the intention of people to patronize Islamic Banks in Mauritania. A total of 227 respondents were involved and structural equation model was used to measure the relationship between the exogenous and endogenous variables in the model. The results have shown that TRA is a valid model in predicting the intention of Mauritanian to patronize Islamic banks in Mauritania. Attitude and subjective norm were found to have a positive influence upon the intention to patronize Islamic banks. It was also proven that awareness has a positive and significant influence upon the attitude and thus influences the intention of Mauritanian to patronize Islamic bank.

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Keywords: Islamic banking, theory of reasoned action, Mauritania

1. Introduction

Mauritania is a country located at the North West region of Africa and constitutes a part of sub-Saharan African countries. It has a total population of 3,437,610 of which all are Muslims. Based on the latest Central Intelligence Agency's report, Mauritania has a total GDP of \$7.824 billion.

Recently, Mauritania financial system has shown a vital progress as compared with previous era. For instance, in 31 December 2012, there were twelve banks in operation with assets totalling UM 487 billion (USD 1.9 billion), a loan portfolio of UM 240 billion (USD 960 million) and deposits of UM 306 billion (USD 1.2 billion). These twelve banks have 98 branches across the country (Stiftung, 2012).

Hitherto, the effort undertaken by the Central Bank and Ministry of Finance to promote the Islamic interbank market has not shown a significant influence upon people's awareness and willingness to patronize Islamic banks. According to the report of World Bank in early 2013, Islamic finance in Mauritania accounts for a very small proportion of the products accessible.

The history of Islamic banking in Mauritania could be traced back to the early 1985 following the establishment of Al-Baraka Islamic bank. Half of the initial capital was contributed by Al-Baraka Saudi Arabian, 10 percent was contributed by the Central Bank of Mauritania while the remaining 40 percent was contributed by Mauritanian investors (Bank A. D., 2011). Despite the positive first impression upon Islamic banking among the majority of Mauritania, the pace of growth of Islamic banking system is still below expectation.

In this regard, the report of African Development Bank (2011) shed more light on the rudimentary factors that accounted for the relative under development of Islamic banking in North Africa. Among the factors as indicated in the report include, the general low level developments of Mauritanian's banking sector, the lack of knowledge about Islamic banking amongst prospective customers and the lack of support from the government for such promising financial system.

With regard to the level of the customers' knowledge upon Islamic banking, this study is aimed at examining the role of their awareness upon Islamic banking towards their aim to support and patronize Islamic banking in Mauritania. Specifically, it modifies the well-known theory of reasoned action (TRA)

by adding the variable of awareness the endogenous variable for Attitude and thus, the applicability of the modified TRA in predicting the intention of Mauritanian to patronize Islamic banks is tested.

This article is organized as follows. Section 2 discusses previous studies in the area of Islamic bank patronizing behavior and the application of TRA in Islamic finance area. Section 3 provides the information upon data collection and statistical techniques as its methods of analysis used to analyze the data collected. Section 4 discusses the findings and statistics obtained from the analysis and section 5 is to conclude and to provide suggestion for future researches.

2. Literature Review

2.1 Islamic Bank Patronize Behavior

Banking is one of the fields which its consumer behavior has attracted the attention of many researchers. It has shown that the consumer perception is considered as the most major concern of the banks around the world, and thus the discussion of this issue cannot be neglected from the discussion of banking as a whole. In fact, the understanding of consumer behavior is not an option for the bank rather it is definitely necessary to improve or at least to maintain the profitability of the bank.

Among the researches done in this area is Haron *et.al.*(1994) which conducted a survey on the bank patronize behavior of Muslims and Non-Muslims in Malaysia. The study was aimed at investigating the factors influence Muslims and Non-Muslims to choose their bank in Malaysia. A sample of 301 Muslims and Non-Muslims respondents were used in this study. The findings indicated that there is no significant different in their bank selection criteria. However, the Muslims and Non-Muslims who patronized Islamic bank have mutual perception in selecting the bank which is higher profit expectation. Furthermore, the findings also showed that Muslims and Non-Muslims were highly valued their time and expected that their banks to be faster in term of transaction processes and other services.

Some studies have stated that for the customer, in order to take a decision, they will need clear information about the products, details about the process, documentation involved, and risk and benefits of each product. Erol and El-Bdour (1989) conducted a study in Jordan and found that the religion factor did not appear as the major factor of selecting Islamic banks. This finding contradicts with general perception in majority of Muslims countries where the religion was said as to become the ultimate factor influencing people to adopt Islamic banks. Erol and El-Bdour (1989) also found that interpersonal contact and individual effort are the most significant factors of attracting individual to use Islamic banks services.

Naser *et.al.* (1999) also examined the degree of awareness and satisfaction of Islamic banking among Jordanian. A sample of 206 respondents covered in this study. The findings revealed that majority of respondents were satisfied with the names and images of the Islamic bank as well as the ability of the bank to provide confidentiality. The findings also showed the main reason for the correspondents to deal with Islamic bank is its reputation.

Dusuki and Abdullah (2007) had addressed various critical reasons on how the Malaysian customers patronize Islamic bank. A sample of 750 respondents was collected from different region in Malaysia. The elements which were used by the study included reputation, service delivery, product price, and social responsibility of Islamic banks. The findings revealed that the combination of Islamic and financial reputation and quality services are among the most significant element which had influenced the respondents to patronize Islamic bank.

Another study in Malaysia was done by Abduh and Omar (2012). The purpose of their study was to investigate the Islamic-bank selection criteria in Malaysia. To accomplish this purpose, information collected from 279 respondents within the Klang-valley area was incorporated in the analysis. The Analytic Hierarchy Process was used to rank the criteria based on the respondents' preferences. The result has shown that *shariah*-compliant attribute was the highest priority before an individual decides to patronize an Islamic bank. The next priorities were given to profitability, bank's reputation, bank's status, facilities and services, and friendly personnel respectively. Thus, one of the implications of this study is that Islamic banks cannot be too liberal by following all the footprints of conventional bank without giving attention to *shariah* principles and objectives of *shariah*.

2.2 The Application of Theory of Reasoned Action in Islamic Banking

There are some studies which have been using the TRA in exploring the behavior of the people towards a specific issue in Islamic finance such as Lada *et al.* (2009), Abduh *et al.* (2011) and Olaniyi, *et al.* (2012). The current study also approaches the intention of Mauritanian to patronize Islamic banks in Mauritania by using the TRA which can be the first study in the case of Mauritania.

To test the applicability of TRA in predicting the intention to choose halal product among Malaysian customers, Lada *et al.* (2009) had used 485 respondents to examine the factors that influence Malaysian customers to choose halal products. The findings showed that the coefficient for Attitude was recorded 0.288 and subjective norm was recorded 0.81 which refer to the acceptability of TRA to model the intention of choosing halal food. It also evidences that the attitude and subjective norm were being positively influencing the intention to choose halal products.

Abduh *et al.* (2011) applies the TRA to investigate the factors that influence depositor's withdrawal behavior in Islamic banks in Malaysia. A total of 368 respondents from Klang valley were involved in the analysis. The finding indicates that although both attitude and subjective norms are significantly influence the decision of Islamic bank customers to or not to withdraw their fund, the subjective norm gives more influence to depositor's decision as compared to attitude toward the behavior. This finding implies that perceptions of people perceived important by respondents are considered more important than their belief upon their actions.

Similarly, Olaniyi *et al.* (2012) uses the TRA in purpose of exploring the factors that influence the intention to adopt Islamic banking services among Malaysian. Total of 350 questionnaires were distributed among the Islamic bank customers in Malaysia. The paper applies Structural Equation Modeling to analyze the data collected. The findings indicated that behavioral belief and evaluation of outcome have a positive effect on the attitude toward Islamic banking among Malaysian. Furthermore, normative belief and motivation to comply showed a positive influence on subject norm. Finally, both attitude toward Islamic banking services and subject norm have shown a positive impact on the intention to adopt Islamic banking service in Malaysia.

2.3 Theory of Reasoned Action

The theory of reasoned action (TRA) is a well-established social psychological model introduced by Ajzen and Fishbein (1980). It has been used for conducting various research studies for several topics. The name of the theory implies that people rationally calculate costs and benefits of any particular action before engaging in it, and they also think sensibly about how important others will view their behavior (Perloff, 2003). The theory is basically emphasizes that the direct determinants of people's behavioral intention are their attitude toward performing behavior and subjective norm associated with the behavior.

Attitude toward behavior refers to the person's judgment that performing behavior is good or bad and it is considered to be the first antecedent of behavioral intention. Attitude consists of two sub-components i.e. behavioral beliefs or beliefs describe a person's perception of relationship among attributes, benefits, and objects and outcome evaluation or evaluation of the consequence (Ajzen and Fishbein, 1980). Thus the hypothesis for the relationship between the attitude and the intention to behave is formulated as follows:

H₁: Attitude has a positive influence upon the intention of Mauritanian to patronize Islamic bank

Subjective norm is the person's perception of the social pressure put on him/her to perform or not performing the behavior. The subjective norm is determined by whether significant references approve or disapprove of the performance of a behavior, subjective by his/her motivation to comply with those references. Subjective norm consists of two sub-components i.e. normative beliefs or the person's belief that specific individual or group thinks he should or should not perform the behavior and motivation to comply or the individual motivation to go along with this significant order (Perloff, 2003). Thus the hypothesis for the relationship between the subjective norm and the attitude and intention to behave are formulated as follows:

H₂: Subjective norm has a positive influence upon the attitude of Mauritanian towards patronizing Islamic bank

H₃: Subjective norm has a positive influence upon the intention of Mauritanian to patronize Islamic bank

According to the TRA, intention is the direct cause of behavior. When a proper measure of intention has been achieved, it will provide the most accurate prediction of that behavior (Mowen, 1990). It is the intention of a person to behave in particular way with regard to the acquisition, disposition and use of product and services. Mowen (1990) argued that the intention can take different forms such as the intention to search for information, to tell someone else about an experience with certain products, or to buy products or services.

Ajzen and Fishben (1980) had allowed some improvement on TRA by including external variables which contain demographic variables, attitude toward target, and personality traits in the model. These external variables may have an indirect effect on a person's attitude and thus upon behavioral intention. For example, demographic variables such as person's age, religion, and education could have indirect positive or negative effect on the attitude of the person toward particular action.

2.4 Awareness as External Variable

In Islamic banking, awareness is referred to as knowledge or understanding of the various products and services offered by Islamic bank (Erol and El-Bdour, 1989; Naser *et al*, 1999). The social scientists believe that knowledge and attitude are interrelated. However, there is a strong connection between knowledge and awareness, for example, when people are more well-informed about a specific product, they will in turn become more aware about that product. Thus, they will be motivated to support or against the action. In this study, awareness of Mauritanian people towards Islamic banking would be categorized as external variables. Therefore, the proposed and modified model of the study is as depicted in Figure 1 and the hypothesis is formulated as follows:

H₄: Awareness has a positive effect upon the attitude of Mauritanian towards patronizing Islamic banks

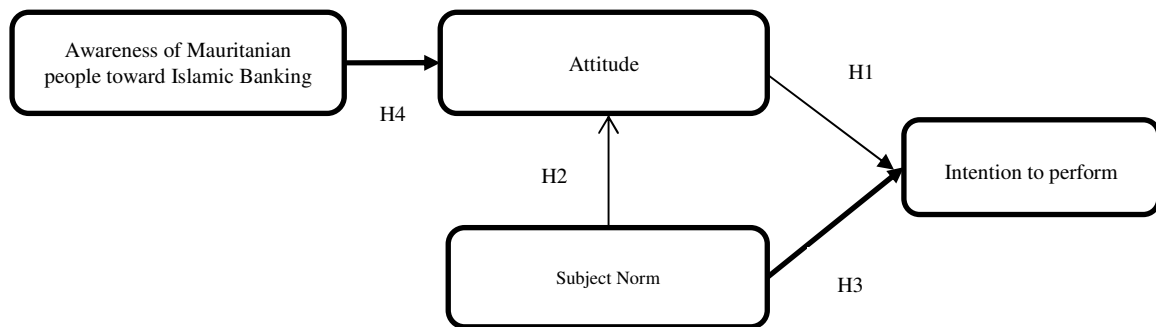


Figure 1: The Modified and Proposed Theoretical Framework

3. Data and Research Methods

3.1 Data

The data for this study are obtained through a structured questionnaire consisting of four parts i.e. demographic, attitude, subjective norm, and intention. The survey was conducted in the capital city of Mauritania, Nouakchott, in August 2013. The questionnaire was translated into Arabic as it is the official language in Mauritania and it eases the respondents to answer all the questions. As a result, a total of 227 responses were received and analyzed for this research.

3.2 Confirmatory Factor Analysis

Confirmatory factor analysis is a type of structural equation modelling that deals specifically with measurement models; that is, the relationships between observed measures or indicators (e.g., test items, test scores) and latent variables or factors. Characteristically, in confirmatory factor model approach, we choose to statistically test the significance of a hypothesized factor model in order to know whether the

sample of data confirms the model or not. The sample data that fits the model confirms the validity of the hypothesized model. This is primarily the rationale for confirmatory factor analysis.

Additionally, in confirmatory factor analysis the researcher has pre-determined theoretical model (Schumacker and Lomax, 2004). In conducting the confirmatory factor analysis, there are five basic steps provided by Bollen and Long (1993). These steps are: model specification, model identification, model estimation, model testing and finally model modification.

The proposed model of this study consists of four latent variables: awareness, subjective norm and attitude as exogenous variables, while attitude and intention are the endogenous variables. The assessment measurement validity in this study includes two main approaches: evaluate construct validity and reliability of specified measurement model, and examine the goodness of fit.

3.3 Validation of Measurement Model: Psychometric Checks

The validity of measurement model is based on the acceptance of the model goodness-of-fit alongside with specific proof of construct validity which is the degree to which data collection method properly measure what they were intended to measure. To fulfill the validity and reliability procedures, convergent validity and items reliability (Cronbach's alpha) will be carried out.

3.4 Model Evaluation Criteria

Numerous of indices will be used in this study to assess the goodness of fit between the model and the sample of data. These indices include: Chi-square/df χ^2 , Comparative Fit Index (CFA), Root Mean Square Error of Approximation (RMSEA), Normed Fit Index (NFI).

4. Findings

4.1 Respondent's Profile

The demography of the respondents of this study is reported in Table 1 below. The figures indicate that 68.3% of the respondents are male and 31.7% female. In term of education, both conventional and Islamic bank customers are well educated, with more than 33% holding undergraduate degree and 26% postgraduate degree respectively. The majority of respondents are in the group age of 25 – 35 years (36.1%) and of 36 – 45 years (30.4%). With regard to their occupation, 33% are from private sector followed by government sector with 30.4%. Finally, out of 227 respondents, Islamic bank customers and conventional bank customers are 113 and 114 respectively.

Table 1. Profile of the Customer

Variable	Item	Percentages
Gender	Male	68.3%
	Female	31.7%
Age	Less than 25 years	13.2%
	25 – 35	36.1%
	36 – 45	30.4%
	46 – 55	11.5%
	Over 55	8.80%
Status	Married	59.5%
	Not married	40.5%
Education	Elementary – high school	26.9%
	Diploma	14.1%
	Undergraduate degree	33.0%
	Postgraduate	26.0%
Occupation	Entrepreneur	3.50%
	Government Employee	30.4%
	Employee of private company	33.0%
	Lecturer	2.60%
	Teacher	9.30%
	Others	21.1%
Customers	Islamic Bank	49.8%
	Conventional Bank	50.2%

4.2 Convergent Validity

Convergent validity is exposed when each measurement items correlated highly with its theoretical construct, which means the indicators of a latent variable must converge or share a high percentage of variance. The value ranges between zero and one. The ideal degree of standardized factor loading should be 0.70 and above but 0.60 is accepted as well. The convergent validity was tested through Amos software version 21. The findings showed that all factor loading greater than 0.60 and range from 0.69 to 0.95. The standardized factor loadings of construct items of the measurement model are presented in Table 2.

Table2. Standardized Factor Loadings of Construct Items of the Measurement Model

Observed Variable		Latent Variable	Standardized Factor Loading
AW1	←	Awareness	0.884
AW2			0.930
AW3			0.779
ATT1	←	Attitude	0.827
ATT2			0.904
ATT3			0.877
ATT4			0.691
SN1	←	Subj. Norms	0.929
SN2			0.903
SN3			0.891
IP1	←	Intention	0.902
IP2			0.951
IP3			0.894

4.3 Items Reliability

Cronbach's Alpha is the common measure of internal consistency (reliability). The value of Cronbach's alpha should be greater than minimum standard of 0.7 (Nunnally, 1978). The results of this study showed a good estimate of internal consistency for all latent variables under investigation. The values of Cronbach's alpha ranged between 0.888 and 0.939 for each latent variable in the proposed model. Table 3 below indicates the values of Cronbach's alpha for every latent variable in theoretical model.

Table 3. Reliability test

Latent Variables	Cronbach's Alpha
Awareness (AW)	.895
Attitude (AT)	.888
Subject Norm (SN)	.931
Intention to Perform (IP)	.939

4.4 Assessing Overall Measurement Model Fitness

The model employed the Maximum likelihood method to test the relationship between latent variables. Although all factor loadings were respectively strong and statically significant, the model still showed unsatisfactory for some test indices. The following Table 4 shows the statistics of the measurement model.

Table 4. Model fit Indices

	χ^2/df	NFI	RFI	IFI	TLI	CFI	RMSEA
Score	5.825	0.88	0.846	0.898	0.869	0.898	0.14

4.5 Model Modification

The first step in structural equation model is to test model modification. If the model fit indices in the structural model are not satisfactory, then there is a possibility to use modification indices to obtain a better fitting for the hypothesized mode. These modification indices include add or remove path of covariance to improve model fit (Kline, 2011). Moreover, one may omit parameters that are not significantly different from zero, or otherwise add parameters that may increase the model fit.

The examination of model fit indices suggests two primary changes to the model, adding a path of covariance between error term $e8$ and $e9$ and between $e11$ and $e12$ which means allowing these errors to be correlated. In addition to that, it is suggested to remove item $e13$ as it causes high error in the model. Those indices also suggest adding covariance path between $e11$ and $e12$ and to remove item AT3 “Patronizing Islamic bank is more flexible and beneficial” because the statement is quite similar with item AT2 “Patronizing Islamic bank is more profitable” which perhaps had confused respondents on how to distinguish between both statements.

Since modification indices had not indicated further areas of localized strain, and all the indices were statistically accepted, thus it is deemed that this model to be the final measurement model to explain how the TRA could explain the Islamic Banks patronizing behaviour in Mauritania. The goodness-of-fit of the modified model, as shown in Table 5 below, are 2.315 for CMIN/DF, 0.78 for RMSEA, 0.965, 0.977, 0.961, and 0.941 for TLI, CFI, NFI, RFI respectively.

Table 5. Model fit Indices after Adjustment

Indices	χ^2/df	NFI	RFI	IFI	TLI	CFI	RMSEA
Score	2.315	0.96	0.94	0.98	0.97	0.98	0.07

4.6 Hypothesis Testing of Hypothesized Model

Since the modified TRA model’s goodness-of-fit is now acceptable, the study proceed to interpret the parameters estimated by structural equation model. The regression’s weight for all constructs variables is significant and meaningful. Table 6 shows the coefficient and p-value for each latent variable tested in the model.

H1: Attitude (AT) has a positive influence on intention (IP) to patronize Islamic banks. This hypothesis is supported with $\beta = 0.29$ and p-value = 0.01. Attitude recorded a value less than subjective norm which means that the intention of Mauritanian people to patronize Islamic banks is more affected by subjective norm rather than the attitude.

H2: Subjective norm (SN) has a positive influence on the attitude towards patronizing Islamic banks (AT) in Mauritania with $\beta = 0.69$ and p-value = 0.00. Hence, the hypothesis is supported. This means that the subjective norm or the opinion of people perceived important by customers including family, friends, scholars and media will affect the attitude of Mauritanian people towards using Islamic banking products and services.

H3: Subjective norm (SN) has a positive influence on the intention to patronize Islamic bank (IP) in Mauritania. This hypothesis is supported by the finding with $\beta = 0.78$ and p-value = 0.000. It implies that the subjective norm has successfully affecting the intention of Mauritanian people to patronize Islamic banks.

H4: Awareness (AW) has a positive influence upon the attitude (AT) towards patronizing Islamic banks in Mauritania. The finding supports this hypothesis with $\beta = 0.11$ and p-value = 0.013 which means that the awareness towards Islamic banking products and services will positively affecting the attitude of Mauritanian to patronize Islamic bank.

Table 6. Regression Weight for Hypotheses Testing

Relationship	Estimate (β)	p-value
AT ← SN	0.691	.000
AT ← AW	0.110	.013
IP ← SN	0.786	.000
IP ← AT	0.296	.001

The R-squared of 0.98 reveals that 98 percent of the variation in the intention of Mauritanian to patronize Islamic banks can be explained by the model. The coefficient of determination is considered high in terms of behavioural research and thus giving further support for the proposed model. Additionally, the R-squared of 0.61 indicates that 61 percent of the variation of Mauritanian’s attitude

toward Islamic banking can be explained by awareness. Figure 2 below depicts the hypotheses tested in the proposed model.

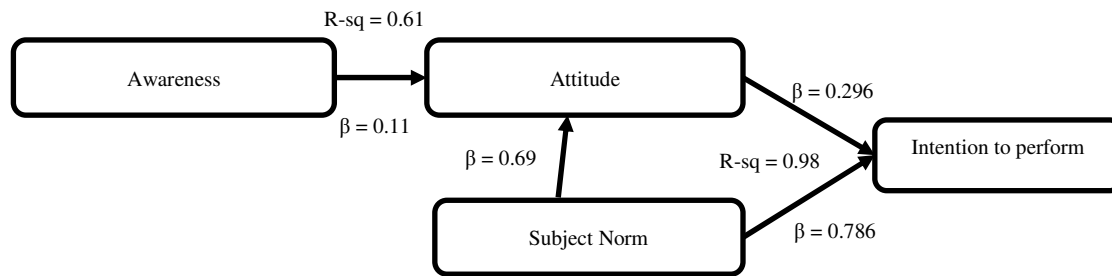


Figure 2: Research hypothesized model

The findings of this study indicate that both attitude and subjective norm have a positive influence on the decision of Mauritanian in patronizing Islamic banks. This model has shown excellent explanatory power with 98% and the subjective norm is indicated as the best influential driver of intention to patronize Islamic bank in Mauritania. These findings are in line with Abduh *et al.*, (2011) and Lada *et al.*, (2009) which had found that subjective norm has greater influence than the attitude upon the intention.

This study has also revealed that the awareness upon Islamic banking has a positive influence on the attitude with R-squared equal to 0.61. Interestingly, we have found from our short interview that Mauritanian people are aware about Islamic banking products and advertisements even though they are not familiar with how these products and services are working. This finding is supported by Rammal and Zurbrugg (2007) which had found that Muslims in Australia are interested to purchase Islamic banking products and services although they are not familiar on how these products and services work.

This study reveals that TRA is a valid model in predicting the intention of Mauritanian to patronize Islamic banks. This study has extended the TRA model by adding another external variable which is awareness toward Islamic banking in order to examine its role in predicting customers' intention to patronize Islamic banks in Mauritania. The finding shows that subjective norm and attitude are best indicators to define the intention, with subjective norm as the most influencing indicator in the model. This can be explained as characteristic of Mauritanian to believe more in significant reference such as scholars, family, and friends. Thus, one of the best ways of getting new potential customers for Islamic banks is by approaching scholars, teachers and other influential people and let them explain to their followers about the importance of supporting Islamic banking.

Finally, the awareness plays a significant and positive role to explain the attitude of Mauritanian toward Islamic banking. This reflects that Islamic banks should consider educating the people and not merely focusing on the standard advertisement. These findings should be taken into consideration when the Islamic bank managers are intended to design a policy to attract more customers to patronize Islamic banks.

5. Conclusion

Islamic finance as a crucial engine block in global financial market has demonstrated an impressive level of development and resistance towards the crisis and began to attract and draw considerable attention across the world. For instance, we can observe Islamic bank flourishing in Africa, Asia, Europe and North America including the Middle East and South Asia. While South East Asia has been the main hub for Islamic finance as compared to other regions of the world, Africa has a long way to go in term of enhancing and promoting Islamic banking system in the region. This study is aimed in exploring the bank customers' behaviour toward Islamic banking in Mauritania, Africa.

The result of this study indicates that intention of Mauritanian to patronize Islamic bank is influenced by their subjective norm, attitude and awareness upon Islamic banking products and practices. The

practical recommendation toward this issue can be addressed as follows. Different marketing approaches or mechanisms should be taken to motivate customers to patronize Islamic banking products and services. Appropriate policy and attractive messages that focus on significant reference such scholars, teachers, leaders, family, and friends should be given more attention to gain more intention of Mauritanian to patronize Islamic banks.

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