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An Investigation into Knowledge, Acceptance and Adoption of Islamic Finance Principles among Women Entrepreneurs in Southwest Nigeria

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ABSTRACT

The swift growth of Islamic banking and finance in Nigeria has not resulted in substantial penetration among women-owned enterprises. The current study investigates the gap between intention and actual usage of Islamic finance among women entrepreneurs in a demographic region of the country. Using an institutional-behavioral framework, combined with the Theory of Planned Behavior and level of structural accessibility, the study surveys 120 women-owned micro and small enterprises in the Southwestern region of Nigeria. The study uses Ordinary Least Squares and logistic regression to assess intention-adopt and actual participation in financing women-owned businesses. The findings reveal a disconnect between intention and actual participation. Rather than mere awareness or intention, structural factors play a big role in the process. The study, thus, highlights the need for institutional access and equitable services to enhance Islamic financial operations within emerging dual banking systems in Nigeria.

1. Introduction

Over the past two decades, Islamic finance has transformed from a regional market into an important global financial system. Today, global Islamic financial assets exceed USD 2 trillion. The current increasing number of Islamic banks, issuance of sovereign sukuk, and strong regulatory frameworks across emerging markets, among others, are responsible for the growth (Islamic Financial Services Board, 2023; S&P Global Ratings, 2023). Previously, Islamic finance was concentrated in the Gulf Cooperation Council countries and parts of Southeast Asia. In recent years, however, the industry has witnessed rapid growth in Sub-Saharan Africa (World Bank & Islamic Development Bank, 2017). This development aligns with the efforts to promote diverse, ethical, and inclusive finance.

Nigeria is a prime illustration of this change in Africa. The authorization of full-fledged Islamic banks, the introduction of non-interest banking windows, and the issuance of sovereign sukuk to finance infrastructure developments are remarkable attempts by the government to entrench Islamic finance into the country's dual banking system. Despite the industry's growing number of financial

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products, actual usage is still relatively limited. Regulation expansions and increased product options have not led to noticeable participation, especially among micro and small businesses. Previous studies show that awareness, religiosity, and positive attitudes often encourage people to express interest in Islamic financial products (Amin et al., 2011; Lada et al., 2009). Action, however, is not driven by mere intention. Intention, according to the Theory of Planned Behavior, generally precedes behavior, yet adoption is subject to people's emotional control and environmental challenges (Ajzen, 1991).

In financial contexts, Garling et al. (2009) and Kodila-Tedika & Khalifa (2021) opine that these challenges can be practical and structural. Lack of access to financial institutions, complex processes, and inadequate financial information may all affect actual practice. Likewise, regular financial participation, according to research on financial inclusion, depends on several factors. Therefore, active participation in financial activities depends largely on accessibility, cost, and institutional reach (Park & Mercado, 2018; World Bank, 2022).

The gap between what is socially accepted and what is actually practiced is quite noticeable among women entrepreneurs. In developing countries, women own and operate around one-third of all businesses in the formal sector. Yet they represent a larger proportion of entrepreneurial actors within the informal economic sector (Ojong et al., 2021; Verheul et al., 2006). In Nigeria, a major challenge to the success of women-owned businesses is tied to limited access to finance, driven by gender bias within formal financial systems (Ozili, 2018; Simba et al., 2025; World Bank, 2022). These realities affect their preference for ethical finance.

Empirical studies in Islamic finance have focused primarily on perceptions and religiosity, but intention has been considered a sufficient proxy for actual adoption. In African dual banking and finance, the complexity of the intention-usage gap is seriously understudied. The question of why women entrepreneurs' participation in financial practices remains low despite strong ethical alignment with Islamic finance principles remains unanswered. To address this problem, financial studies must look beyond the usual traditional focus on attitudes. Essentially, such an approach seeks to combine behavioral and institutional factors. Ajzen's Theory of Planned Behavior contends that people's attitudes influence their intention, and intention leads to behavior (Ajzen, 1991). Still, there is a need to consider structural barriers to accessibility. Similarly, recent studies show that intention drives actions. Yet, people's environment may shape their behavior (Kodila-Tedika & Khalifa, 2021). Therefore, transaction costs and contextual factors, among others, can affect whether people practically take action.

The current study aims to fill this intention-adoption gap by examining whether awareness and positive attitudes towards Islamic finance can lead to actual use among women entrepreneurs in Southwest Nigeria. From a behavioral standpoint, the study identifies intention as a step-by-step process, encouraged by awareness and personal values to use Islamic finance. However, actual usage depends largely on access to financial institutions and services.

The study makes a significant contribution to the literature on the gap between intention and behavior. It echoes the structural factors that explain why intention does not always translate into actual use. Additionally, it underscores institutional access as an important factor that validates the Theory of Planned Behavior. The study further provides a gender-based study on the Sub-Saharan African dual banking system and adds to the general debate on financial inclusion and market participation.

2. Literature Review

2.1. Islamic Finance Adoption in Emerging Markets

In the last 20 years, research on the adoption of Islamic finance has grown steadily. Many scholars have focused on the factors that influence customers' intentions to use financial products. Earlier researchers argued that financial attitudes, religiosity, and knowledge of Islamic finance concepts are significant in adoption decisions (Amin et al., 2011; Lada et al., 2009). Subsequent studies extended the factors to include trust, perceived risk, service quality, and technology acceptance (Filipe et al., 2017). In some countries, such as Malaysia, Indonesia, the Gulf countries, and parts of Sub-Saharan Africa, attitudes towards Islamic finance are often identified as a key determinant of adoption intention. However, Abduh and Azmi Omar (2012) and Imam and Kpodar (2016) observe that although Islamic finance often receives strong social support, actual participation in some emerging markets remains low. Their analysis shows that awareness and ethics may encourage interest, but they do not determine active participation. Therefore, financial choices cannot be underestimated in settings marked by structural constraints

According to studies on financial inclusion, the relevance of supply-side conditions for individuals' preferences and financial participation cannot be overemphasized. Thus, factors such as access to financial institutions, documentation procedures, and transaction costs affect individuals' actual use of the services (Allen et al., 2016; Park & Mercado, 2018; World Bank, 2022). Apparently, limited branch networks and access to information, as well as complicated financial procedures, characterize the economies of developing countries. Previous studies have not considered this a key factor in behavioural outcomes. They explore the macro-level of asset growth and market expansion but overlook the micro-level processes that shape individuals' financial behaviour.

In Nigeria, most findings have examined perceptions, religiosity, or general knowledge of Islamic finance. Some of them identified behavioural intention as a determinant for actual usage. Yet, their analyses ignored the difference between a mindset and actual participation. The gap between what women-entrepreneurs say they would do and what they eventually do remains underexplored. The current study aims to fill this gap by deepening the investigation into the prerequisites that facilitate access to financial services.

2.2. Theoretical Framework

This study builds on the Theory of Planned Behavior developed by Icek Ajzen. The theory argues that behaviour usually follows a gradual mental process. First, people form attitudes toward an action. These attitudes subsequently influence their intention to act. In this framework, attitudes show how people evaluate a behaviour. In other words, intention may reflect people's willingness to act, but behaviour shapes the belief about whether they can perform (Ajzen, 1991). In Islamic finance, cognitive awareness refers to people's knowledge and understanding of the principles, while attitudinal acceptance indicates the product's alignment with people's ethics and religious values. Adoption intention thus shows their willingness to use the financial services. It is pertinent to note, however, that mere intention does not always result in actual use. Hence, their eventual adoption of the system is subject to certain conditions, including institutional accessibility, clear procedures, and ease of services.

Recent research on behavioural theory and financial inclusion shows that structural conditions often affect intention-behaviour (Kodila-Tedika & Khalifa, 2021). Today, financial infrastructure is still limited in developing economies. As a result, accessibility becomes an important factor for turning intention into financial actions. This challenge is well pronounced among women entrepreneurs.

According to Acheampong (2018), women entrepreneurs are more effective at utilizing financial resources for business purposes than their male counterparts, yet some contextual challenges affect their engagement with formal financial institutions. These factors reflect both a lack of financial literacy and insufficient institutional support for women entrepreneurs (Irene et al., 2025; Ozili, 2018; World Bank, 2022). These challenges have greatly affected women's choices for Islamic financial systems. This study examines women's financial inclusion using the Theory of Planned Behavior. Financial access is not merely a matter of perceived mindset, but also a necessity to convert intention into action. In this way, adoption of Islamic finance is viewed as the result of both motivation and institutional support.

2.3. Hypotheses Development

This study considers Islamic finance adoption as a gradual process rather than a sudden decision. Awareness signifies the first process. When people understand a system better, they become familiar with its operational principles. Thus, awareness among women entrepreneurs is expected to strengthen their intention to adopt Islamic financial services. The second step is the attitude, which also plays a major role in shaping intention. When people trust that Islamic finance aligns with their ethical beliefs and religious values, they are more likely to show interest in using it. Attitude, according to behavioural theory, usually influences people's willingness to act. Therefore, a positive attitude toward Islamic finance could encourage stronger adoption intentions.

For Icek Ajzen's Theory of Planned Behaviour, intention is the closest predictor of behaviour. However, this is not always automatic, for structural challenges play a role in one's ability to act on intention. Therefore, women entrepreneurs might express interest in Islamic finance but still underutilize its services. The study examines the role of institutional accessibility in this context. To this end, the study tests the following hypotheses:

H1: Cognitive awareness positively influences adoption intention.
H2: A positive attitude toward Islamic finance increases adoption intention.
H3: Adoption intention has a positive effect on actual usage.
H4: Accessibility enhances the relationship between the intention and actual adoption.

This model distinguishes between personal interest and real engagement.

3. Methodology

3.1 Research Design

This study adopted a cross-sectional quantitative approach to examine the factors that drive the use of Islamic finance. The approach combined quantitative surveys with qualitative insights from semi-structured interviews, following methodologies used in similar studies (Olojede et al., 2020; Zauro et al., 2020). The study was conducted in the six states of Southwest Nigeria: Lagos, Ogun, Oyo, Osun, Ondo, and Ekiti. The region was chosen because of its economic activity, which allows for both conventional and Islamic financial institutions' operations. Sampling drew from businesses operating in major urban areas and semi-formal commercial zones. The target population was women entrepreneurs operating SMEs in sectors such as trade, services, and agriculture, similar to populations studied by (Kareem et al., 2018).

3.2. Model Specification

The two models used to test the study's framework are as follows:

i. The first model examines intention. It tests whether awareness and attitude can predict the intention to use Islamic finance, using Ordinary Least Squares (OLS) regression:

$$INTENT_i = \beta^0 + \beta^1 KNOW_i + \beta^2 ACCEPT_i + \varepsilon_i$$

Here, $INTENT\_i$ is respondents' i adoption intention, $KNOW\_i$ is cognitive awareness, $ACCEPT\_i$ is attitudinal acceptance, and e_i is the error term. The model tests the extent to which knowing and accepting Islamic finance can prepare someone to use its products.

ii. The second model uses Logistic regression to test because it is binary. It tests whether intent predicts use, and whether access validates the nexus between intent and use. Before the creation of the interaction term, the variables were adjusted to avoid statistical errors:

$$logit(USE_i) = \alpha^0 + \alpha^1 INTENT_i + \alpha^2 ACCESS_i + \alpha^3 (INTENT_i \times ACCESS_i) + u_i$$

In this context, USE_i reflects prior usage, $INTENT\_i$ captures adoption intention, $ACCESS\_i$ reflects institutional accessibility, and the interaction term tests whether the intention-to-use pathway depends on how accessible Islamic financial services actually are.

The model fit for the OLS equation is evaluated through the F-test and R-squared. The logistic model is assessed using standard diagnostic tests. Together, the two models allow us to distinguish between what drives intention and what determines whether that intention becomes real behavior.

4. Results

4.1. Descriptive Statistics

The descriptive results show that respondents do not have the same level of familiarity with Islamic finance. Some are aware of basic concepts such as the prohibition of *riba* (interest) and *gharar* (uncertainty). Nevertheless, their understanding of specific financial instruments such as *musharakah*, *mudarabah*, *murabahah*, *ijarah*, and *sukuk* remains moderate. This suggests that although people generally recognize Islamic finance principles, they lack deeper and practical knowledge of how the products work. In other words, general awareness does not automatically lead to a proper understanding of specific financial services.

In addition, most respondents expressed willingness to use Islamic financial products in the future, but only a small number had previously used them. The gap between intention and actual use reveals a clear intention-behaviour mismatch, which justifies further econometric analysis. The interviewees were also asked about the barriers that usually prevent the adoption of Islamic finance. The responses did not show a preference for conventional systems. Instead, they mentioned issues such as a lack of procedural clarity and difficult access to Islamic financial institutions and services as the major challenges. This finding supports the idea that accessibility plays an important moderating role in the system, as later shown in the regression analysis.

4.2. Profile of Women Entrepreneurs

Table 1 presents the demographic and business characteristics of the respondents (N = 120). The respondents are predominantly young, with 70.5% between the ages of 18 and 35. A notable proportion (95.1%) have tertiary or postgraduate education, indicating that the sample is highly educated. Despite this high level of education, most respondents operate small businesses. A substantial proportion (65.6%) run micro-businesses that employ between one and five persons. Their businesses are distributed across several sectors, with services (32.8%) and trade (27.9%) representing notable proportions, while 31.1% are classified under other business types. In terms of business experience, 52.5% have operated their businesses for more than three years. Despite their educational attainment and business experience, 75.4% report monthly revenues below RM100,000 at the time of data collection (refer to Table 1).

Table 1. Socio-Economic and Business Characteristics of Respondents

Characteristic	Category	Percentage
Age	18–35 years	70.5%
	36+ years	29.5%
Education	Tertiary/Postgraduate	95.1%
Business Type	Services	32.8%
	Trade	27.9%
	Other	31.1%
Business Experience	≤3 years	47.5%
	>3 years	52.5%
Employees	1–5	65.6%
Monthly Revenue (₦)	<₦100,000	75.4%

Note: *The reported percentages for business type total 91.8%. The remaining 8.2% is not specified in the original data.*

Source: Author's own (2025)

These findings challenge the common assumption that financial exclusion is specifically associated with low education. In this case, even well-educated individuals face financial constraints within small-scale business circles. The issue, therefore, appears to be structural rather than educational. In other words, higher education has not necessarily translated into better financial literacy or greater participation in financial institutions.

4.3. Determinants of Adoption Intention

The first model uses Ordinary Least Squares (OLS) regression to examine what influences the intention to adopt Islamic financial products. The overall model is statistically significant ($F = 14.44$, $p < 0.001$), which explains 23.9% of the variation in adoption intention ($R^2 = 0.239$). This shows that the model has a moderate ability to explain why respondents form intentions to adopt. These results reveal a clear disparity between simply knowing about a system and actually valuing it. Attitudinal acceptance has a strong and significant positive effect on adoption intention ($\beta = 0.5564$, $p < 0.001$). Thus, this implies that when women entrepreneurs see Islamic finance as ethically relevant and beneficial, they are more likely to develop the intention to use it.

Meanwhile, cognitive awareness is significant ($\beta = 0.064$, $p = 0.483$). This suggests that mere knowledge of Islamic finance principles is not enough to motivate adoption. In other words, information alone does not lead to action unless it is received with a positive attitude. To this end, the findings fail to support Hypothesis 1 (H1) because awareness does not significantly influence intention. However, Hypothesis 2 (H2), is supported, since attitudinal acceptance is a strong predictor of intention.

4.4. Adoption Intention, Institutional Accessibility and Actual Usage

The second stage of the analysis employs binary logistic regression to examine what determines actual usage of Islamic financial products. Although the overall model is statistically significant

(Likelihood Ratio test $p = 0.049$), its explanatory power is low (Pseudo $R^2 = 0.074$). This suggests that actual behaviour is influenced by more complex factors. Notably, adoption intention does not have a significant effect on actual usage ($p = 0.993$). This contradicts the popular belief that intention naturally leads to action. It shows that even when respondents are willing to adopt Islamic finance, this does not necessarily result in real usage. Therefore, Hypothesis 3 (H3) is also not supported.

The interaction between intention and accessibility is also marginally significant ($p = 0.050$). This indicates that accessibility plays a conditional role. In practical terms, intention only leads to actual use when there is adequate access to financial institutions. Where access is poor, intention does not lead to action. In essence, institutional accessibility shows a clear and meaningful effect on actual usage ($\beta = 0.531$, $p = 0.025$). When people believe that financial institutions are accessible with simplified procedures and improved service delivery, they will probably utilize them. This result supports H4 and confirms that there is a disjunction between intention and behaviour, which is highly influenced by structural factors. Respondents are willing to adopt Islamic finance, but actual use depends on the level of institutional support available (refer to Table 2).

Table 2. Determinants of Adoption-Intention and Actual Usage

Variables	(1) Intention Model (OLS)	(2) Usage Model (Logit)
KNOW	0.064 (0.091)	—
ACCEPT	0.564* (0.093)	—
INTENT	—	0.002 (0.231)
ACCESS	—	0.531 (0.236)
INTENT × ACCESS	—	0.417* (0.214)
Constant	1.284* (0.312)	-1.762 (0.703)
Observations	120	120
R^2	0.239	—
F-statistic	14.44*	—
Model χ^2 (LLR)	—	$p = 0.049$
Pseudo R^2	—	0.074

Source: Author's own (2025)

Standard errors are reported in parentheses, with significance levels indicated as follows: *** $p < 0.01$, ** $p < 0.05$, * $p \leq 0.10$. In Column (1), the dependent variable is intention (continuous), while in Column (2), the dependent variable is usage (binary). The logistic regression coefficients are presented in the form of log-odds, and all the predictors were mean-centered before the creation of the interaction term. These findings show that infrastructural factors largely affect intention adoption. In other words, a positive attitude can provoke intention, but intention alone cannot translate into real use. Thus, institutional accessibility is central to the transformation of intention into actual behaviour.

5. Conclusion and Recommendations

This study examines the elements that determine the adoption of Islamic finance among women entrepreneurs in Southwest Nigeria. The results show that attitude is more significant than awareness. However, mere intention does not lead to actual usage. Instead, access, availability and easy procedures enhance financial engagements. Similarly, the findings show that a lack of interest or ethical alignment does not reduce the level of financial participation among the respondents.

Rather, institutional and operational challenges decrease the number. Policy-wise, mere awareness improvement will not be enough. Efforts should focus on making Islamic financial services easier to access and use. This can be achieved by expanding service locations, reducing unnecessary procedures, improving practical financial knowledge, and designing products that suit the needs of women entrepreneurs.

6. Limitations and Future Research

The study is not without limitations. First, it employs point-in-time data, so it is unable to track changes in intention and actual usage over time. Thus, a better understanding of how intention translates into behavior as access increases, using a longitudinal approach, is required. Second, the study focuses only on Southwest Nigeria. This also limits its application to other parts of the country. There is also a need to include a wider sample for broader representativeness of the results in the future. Third, the study relies on respondents' self-reported data on intention and accessibility, which may be affected by personal bias. It is essential to include banks' data in future studies to improve statistical accuracy. Finally, although the current study includes institutional accessibility to the existing literature on intention-behavior, further research can build on this by exploring other structural factors at length. This will help provide a deeper understanding of the gap between intention and actual behaviour in Islamic financial inclusion.

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