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**Potential Customers' Intention to Use Islamic Banking Products in Cameroon: The Mediating Effect of Attitude**

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## Appendix I:: Constructs and Items sources

Code	Factors/ Items	Sources
<b>Awareness</b>		
<b>AWR1</b>	1. I have generally received information about Islamic banking	Amin et al. (2014) Alfarizi & Sari (2022), Latif (2020)
<b>AWR2</b>	2. I have received enough information about the features of Islamic banking	
<b>AWR3</b>	3. I have received enough information about benefits of using Islamic banking.	
<b>AWR4</b>	4. I know that Islamic banking products and services are different from those of conventional banking.	
<b>AWR5</b>	5. I have received information about the instruments used in the financing products that Islamic banks are offering.	
<b>AWR6</b>	6. I know the basics principle of Islamic banking products in details.	
<b>AWR7</b>	7. I am aware of Islamic banking modes of financing such as Murabaha, Mudharaba , Musharakah , Ijarah and Salam	
<b>AWR8</b>	8. I know that in practice, Islamic banking is different from conventional banking.	
<b>Intention to adopt Islamic banking</b>		
<b>INT1</b>	1. I intend to adopt Islamic banking services in the future.	Alfarizi & Sari (2022) Obeid & Kaabachi (2016), Kasera & Nalukenge (2019)
<b>INT2</b>	2. I will frequently use Islamic banking services in the future.	
<b>INT3</b>	3. I would recommend Islamic banking to other people.	
<b>INT4</b>	4. I assume that Subscribing to Islamic banking would be a peace of mind to me.	
<b>INT5</b>	5. I will choose Islamic banking because it does not contradict with my religion.	
<b>Attitudes</b>		
<b>ATT1</b>	1. I am interested in using Islamic Banking	Mindra et al. (2022) Alfarizi & Sari (2022),
<b>ATT2</b>	2. Islamic Banking can work in Cameroon	
<b>ATT3</b>	3. I believe it is easier to acquire a business development loan through Islamic Banking.	
<b>ATT4</b>	4. I feel that choosing Islamic banking is a wise idea	
<b>ATT5</b>	5. I like to choose Islamic banking	
<b>ATT6</b>	6. I have a positive attitude towards Islamic banking products	
<b>Religious motivation</b>		

<b>RM1</b>	1. Islamic banking is compliant to the Islamic law	Kasera & Nalukenge (2019) Hanzaee et, al.(2012)
<b>RM2</b>	2. I am afraid that God is going to punish me if I use interest banking	
<b>RM3</b>	3. I try to follow my faith injunctions in all matters of my life	
<b>RM4</b>	4. I always try to avoid minor and major sins as told by my religion	
<b>RM5</b>	5. I feel sorrow and dissatisfaction when I do something against my Faith.	
<b>Subjective norms</b>		
<b>SN1</b>	1. I will consider what my friends say about Islamic banking before choosing it.	Kasera & Nalukenge (2019), Alam et al. (2012)
<b>SN2</b>	2. The opinion of my friends about Islamic banking is important to me	
<b>SN3</b>	3. My family is important to me, and they support me to undertake Islamic banking products and services.	
<b>SN4</b>	4. People who I listen to could influence me to use Islamic banking	
<b>SN5</b>	5. Most people who are important to me support me taking Islamic banking.	
<b>SN6</b>	6. Most of my friends/colleagues have taken Islamic banking agreed Islamic finance is more appropriate with my faith.	
<b>Relative advantage</b>		
<b>RA1</b>	1. I assume that Financing based on profit and loss sharing are fairness and justice.	Kasera & Nalukenge (2019) Bashir (2012) Alam et al. (2012) Faisal et al. (2014)
<b>RA2</b>	2. I believe that financing is more stable in Islamic banks	
<b>RA3</b>	3. I think that Islamic banks offer better returns comparing with the interest in traditional bank.	
<b>RA4</b>	4. I believe that Islamic banks' goal is not only limited to maximization of shareholders' wealth but also includes enhancement of standard of living and welfare society.	
<b>RA5</b>	5. I Believe that Islamic banks offer attractive mode of financing more than conventional banks	
<b>RA6</b>	6. Islamic Financing mode is more suitable for my needs.	
<b>Perceived Regulatory</b>		
<b>PR1</b>	1. I believe that the government shows commitment to develop Islamic banking in Cameroon in its true spirit.	Kasera & Nalukenge (2019), Mwafise and Stapleton (2012)
<b>PR2</b>	2. I assume that Cameroonian government has comfortable rules for the development of Islamic banking.	
<b>PR3</b>	3. Cameroonian banking laws encourage me to use Islamic banking products.	

<b>PR4</b>	4. Cameroonian Regulation is indispensable for implementation of Islamic banks.	Sánchez-Torres et al. (2018).
	<b>Perceived Innovation</b>	
<b>PIN1</b>	1. In my opinion, Islamic banking is a unique concept in Cameroon	Mbawuni et Nimako (2017)
<b>PIN2</b>	2. I think that Islamic banking presents a new interest free approach banking in Cameroon	
<b>PIN3</b>	3. Islamic banking is an innovative way of banking in Cameroon	
<b>PIN4</b>	4. I assume that Islamic banks provide wide range of products and services and sufficient innovations.	
<b>PIN5</b>	5. I suppose that Islamic banks use well developed digital banking system.	
<b>PIN6</b>	6. I think that Islamic banks in Cameroon would offer digital mobile banking transactions	

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Table I: Constructs Reliability and Validity

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
Religious motivation	0,748	0,756	0,839	0,569
Attitude	0,882	0,903	0,914	0,683
Awareness	0,792	0,836	0,854	0,594
Intention	0,918	0,926	0,939	0,755
perceived innovation	0,874	0,889	0,902	0,608
perceived regulatory	0,484	0,49	0,794	0,659
Relative advantage	0,88	0,886	0,909	0,625
subjective norm	0,768	0,766	0,851	0,589

Source: Results obtained from Smart PLS software

Table II: Reliability Test

<b>Items</b>	<b>outer loadings</b>
ATT2	0,764
ATT3	0,733
ATT4	0,782
ATT5	0,915
AWR4	0,768
AWR5	0,82
AWR6	0,693
AWR7	0,797
INT1	0,904
INT2	0,75
INT3	0,927
INT4	0,892
INT5	0,862
PIN1	0,776
PIN2	0,752
PIN3	0,763
PIN4	0,891
PIN5	0,749
PIN6	0,736
PR1	0,784

PR3	0,839
RA1	0,74
RA2	0,806
RA3	0,81
RA4	0,828
RA5	0,825
RA6	0,729
RM1	0,708
RM3	0,7
RM4	0,881
RM5	0,713
SN2	0,791
SN3	0,743
SN4	0,817
SN6	0,716

Source: Results obtained from Smart PLS software

Table III: Respondents Demographic Profile Results

Distribution	Frequency	Percentage (%)
<b>Gender</b>		
Male	248	83%
Female	52	17%
	300	100%
<b>Age</b>		
18-30	187	62%
31-40	94	31%
41-50	15	5%
51-60	3	1%
60 above	1	0%
	300	100%
<b>Marital Status</b>		
Single	198	80%
Married	99	40%
Widowed	1	0%
Divorced	2	1%
	300	121%
<b>Religion</b>		
Islam	269	90%
Christianity	31	10%
	300	100%
<b>Region of residence</b>		
Adamawa region	35	12%
Centre region	43	14%
East region	2	1%

Far North region	169	56%
Littoral region	19	6%
North region	22	7%
West region	7	2%
South region	3	1%
	300	100%
<b>Employment</b>		
Private sector	88	29%
Civil Servant	43	14%
Trader	57	19%
Farmer	4	1%
Business Man	8	3%
Entrepreneur	23	8%
Unemployed	55	18%
University Student	18	6%
Other	4	1%
	300	100%
<b>Average salary</b>		
Low- (0-35.000)	97	32%
Middle (35.000 -150.000)	119	40%
Rich (150.000 - plus)	84	28%
	300	100%
<b>Educational level</b>		
Less than high school	16	5%
High school	43	14%
University and plus	241	80%
	300	100%
<b>Types of banks</b>		
Microfinance institutions	114	38%
Commercial banks	139	46%
Investments banks	47	16%
	300	100%

Table IV: Constructs Reliability and Convergent Validity Results

Constructs	Items	outer loadings	Composite Reliability	Average Variance Extracted (AVE)	Cronbach's Alpha
<b>Attitude</b>	ATT2	0,764	0,914	0,683	0,882
	ATT3	0,733			
	ATT4	0,782			
	ATT5	0,915			
<b>Awareness</b>	AWR4	0,768	0,854	0,594	0,792
	AWR5	0,82			
	AWR6	0,693			
	AWR7	0,797			

<b>Intention</b>	INT1	0,904	0,939	0,755	0,918
	INT2	0,75			
	INT3	0,927			
	INT4	0,892			
	INT5	0,862			
<b>Perceived Innovation</b>					0,874
	PIN1	0,776	0,902	0,608	
	PIN2	0,752			
	PIN3	0,763			
	PIN4	0,891			
	PIN5	0,749			
	PIN6	0,736			
<b>Perceived Regulatory</b>					0,484
	PR1	0,784	0,794	0,659	
	PR3	0,839			
<b>Relative Advantage</b>	RA1	0,74	0,909	0,625	0,88
	RA2	0,806			
	RA3	0,81			
	RA4	0,828			
	RA5	0,825			
	RA6	0,729			
<b>Religious Motivation</b>	RM1	0,708	0,839	0,569	0,748
	RM3	0,7			
	RM4	0,881			
	RM5	0,713			
<b>Subjective Norm</b>	SN2	0,791	0,851	0,589	0,768
	SN3	0,743			
	SN4	0,817			
	SN6	0,716			

Table V: Discriminant validity using Fornell Larcker criterion

	<b>Religious Motivation</b>	<b>Attitude</b>	<b>Awareness</b>	<b>Intention</b>	<b>Perceived Innovation</b>	<b>Perceived Regulatory</b>	<b>Relative Advantage</b>	<b>Subjective Norm</b>
Religious Motivation	0,754							
Attitude	0,787	0,827						
Awareness	0,291	0,162	0,771					
Intention	0,624	0,583	0,554	0,869				
Perceived Innovation	0,64	0,776	0,412	0,662	0,779			
Perceived Regulatory	0,467	0,4	0,478	0,577	0,649	0,812		
Relative Advantage	0,711	0,684	0,453	0,707	0,811	0,539	0,791	
Subjective Norm	0,365	0,473	0,352	0,526	0,499	0,529	0,363	0,768

Table VI: Collinearity Results Based on VIF

<b>Constructs</b>	<b>VIF</b>
Attitudes	3.481
Awareness	1.777
Perceived Innovation	2.969
Perceived Regulatory	1.648
Relative Advantage	2.392
Religious Motivation	2.166
Subjective Norms	1.813

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Table VII: Inner Model Structural results

Hypothesis	Effects	Relationship	Original Sample (O)	Sample Mean (M)	STDEV	T Statistics	P Values	Decision
H1	direct	Awareness -> Intention	0.141	0.142	0.054	2.633	0.009*	Supported
H2	direct	Subjective Norms -> Intention	0.096	0.093	0.055	1.749	0.081***	Supported
H3	direct	Religious Motivation -> Intention	0.117	0.119	0.060	1.944	0.052***	Supported
H4	direct	Relative Advantage -> Intention	0.180	0.178	0.071	2.553	0.011**	Supported
H5	direct	Perceived Innovation -> Intention	0.106	0.106	0.070	1.512	0.131	Not-Supported
H6	direct	Perceived Regulatory -> Intention	0.004	0.003	0.041	0.099	0.921	Not-Supported
H7	direct	Attitudes -> Intention	0.386	0.390	0.078	4.973	0.000*	Supported
H8	Indirect	Awareness -> Attitudes -> Intention	-0.061	-0.057	0.034	1.817	0.070***	Supported
H9	Indirect	Religious Motivation -> Attitudes -> Intention	0.221	0.222	0.047	4.676	0.000*	Supported
H10	Indirect	Subjective Norms -> Attitudes -> Intention	0.085	0.085	0.034	2.503	0.013**	Supported
H11	Indirect	Relative Advantage -> Attitudes -> Intention	0.223	0.224	0.047	4.722	0.000*	Supported
H12	Indirect	Perceived Innovation -> Attitudes -> Intention	0.309	0.308	0.047	6.608	0.000*	Supported
H13	Indirect	Perceived Regulatory -> Attitudes -> Intention	0.009	0.010	0.034	0.264	0.792	Not-Supported

Source: Estimation results from Smart pls software  
\*, \*\*, \*\*\* indicate significance level at 1%, 5% and 10% respectively

## Abstract

**Purpose** – This research examines factors influencing potential customers' intention to patronize Islamic banking products in Cameroon.

**Design/methodology/approach** – To achieve this, a structured questionnaire was used with 318 respondents, and 300 were usable for analysis with a respondent rate of 94%. The study used SEM-PLS to analyze the data.

**Findings** – The findings suggested that attitude, religious motivation, awareness, subjective norm, and relative advantage significantly affect potential customers' intention towards Islamic banking products, while perceived regulatory and perceived innovation are insignificant. Furthermore, attitude substantially mediates the relationship between religious motivation, awareness, subjective norm, relative advantage, and perceived innovation.

**Research limitations/implications** – However, this study focused on potential customers living in Muslim zones; future research should compare users and non-users of Islamic banking products in both Muslim and non-Muslim zones to capture a big picture about customers' perceptions of Islamic banking products in Cameroon.

**Practical implications** – The results of this study contribute to the literature by providing a new framework that combines the theories of planned behavior and diffusion of innovation theory and provides managerial implications at the level of Islamic finance operators. Meanwhile, this research offers some policy recommendations that can help boost the development of Islamic finance in Cameroon and promote financial inclusion.

**Originality/value** – To the author's knowledge, this is the first research about potential customers' intention to use Islamic banking products in Cameroon.

**Keywords:** Cameroon, Islamic banking, Potential customers, SEM-PLS

**Paper type:** Research paper

## 1. Introduction

In the global financial business, Islamic finance has emerged as one of the fastest expanding segments. The resilience of Islamic banking institutions following the financial crisis has spurred not only nations with majorities of Muslims, but also nations with minorities of Muslims, such as Britain, Germany, France, and the United States, to provide Islamic financial services in their conventional banking sectors (Hamadou, 2024). They show their willingness to use Islamic banking products for financial inclusion and satisfaction of the economic needs of the Muslim minority population of these countries (Ernawati *et al.*, 2022). Although the primary goal of Islamic finance is financial inclusion, it has been observed that in some Muslim countries, the majority of the people are excluded from the traditional system for religious reasons. They believe that conventional products are incompatible with the financial principles established by Islamic law, even when financial services are available. For example, surveys in Jordan, Algeria, and Syria have revealed that 20 to 40% of those polled claim religious reasons for not having access to conventional microcredit. This phenomenon occurs because public awareness of Islamic banks is still low. In addition, some studies have revealed a lack of customer awareness of Islamic banking in non-Muslim African countries such as South Africa (Cheteni, 2014), The Gambia (Sonko, 2020), Uganda (Bananuka *et al.*, 2019), and Nigeria (Kewuyemi, 2015). This means that the tendency to believe does not always influence the decision to choose a bank. Furthermore, it demonstrates that Islamic banking industries operating in such countries need a significant level of marketing strategies that can assist them in targeting more customers and providing knowledge of Islamic banking products to society.

Several studies have shown that Islamic banks are attractive in various countries with non-dominant Muslim populations. For instance, there is interest in non-Muslim consumers in the Islamic finance industry in the United States, New Zealand, and South Korea (Junaidi *et al.*, 2022). Hence, the use of Islamic banking services, based on equitable wealth distribution and profit prohibition, has the potential to contribute significantly to the development of financial inclusion in Cameroon. Consequently, it is necessary to provide future opportunities to enhance Islamic banking in the country. As a result, research on non-Muslim countries customer's understanding and perspectives on the choice of Islamic banks is required, particularly on the factors that influence their views on adopting Islamic banking (Latif, 2020).

Cameroon has approximately 15 operational commercial banks and 850 microfinance institutions. However, only one bank (Afriland First Bank) and one Islamic microfinance institution (Savana Islamic Finance) practice Islamic banking. According to the World Bank report (2022), The number of borrowers in commercial banks per 1000 adults is estimated at 37.8. This figure shows the low rate of financial inclusion in Cameroon. Out of this number, Afriland First Bank has over 150,000 clients, 58 branches in ten regions across the country, and representation in 12 countries around the globe 27 years after its inception<sup>1</sup>. However, out of 483,790 clients, only 14000, representing 2.8%, are using Islamic banking services provided through the Islamic window of that bank. In the case of Islamic microfinance, Savana Islamic Finance started in 2018 with 500 customers; it increased to around 2200 customers in 2022 (Hamidi & Hamadou, 2023). This number also shows a low level of Islamic banking customers in the Cameroon banking system. Consequently, Islamic banking services' growth rate is meager compared to conventional banking. This low level of growth could be caused by many variables, one of which could be the low level of awareness of Islamic banking products. Many

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<sup>1</sup> <https://www.afrilandfirstbank.com/index.php/en/news/5082-first-bank-feels-at-one-with-its-clients#:~:text=Twenty%2Dseven%20years%20after%20its,representations%20in%2012%20countries%20worldwide>.

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3 studies have revealed a lack of customer awareness of Islamic banking in non-Muslim African  
4 countries such as South Africa (Cheteni, 2014), The Gambia (Sonko, 2020), Uganda  
5 (Bananuka *et al.*, 2019), and Nigeria (Kewuyemi, 2015). This means that the decision to open  
6 a bank account is only sometimes influenced by belief. Furthermore, it demonstrates that  
7 Islamic banking industries in such countries need significant marketing strategies to help them  
8 target more customers and provide society with knowledge of Islamic banking products. As a  
9 result, the low growth rate of customers makes it difficult for Islamic banks to enter the market.  
10 This is primarily due to the country's need for more knowledge about Islamic banking.  
11 Interestingly, this study attempts to analyse the problem by looking at the level of awareness  
12 and the factors that influence people's intentions to use Islamic banking products in Cameroon.  
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16 After exploring studies related to customer awareness and attitudes towards Islamic banking  
17 products in both Muslim majority and minority countries, we identified three research gaps.  
18 First, no sufficient studies examine the factors affecting customers' intention to use Islamic  
19 banking products in Muslim minority countries. Second, there needs to be more literature  
20 related to Islamic banking development in Central African countries. Thirdly, there is no case  
21 study of customers' attitudes toward Islamic banking products in Cameroon. Consequently, the  
22 present research aims to examine the factors influencing potential customers' intention towards  
23 adopting Islamic banking products in central African countries with the case study of  
24 Cameroon by providing a new framework that combines the theory of planned behavior and  
25 the diffusion of innovation theory. The rest of this paper is organized as follows. A literature  
26 review and hypothesis development will be presented in the second section. The third section  
27 will explain the research methodology. The fourth section will present and discuss the results,  
28 and the fifth section will summarize the study and provide limitations and practical  
29 implications.  
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## 32 33 **2. Literature Review and Hypothesis Development**

### 34 ***2.1. Theory of Planned Behaviour***

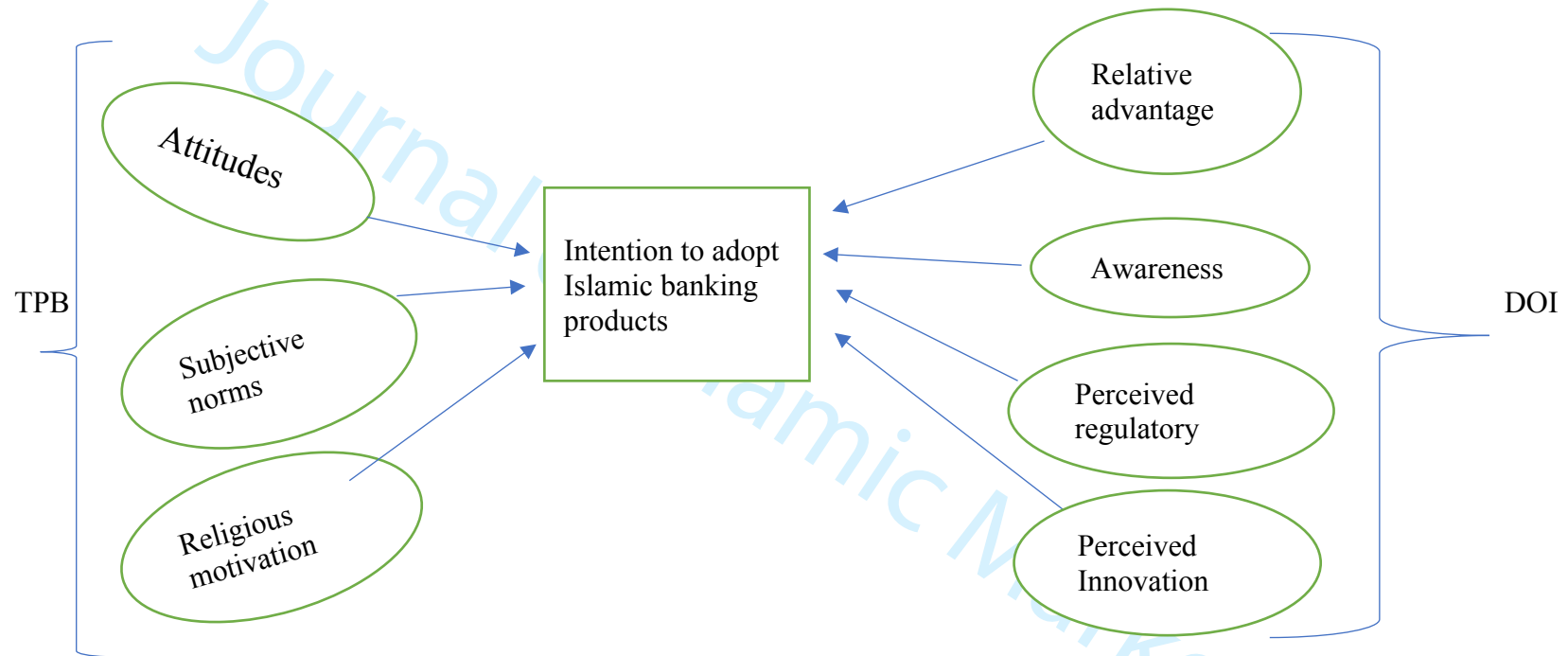
35 Considering the theory of planned behavior, it is necessary to complete research on customer  
36 attitudes regarding their intentions to use a particular product or service. The theory of planned  
37 behavior is a hypothesis developed to predict and explain human conduct in various settings  
38 (Ajzen, 1991). According to Ajzen (1991), the theory of planned behavior (TPB) suggests three  
39 factors of intention that are conceptually separate from one another. The first factor to consider  
40 is a person's attitude toward the behavior. This factor describes the extent to which a person  
41 has a positive or negative attitude toward the activity. The second factor to consider is a person's  
42 perception of the social influence that exists to engage in a particular conduct or abstain from  
43 that behavior. The final point is that the extent to which one feels they have control over their  
44 actions is an antecedent of purpose. It is assumed that the perceived ease or difficulty of doing  
45 the conduct is based on previous experience and anticipated obstructions and hurdles. This term  
46 refers to the perceived ease or difficulty of completing the behavior. The purpose of the theory  
47 of planned behavior is to anticipate and understand the intentions of people to engage in various  
48 behaviors. Therefore, the purpose of this study is to extend the theory of planned behavior used  
49 by Ibrahim *et al.* (2017), Sabirzyanov (2016), and Alfarizi and Sari (2022) in their research in  
50 order to paint a more accurate picture of the factors that influence potential customers'  
51 intentions to use Islamic banking in Cameroon. Their findings suggested that attitudes,  
52 subjective norms, awareness, and religious motivation influenced customers' decisions toward  
53 Islamic Banking products.  
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## 2.2. Diffusion of Innovation (DOI) Theory

DOI was developed by Rogers in 1983. It is a widely accepted theory that has the potential to be used in a wide variety of new forms of innovation (Mallouli & Sassi, 2021). It is commonly acknowledged as the method that is used the most frequently in the process of producing new technologies (Outcault *et al.*, 2022). The D.O.I. theory has been employed in several researches in the context of customers' intent to embrace Islamic banking practices (Mbawuni & Nimako, 2017; Dearing & Cox, 2018; Bananuna *et al.*, 2020; Mallouli & Sassi, 2021). In these investigations, the DOI theory was applied by integrating variables that may significantly explain why customers have a confident attitude about Islamic banking products. These elements include perceived innovation and knowledge, as well as perceived backing from the government or perceived regulation. They argued that the perceived regulatory environment, the perception of innovation, and the level of knowledge are significant drivers of the inclination to utilize Islamic banking products. As a result, we want to test the influence of relative advantage, perceived regulatory, perceived innovation, and knowledge on potential customers' intentions to adopt Islamic banking products in Cameroon using a modified version of the DOI that these authors used as a theoretical framework.

Following the Theory of Planned Behavior (TPB) combined with the Theory of Diffusion of Innovation (TDOI), the framework diagram of the study should be:

Figure1: Theoretical Framework



### 2.3. Factors Affecting Customer's Intention to Adopt Islamic Banking Products

Numerous studies have been conducted worldwide to investigate customers' perspectives towards Islamic banking. According to the findings of these studies, customer attitudes, religious motivation, knowledge of Islamic banking, profitability, subjective norms, perceived regulations, and perceived innovation are the primary elements that explain a customer's intention to do business with an Islamic financial institution (Sabirzyanov, 2016). As a result, the factors will each have their explanation in the following paragraphs.

#### 2.3.1. Awareness and Intention to Adopt Islamic Banking Products

The level of awareness that customers have toward particular products indicates the level of information they have regarding these products, which can make it simpler for them to use the products. The findings of Sonko (2020), Raja et al. (2020), Jameel (2017), Kaakeh et al. (2018), Alfarizi and Sari (2022), and Padil et al. (2021) suggested that customers' awareness level favorably influences their inclination to adopt Islamic banking products. Similarly, Sabirzyanov (2016), Kaakeh et al. (2019), Mbawuni and Nimako (2017), Albaity and Rahman (2019), and Ernawati et al. (2022) discovered a favorable association between consumers' understanding of Islamic finance transactions and their commitment to interact with Islamic banks. As a result, we developed the following hypothesis to test the situation in Cameroon:

H1: The customer's awareness level positively impacts their intention to adopt Islamic banking products in Cameroon.

#### 2.3.2. Religious motivation and intention to use Islamic banking products

According to Kaawaase and Nalukwago (2017), religious motivation can be defined as the influence of a person's religion on their behavior and actions. A person's commitment to a particular religious tradition or set of beliefs regarding a divine or supernatural force is the essence of the term "belief." Under the context of this research, the term "religious motivation" refers to the dedication and beliefs held by a client that have the potential to drive him to use Islamic banking products. The findings of Usman et al. (2017), Lujja et al. (2016), Mbawuni and Nimako (2017), Zinser (2019), Albaity and Rahman (2021), Junaidi et al. (2021) and Kristanto HC (2022) brought attention to the fact that religious motivation significantly affects a person's likelihood of using Islamic banking products. Islamic banks differ from conventional banks in the fact that they offered products based on the principles of Islamic Shariah, which are consistent with the Quran, sunnah, and fiqh (Hamadou et al., 2024). Consequently, religious clients are more concerned about Sharia compliance products offered by Islamic banks. Based on this body of research, the following hypothesis has been developed:

H2: Religious motivation influences customers' intentions to adopt Islamic banking products in Cameroon.

#### 2.3.3. Subjective norms and the intention to adopt Islamic banking products

When deciding or selecting a specific course of action, Bananuka et al. (2019) define "subjective norm" as the consumer affecting their peers and relatives. Alsaad (2021) claimed that consumers' subjective norms strongly predict their propensity to utilize Islamic banking products. In a similar vein, Yanikkaya and Pabuccu (2017), Alfarizi and Sari (2022), Maryam et al. (2019), Puteri et al. (2022), Maryam et al. (2021), Alzadja et al. (2021) concluded that consumers' families and friends impact their perceptions regarding the adoption of Islamic banking products. On the other hand, Abdullah et al. (2016) claimed a negative association between a subject's subjective norm and their inclination to utilize Islamic banking products. For the case of Cameroon, the following hypothesis is suggested:

H3: Subjective norms positively influence customers' intentions to adopt Islamic banking products in Cameroon.

#### 2.3.4. *Relative Advantage and intention to adopt Islamic banking products*

Gait and Worthington (2015) concluded that profitability is the most critical attitude determinant of the potential use of Islamic banking retail customers in Libya. In addition, Latif (2020) researched the factors influencing a customer's intention to use Islamic banking products in the Philippines. He found that profitability is a significant factor that influences a customer's behavior, and he concluded that Islamic banking products are more likely to be used by customers who intend to profit from using them. It means that their opinions are influenced by the potential that Islamic finance can bring to society, according to the research conducted by Kaabachi and Obeid (2016), Jamshidi and Wan (2015), Mallouli and Sassi (2021), Gonne and Mohammadou (2022) and Ezeh and Nkamnebe (2022). They hypothesized that the relative benefits of Islamic banking have a beneficial influence on customers' intentions to utilize Islamic banking products. Taking into account all of this prior research, we may very well come up with the following assumption for this study:

H4: Relative advantage positively influences potential customers' intentions to use Islamic banking products in Cameroon.

#### 2.3.5. *Relationship between Perceived regulatory and intention to use Islamic banking products*

According to Chen *et al.* (2019), the term "perceived regulatory" refers to the assistance provided by the government for innovation, which can help to win back customers' trust. Previous research indicates that governments play an essential part in the operation of financial institutions by establishing more stringent regulations. Reni and Ahmad (2016) argued that customers feel more secure with the government's support. Consequently, government support is indispensable in raising uncertainties (Sánchez-Torres *et al.*, 2017). The findings of Ali *et al.* (2015) and Charag *et al.* (2019) suggested that government support has a positive and considerable impact on customers' intentions to use Islamic personal financing. On the other hand, Maryam *et al.* (2019) and Bananuna *et al.* (2020) discovered that government support's effect on customers' adoption intention toward Islamic banking in Pakistan was minor. It has been suggested that Pakistani customers are more concerned with the conformity of Islamic banking products to sharia law than they are with the support of the Pakistani government. Based on the contradictory results, we can establish the following hypothesis to test the Customer's perceived regulations toward embracing Islamic banking products in the case of Cameroon.

H5: Perceived regulations positively affect the intention to adopt Islamic banking products in Cameroon.

#### 2.3.6. *Perceived Innovation and intention to use Islamic banking products*

According to Mbawuni and Nimako (2017), the term "innovation" from the customer's perspective" refers to the degree to which Islamic banks are offering new financial products for their customers to fulfill their requirements in the banking business. Islamic banks provide a cutting-edge banking system distinctive from the traditional banking practices analyzed in the research above (Beck *et al.*, 2013). In response to the prohibition of Riba, Islamic banks developed new financial products such as Mudarabah, Musharakah, Murabaha, Istisna, and Salam to meet the requirements of their customers in finance. As a result, adopting an Islamic banking system in Cameroon might be interpreted as an example of innovation within Cameroon's traditional banking system. Based on their research in Ghana, Mbawuni and Nimako (2017) found that customers' perceptions of Islamic banking products have a favorable and significant effect on the likelihood that they will embrace them. In addition, the findings of Amin (2013), Ezeh *et al.*

(2015), Jamshidi *et al.* (2015), and Kok *et al.* (2014) demonstrated that customers' perceptions of innovativeness have a role in determining their orientation toward Islamic banking products. As a direct consequence of this, we arrive at the following theory about Cameroon:

H6: Perceived innovation positively affects the intention to adopt Islamic banking products in Cameroon.

### **2.3.7. Relationship between Attitudes and intention to use Islamic banking products**

According to Orobia *et al.* (2016), attitudes toward an intention to use a product can be defined as the degree to which a person possesses a positive or negative apprehension of a given behavior. In other words, attitudes can indicate whether or not a person has a favorable apprehension of a given behavior. The studies of Kaakeh *et al.* (2018), Kaawaase and Nalukwago (2017), Lujja *et al.* (2016), Bananuna *et al.* (2019), Sabirzyanov (2016), Ayyub *et al.* (2020), Albaity and Rahman (2019), Hoque *et al.* (2022), Alfarizi and Sari (2022), and Mindra *et al.* (2022) found a favorable correlation between the attitudes of Muslim customers in Spain and the intention to utilize Islamic banking products. This is implied by the fact that having a favorable attitude toward Islamic banking products is one of the most critical factors in determining whether or not one intends to engage with Islamic banking products. Based on this body of research, we can formulate the following hypotheses regarding the case of Cameroon:

H7: Attitude positively affects the intention to adopt Islamic banking products in Cameroon.

This study also tries to investigate the mediation effect of attitude towards the relationship of the variables to adopt Islamic banking products in Cameroon. Studying the mediating role of attitude is crucial because it will provide a new contribution to the literature and a better interpretation of the results. The findings of Maryam *et al.* (2021), Kaakeh *et al.* (2019), Kleijnen *et al.* (2004), Yasin *et al.* (2009), and Vinten *et al.* (2007) suggested that attitude plays a perfect role in mediation with the intention to adoption and other variables.

It implies that there is an indirect effect between the independent variables and the dependent variable. This indirect effect is captured by attitude. Moreover, the factors influencing the intention to adopt Islamic banking affect attitudes, which impact the intention to use Islamic banking products. Therefore, this study tries to test the mediation role of attitude on the relationship of awareness, religious motivation, subjective norm, relative advantage, perceived regulations, perceived innovation, and intention adoption of Islamic banking products in Cameroon. The following are the proposed hypotheses:

H8: The effect of awareness on the intention to adopt Islamic banking products in Cameroon is mediated by attitude.

H9: The effect of religious motivation on the intention to adopt Islamic banking products in Cameroon is mediated by attitude.

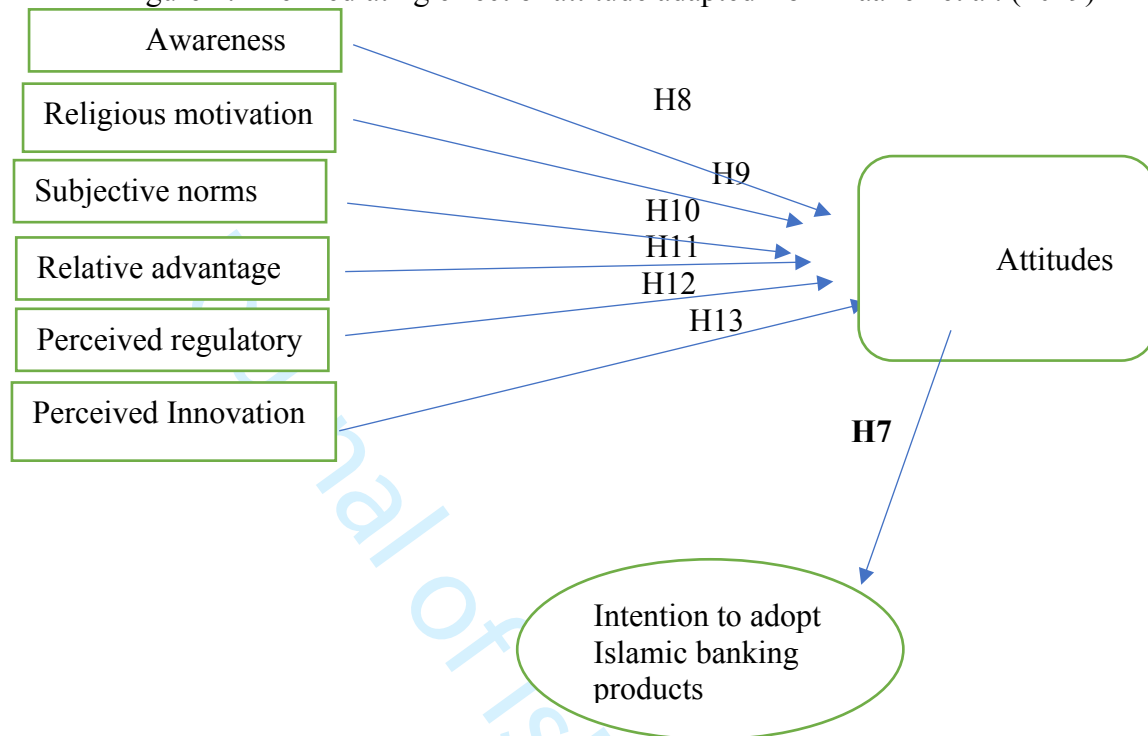
H10: The effect of subjective norms on the intention to adopt Islamic banking products in Cameroon is mediated by attitude.

H11: The effect of relative advantage on the intention to adopt Islamic banking products in Cameroon is mediated by attitude.

H12: The effect of perceived regulations on the intention to adopt Islamic banking products in Cameroon is mediated by attitude.

H13: The effect of perceived innovation on the intention to adopt Islamic banking products in Cameroon is mediated by attitude.

Figure 2: The mediating effect of attitude adapted from Kaakeh et al. (2019)



### 3. Research Methods

#### 3.1. Data Collection Process and Description

Because of the nature of the data, the collection procedure will use two different sampling strategies: online and convenience sampling. The convenience samples will provide the narration for the online samples. The vast majority of the time, this is the sampling method applied when conducting research on Islamic approaches to behavioral finance (Kaakeh et al., 2018). The study used convenience sampling because it is less time-consuming and easy to implement (Golzar et al., 2022). The population will comprise potential customers who currently have accounts at conventional banks. The data are collected in five cities: Maroua, Garoua, Ngaoundere, Yaounde, and Douala. These cities are chosen because they represent the country's majority population, have the potential banking industry, and are economically developed. We use a five-point Likert scale measure to determine how customers feel about Islamic banking products. Compared to a scale with 10 points, one with 5 points is expected to give maybe somewhat better average scores about the highest conceivable attainable score (Sachdev & Verma, 2004). Again, Finstad (2010) asserted that a five-point Likert scale is preferred when the sample size is more than one hundred.

The study's sample size is predicted based on the minimum sampling theory of Hair et al. (2010). According to him, the minimum sample size is calculated by multiplying the number of items by 5 to 10. Therefore, as we have 40 items, we will have  $40 \times 5 = 200$ . Consequently, the minimum sample is evaluated at 200 respondents. Fortunately, 318 responses were received, while 300 were usable for analysis, with a 94.33% rate of respondents. Google form with the option of setting all questions as obligatory to be answered. This method helps to increase the rate of respondents.

#### 3.2. Description of the Selected Variables

After examining the literature, eight variables are selected to meet the study's objective. Intention to adopt Islamic banking products is considered the dependent variable, and the seven remaining, attitudes, religious motivation, relative advantage, subjective norm, perceived

regulations, perceived innovation, and awareness, are considered the independent variables. Four to eight items measure each variable. These items are adapted from previous studies. The constructs and selected items are explained in Appendix I.

### 3.3. Structural Equation Modelling (SEM)

As stated above, this research aims to look at the factors that influence the intention of customers to adopt Islamic banking and the mediating effect of attitude. We will apply Structured Equation Modelling (SEM) to meet this goal.

SEM is a powerful multivariate technique increasingly used in scientific research to test and evaluate multivariate causal relationships. SEM differs from other methods because it can model the direct and indirect effects between variables. SEM comprises two statistical components: confirmatory factor analysis and path analysis. The first one aims to estimate latent variables related to psychological aspects such as attitudes and customer satisfaction. The second one aims to determine the link between many variables by creating a path diagram (Hair *et al.*, 2014). For the data analysis, we shall use SEM-PLS because it enables us to analyze all hypothetical paths in one period (Adam, 2020). According to Alfarizi and Sari (2022) and Afthanorhan *et al.* (2020), There are at least three advantages of using SEM-PLS:

- If there is no true independence, the results will be good.
- Reliability of the data
- Ability to eliminate the problem of poor data

The estimation process of PLS-SEM starts with some relevant tests that could help confirm the credibility and validity of the data so that we can drive a helpful insight and conclusion. In the next paragraph, we will explain the reliability and validity tests considered relevant before estimating.

### 3.4. Pilot study

Before modelling using a structural model, we should establish the reliability and validity of the variables (Pratama *et al.*, 2023). According to Zaki *et al.* (2013), Reliability is a critical measurement for determining the data quality. It measures the precision and the extent to which the study results can be considered. It gives the credibility and dependability of the research (Malmqvist *et al.*, 2019). The construct reliability, convergent validity, and discriminant validity were used to evaluate the measurement model's reliability and validity. These tests are checked before proceeding with the estimation of PLS-SEM. Therefore, a pilot study with 46 respondents was conducted to determine the reliability and validity of the study items. Later on, items that are not reliable and valid will be deleted from the questionnaire before accurate data for the analysis is collected. It gives the credibility and dependability of the research (Malmqvist *et al.*, 2019). The following section displays the results of the pilot study.

In order to check the reliability of the items, we must first evaluate the reliability indicator, then the internal consistency reliability, and finally, the convergent validity. To begin, we must ensure that the reliability indicator is accurate. According to McDaniel and Roger Gates (2018), various statistical measures can be used to evaluate reliability, including the split-half, Cronbach alpha coefficients, and test-retest procedures. For the sake of this investigation, we settled on using Cronbach's alpha due to the ease with which it can be calculated and the consensus among academics regarding its reliability. According to Hair *et al.* (2010), a value of Cronbach alpha of 0.5 is considered satisfactory, while 0.7 or higher is preferred. From Table 3 All of the items are reliable except the following: ATT6, AWR1, AWR2, AWR3, AWR8, PR2, PR4, RM2, SN1, and SN5 because their loading factors are lower

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3 than the minimum needed value of 0.7. Because of this, we decided to delete these items after  
4 conducting reliability tests to ensure they all are trustworthy.

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6 In the second step of the process, the reliability of the internal consistency is evaluated  
7 by looking at the composite reliability for each factor. If the composite reliability is more than  
8 0.6, then [Bagozzi and Yi \(1988\)](#) and [Hair et al. \(2010\)](#) state that internal consistency exists  
9 among the factors and the items connected. According to Table 3.2, the composite reliability  
10 of religious motivation, attitude, awareness, intention, perceived innovation, perceived  
11 regulatory, relative advantage, and subjective norm are, respectively, 0.818, 0.907, 0.858,  
12 0.939, 0.902, 0.758, 0.909, and 0.864. based on this, we can affirm internal consistency as the  
13 overall reliability of all factors is more significant than 0.6. This leads us to the conclusion that  
14 the reliability test of the model is successful when we use reliability indicators and the  
15 dependability of the model's internal consistency.

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17 When evaluating convergent validity, the average variance extracted (AVE) is the  
18 metric that need to be considered. [Bagozzi and Yi \(1988\)](#) and [Hair et al. \(2010\)](#) proposed that  
19 the minimum value for the average variance extracted (AVE) should be 0.5. In the beginning,  
20 Except for religious motivation, awareness, and perceived regulation, all AVEs are more  
21 significant than 0.5. As a result, to validate the internal consistency, the linked items with  
22 loading factors lower than 0.7 were eliminated from consideration. The final results of the  
23 AVEs for each of the components are presented in Table I. When these items are taken out of  
24 the equation, the results demonstrate that the AVE of religious motivation, awareness, and  
25 perceived regulatory compliance does match the standards. As a result of this, convergent  
26 validity can be confirmed.

## 27 28 29 30 **4. Results and Discussion**

### 31 **4.1. *Demographics Profile of the respondents***

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33 The description of respondents' demographic profiles is presented in Table III. It shows that  
34 248 of the respondents are male and 52 are female. As a result, the sample represents a male-  
35 dominated population that accounts for 83% of the population. This implies that men have  
36 higher literacy levels than women and are responsible for their families. With 62% of the  
37 sample size, the respondents' average age is between 18 and 30, and the group between 31 and  
38 40 makes up 31% of the total. It implies that the younger generation dominates the  
39 Cameroonian population. For marital status, with 66% of the sample being single, the majority  
40 are single. At the same time, married respondents are only 33%. Our respondents are  
41 overwhelmingly Muslim (90%), while Christians account for only 10%. Most of the  
42 respondents are located in the Far North Region. It has 56% of the sample size. It has the  
43 country's largest Muslim population. For employment characteristics, we have 29% of the  
44 respondents working in private, 19% of whom are traders, 15% of whom are servants, and 8%  
45 of whom are entrepreneurs. However, 18% are unemployed. For the average salary, 40% of  
46 the respondents earned a range of FCFA 25.000 to FCFA 150.000, which means they are  
47 considered the middle class. Moreover, 28% of the respondents earn a salary ranging from  
48 FCFA 150.000 and above, classified as rich. Finally, 32% of the respondents earned a salary  
49 range of FCFA 0 to FCFA 25.000, classified as low income. For the educational level, 80% of  
50 the respondents have at least a university degree. Moreover, 14% of the respondents have a  
51 high school degree, and 5% have less than a high school degree. For the types of banks potential  
52 customers use, 46% of the respondents use commercial banks, 38% use microfinance  
53 institutions, and 16% use investment banks. This implies that most potential customers will  
54 need commercial banking products, micro-loans, and investment banking products. Therefore,  
55 Islamic financial institutions should design their products based on these categories of banking  
56 in order to attract potential customers from conventional banks.

## 4.2. Reliability, Validity, and Collinearity Tests

Firstly, we assess construct reliability, which evaluates the degree of internal consistency of measures. It is evaluated using item factor loadings with an acceptable value of 0.50 and Cronbach's alpha with an acceptable level of 0.70 (Hair et al. (2010)). Secondly, Construct validity evaluates the extent to which observable measurement items logically relate with and represent a postulated construct from foundational theory (Peng, 2023). It is evaluated based on convergent and discriminant validity (Hair et al., 2010). Table IV shows that all of the items are reliable, and their factor loadings are more significant than the minimum needed value of 0.50.

Secondly, Convergent validity refers to the degree to which the measurement items together explain the concept they represent in the structural model (Hair et al., 2010). It can be evaluated using average variance extracted (AVEs), which must have a minimum loading of 0.50, and composite reliability (CR), which must have a minimum loading of 0.70 (Fornell & Larcker, 1981; Hair et al., 2010). Table IV demonstrates that all constructs' AVEs and CR meet the requirements. As a result of this, convergent validity can be confirmed. Thirdly, discriminant validity refers to how measurement items sufficiently explain their particular constructs more than other constructs in the structural model (Hair et al., 2010). It occurs when the square root of the AVEs for each construct exceeds their corresponding inter-construct correlation (Hair et al., 2010; Fornell & Larcker, 1981). The outcomes of the Fornell Lacker are presented in Table V. This demonstrates that each latent variable's average variance explained (AVE) is significantly higher than the correlation between the latent variables. Consequently, discriminant validity has been determined by the Fornell-Lacker criterion.

Another critical examination is the collinearity test. According to Hair et al. (2010), the model has no collinearity problems if VIF values are less than five and tolerance values are more than 2. Table IV shows that VIF meets the requirements. Thus, there are no issues of collinearity between constructs.

## 4.3. PLS-SEM Results

After checking the reliability and validity of the items, it is also essential to check the model fit to make a clear decision on our hypothesis. To do so, Hooper et al. (2008) and Cangur and Ercan (2015) argued that Model fit can be checked by looking at the Standardized Root Mean Square Residual (SRMR) value. SMMR should be less than 0.1. However, a value of SRMR under 0.08 is better. For the model of our research, the value of SRMR is 0.073 according to the PLS Algorithm results. Therefore, we conclude that the model is a perfect fit. The next step is to check the hypothesis of the research. Table VI below presents the results of the decision on the hypothesis. Five hypotheses are supported for the direct effect, while two are not supported because their p-value is higher than the significance level of 5% and 10%. Furthermore, in Figure 3 below, the R square is 0.73. This implies that 73% of the variation in the intention to adopt Islamic banking products in Cameroon is explained by attitudes, religious motivation, subjective norms, relative advantage, and awareness. For the mediation analysis, five hypotheses are accepted, while one is declined. It suggests that attitude perfectly mediates the relationship of awareness, religious motivation, subjective norm, relative advantage, perceived innovation, and intention adoption. However, attitude does not mediate the relationship between perceived regulation and intention adoption. According to Hair et al. (2014), the relationship between exogenous and endogenous variables is significant with a mediating variable. However, there is no significant relationship between the variables without the mediating variable; we conclude that there is a complete mediation. However, the mediation is called partial if the direct and indirect effects are significant. Consequently, from the results presented in Figure 4.2, attitude has a full mediation effect with perceived innovation because the direct relationship between perceived innovation and intention to adopt Islamic banking is

insignificant, whereas the indirect effect is significant. Furthermore, attitude partially mediates awareness, religious motivation, subjective norm, relative advantage, and intention to adopt Islamic banking products. This result is in line with the results of [Maryam et al. \(2021\)](#) and [Kaakeh et al. \(2019\)](#). It suggests that religious motivation, subjective norms, awareness about Islamic banking products, their advantages, and perceived innovation give customers a positive attitude towards them. In turn, this positive attitude influences their decision to adopt the products. However, attitude does not mediate the relationship between perceived regulation and intention to use Islamic banking in Cameroon.

Figure 3: Outer model

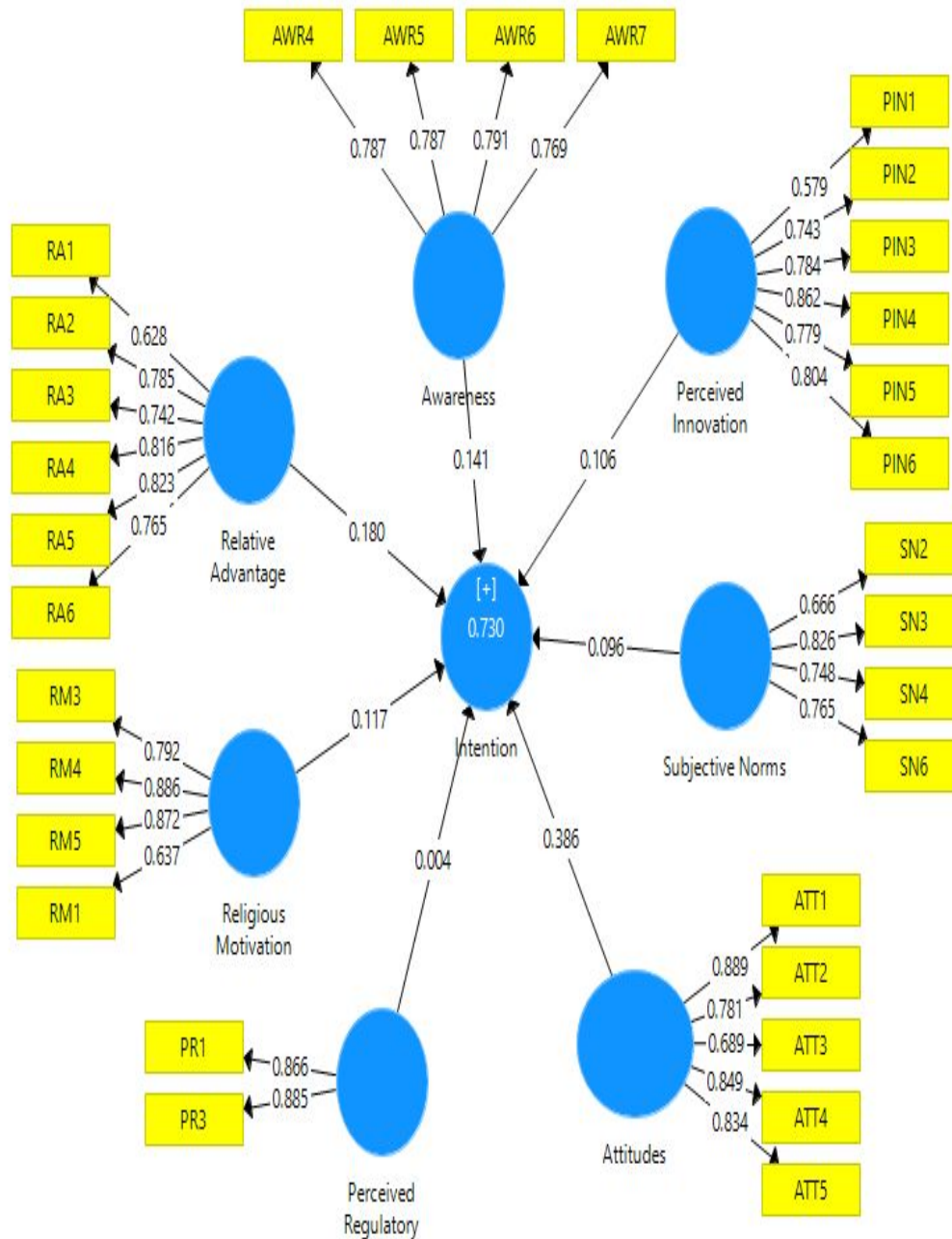
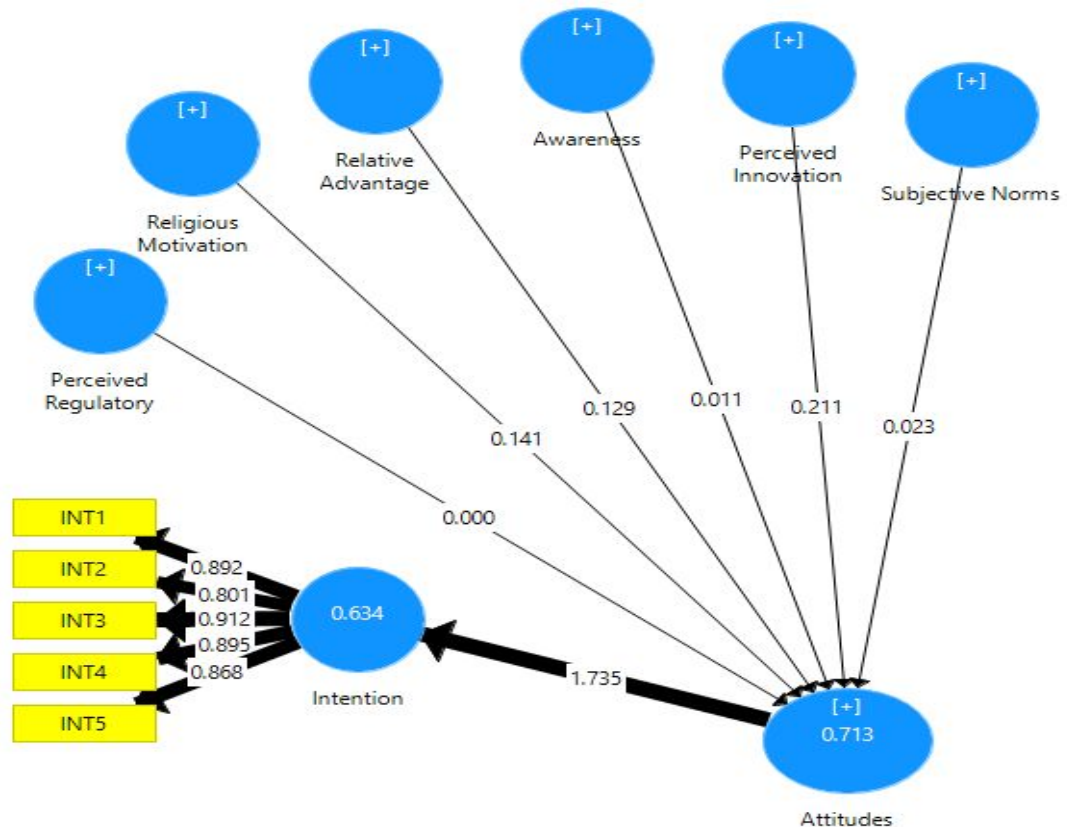


Figure 4: Results of Mediating effect of attitude



#### 4.4. Discussion

Religious motivation, attitude, awareness, subjective norms, religious motivation, and relative advantage significantly affect customers' intention to adopt Islamic banking in Cameroon. Similar results were found by [Usman et al. \(2017\)](#), [Kaakeh et al. \(2018\)](#), [Raja et al. \(2020\)](#), [Alfarizi and Sari \(2022\)](#), [Gait and Worthington \(2015\)](#), [Latif \(2020\)](#). They all argued that religious motivation, Attitude, awareness, Subjective norms, religious motivation, and relative advantage are essential factors considered by customers when dealing with Islamic banking products. It implies that the Cameroonian population has a favorable attitude towards Islamic banking products and is influenced by their relatives and friends, who advise them about them. They are listening to and following those who are important to them. Furthermore, they assume financing based on profit and loss sharing is fair and just. Consequently, they consider the relative advantage of Islamic banking products to influence their decision. Another critical point is that religious motivation is positively affecting customer's decisions. Religion is an important factor for customers to consider when dealing with Islamic banking products. Most customers are afraid to disbelieve God by using conventional bank loans. So, they prefer to deal with Islamic banking products because they believe that Islamic banking products in Cameroon could be Sharia-compliant. In addition, they try to avoid minor and major sins and feel distracted when they do something opposing their beliefs, for instance, dealing with conventional interests. Therefore, it is essential to consider sharia compliance of Islamic banking products by Islamic banking market operators in Cameroon when offering their products to prospective customers.

However, perceived regulations are not statistically significant for a customer's intention to patronize Islamic banking products in Cameroon. Similar results were found by [Maryam et al. \(2019\)](#) and [Bananuna et al. \(2020\)](#). They argued that the government does not influence customers' choices towards Islamic banking because most customers are more concerned about the Sharia conformity and advantages of Islamic banking products than regulations. Again, the government enforces regulations that are not in the best interest of consumers. However, these

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3 results contradict the findings of [Chen et al. \(2019\)](#), [Ali et al. \(2015\)](#), and [Charag et al. \(2019\)](#).  
4 They suggested that perceived regulation plays a vital role in customers' choice of Islamic  
5 banking products. To implement an innovation in an uncertain time, the government must  
6 enforce laws and regulations to enable data security and privacy. [Mahdzan et al. \(2017\)](#) posited  
7 that the government is critical in implementing Islamic banking in Malaysia. It enables the laws  
8 and regulatory framework that help influence customers' attitudes positively towards the  
9 Islamic banking system.

10  
11 Once more, perceived innovation is not statistically significant for the adoption intention of  
12 Islamic banking products in Cameroon. Considering that Islamic banking is a new concept in  
13 Cameroon, customers do not care much about the innovation of Islamic banking products; they  
14 are more concerned about Sharia compliance and the relative advantages of the products. This  
15 result contradicts the studies of [Mbawuni and Nimako \(2017\)](#), [Amin \(2013\)](#), [Ezeh et al. \(2015\)](#),  
16 [Jamshidi et al. \(2015\)](#), and [Kok et al. \(2014\)](#). They argued that customers' perceptions of the  
17 innovativeness of Islamic banks influence their orientation towards the products. However, in  
18 the case of Cameroon, it should be difficult for Islamic banks to provide innovative products  
19 because they are still at the beginning stage.

## 22 23 5. Conclusion and Practical Implications

24  
25 This research aimed to investigate the factors that could affect their intention to patronize  
26 Islamic banking products and explore the mediating effect of attitude. The study's main  
27 findings revealed that religious motivation, attitude, subjective norm, relative advantage, and  
28 awareness are statistically significant, while perceived regulatory and perceived innovation are  
29 not significant. In addition, the findings suggested that attitude mediates the relationship  
30 between religious motivation, subjective norm, relative advantage, awareness, perceived  
31 innovation, and intention. However, it does not mediate the relationship between perceived  
32 regulation and intention.

33  
34 This research has some implications. Firstly, this study's results contribute to the literature by  
35 providing a new framework that combines the theory of planned behavior and the diffusion of  
36 innovation theory. Secondly, this study provides managerial implications at the level of Islamic  
37 finance operators, customer's and policymakers. For Islamic finance operators, it is essential  
38 to consider the factors affecting customers' intention towards Islamic banking products in  
39 Cameroon, such as attitude, religious motivation, awareness, relative advantage, and subjective  
40 norm. Islamic finance operators should make an immense campaign about Islamic banking  
41 products that they are offering so that customers will be aware of the existence of Islamic  
42 financial products in the country. Again, they can focus more on Sharia compliance with their  
43 products as most customers are ready to use Islamic banking products due to religious  
44 motivation. **At the customer's level, this study shows that religious views and culture should be  
45 considered while selecting Islamic banking solutions. As a result, these findings provide  
46 customers with knowledge regarding the design of Islamic banking products that may be  
47 adjusted to their specific needs, thereby increasing acceptability. Furthermore, because the  
48 findings indicated a low level of customer awareness of Islamic banking in Cameroon, it is  
49 critical to seek out information about Islamic banking and participate in training to raise their  
50 awareness of Islamic banking.** Finally, policymakers should provide favourable policies for  
51 market strategies in order to attract foreign investors. Once more, policies related to education  
52 about Islamic banking are necessary. It can be done by organizing seminars, conferences, and  
53 training and including university Islamic finance courses. Consequently, this will increase  
54 awareness about the principles and operation of Islamic banking products. In addition, the  
55 improvement of the Islamic banking offer, the improvement of the legal and tax framework  
56 tailored to the specificities of Islamic finance, and political involvement at the national level  
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3 with an overall vision and detailed strategy are crucial for the development of Islamic finance  
4 in Cameroon. Overall, these policy recommendations could help boost the development of  
5 Islamic finance in Cameroon to promote financial inclusion.  
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## 8 **6. Limitations and Future Research**

9 This research has some limitations. First, it was focused mainly on Muslim zones; future  
10 research should provide a comparison between Muslim and non-Muslim zones in order to  
11 understand the perception of customers living in non-Muslim zones. Moreover, this study was  
12 focused only on potential customers. So, we suggest future research to compare users and non-  
13 users of Islamic banking products in Cameroon. Overall, it is recommended that the  
14 geographical scope be expanded and comparative analyses between different customer  
15 segments should be included.  
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