

The Effects of Attitude, Subjective Norm and Islamic Moral Norm on Customer Intention to use Islamic Microfinance: An Empirical Evidence in Côte D'Ivoire

Savane Soumaila

Sultan Abdul Halim Mu'adzam Shah International Islamic University (UniSHAMS)

Abstract:- This study attended to examine relationship between attitude, subjective norm and Islamic moral norm on customer intention towards Islamic microfinance use in Côte D'Ivoire. The study used the quantitative method with a population of 512 participants among Al Barakat Finance customers. It applied a systematic sampling technique. In addition to attitude and subjective norm (SN), the study explored direct effect of Islamic moral norm (IMN) on behavioural intention in the theory of planned behaviour (TPB) model. It also analyzed moderating effects of IMN between attitude, SN and intention to use Islamic microfinance (IMF). The researcher applied SPSS and Smart-PLS to analyze data and the outcomes show that IMN, and other two variables have constructive direct relationship with intention to use IMF. The results also illustrated that IMN has a positive relationship between SN and intention to use IMF in Côte D'Ivoire but it negatively interacted between attitude and intention. The findings of this study can assist IMF policy makers, practitioners, regulators and government to design IMF products for the customer social development respecting their needs and expectations. This study based the author's best knowledge is the first of its kind to test direct and moderating effects of IMN with attitude and SN in the TPB model and IMF context in Côte D'Ivoire.

Keywords:- Islamic Microfinance, Attitude, Subjective Norm, Islamic Moral Norm, Use of IMF, Côte D'Ivoire.

I. INTRODUCTION

Influential factors of intention are important in estimating the level of customers' adoption (Thambiah, Eze, Tan, Nathan, Lai, 2010). Attitude and subjective norm are more sensitive to customer behavioural intention (Amin, Abdul-Rahman & Abdul-Razak, 2013; Alam, Janor, Zanariah, Wel, & Ahsan, 2012). The intentions of righteous people are connected with moral norm and religious principles, especially in Islamic financial aspects (Savane & Fauzi cited in 6th AICIF, 2018). Since Islamic finance is a morally financial system, it necessitates understanding effects of factors such attitude, subjective norm and Islamic moral norm on the customer intention. This made clear that these variables are among crucial factors in influencing customers to make decision, which is an economic development tools.

The fair distribution of the wealth among the population in the country is one of Islamic perspective in economics and finance (Al-Saie, Riad, 2017). The population of Côte D'Ivoire practice different believes and religious; there are Muslims as the majority, Christians, Animists and others (Sylla, 2013; Soro, 2014). It gives diverse religious environments, cultures, values and norms but Islamic microfinance could be favorable to them differently. Each group may approach Islamic financial systems in a different perspective, which may affect positively or negatively Islamic microfinance acceptance.

The current study focused on factors that can influence customer intention, specifically customer attitude, subjective norm, Islamic moral norm and their relationship to behavioural intention in accepting Islamic microfinance in Côte D'Ivoire. The study also investigated the interacting effects of Islamic moral norm between attitude, subjective norm and intention. Customer Islamic moral norm is used in this study to test if it could significantly replace perceived behavioural control (PBC) in TPB model. To attain this aim, PLS-SEM method was applied in order to evaluate and estimate the reliability and validity of constructs of the study model. The mentioned approach enabled the researcher to assess the proposed model.

II. THEORETICAL FRAMEWORK

A conceptual framework based theory of planned behaviour is useful in dealing with customer behaviour in social sciences (Beck & Ajzen, 1991). This theory is frequently applied in literature to explicate behavioural issues and understand individuals' intention in making decision (Sambodo, 2007; Kisaka, 2014; Paetzold and Busch, 2014). According to Ajzen's philosophy, the precedent of action is formed based on an intention towards that action (Satsios & Hadjidakis, 2018). The role of TPB is understanding influential factors of individual intentions (Beck & Ajzen, 1991). It is important to find good strategies and design right products for assisting customers in fulfilling their financial needs.

The original influential factors of customer intention in TPB include attitude, subjective norm and PBC (Ajzen, 1991). Previous literatures have been explaining the relationship between customer attitude and his intention. Aderonke and Charles (2010) and Kashif, Zarkada and Ramayah (2018) found that attitude is positively related to

customer intention in assessing consumers and managers contexts. Some empirical studies explained microfinance institutional issues, specifically its low adoption in Côte D’Ivoire.

According to AFC (2014), there is a weak penetration of microfinance institutions in Côte D’Ivoire. Based on Aboubackar (2012)’s finding, only 709,498 customers could benefit from microfinance programs in Côte D’Ivoire. Soro (2014) also reported that 89 percent of households confirmed do not have an access to microfinance loan facilities in Côte D’Ivoire. Moreover, Sylla (2013) and AIFF (2015), illustrated that the adoption of Islamic financial systems is universally insignificant in financial market but they believe that there is a great hope for its improvement by attracting customer intention.

The current study would reveal if attitude, subjective norm and Islamic moral norm replacing PBC could have positive relationship with customer intention to use IMF. According to Hoque, Hashim and Razzaque (2018), PBC is

the most criticized component in TPB, therefore, IMN is tested substituting it in this model. The direct positive relationship of attitude, subjective norm is highlighted in studies conducted by Khan, NazimahHussin and Ismail (2017), Aderonke and Charles, (2010), Kashif, Zarkada and Ramayah (2018), Weng and Run (2015), Wu et al. (2017), Husin (2018), Kashif et al. (2018), Tabibi and Pfeffer (2016), Musa (2011) and Han (2016).

III. RESEARCH MODEL AND HYPOTHESIS DEVELOPMENT

The TPB is modified in the current study by substituting perceived behavioural control (PBC) with Islamic moral norm (IMN) as presented in Figure 1. Specifically, this model includes attitude (ATT), subjective norm (SN) and IMN as independent constructs and intention (INT) to use as dependent construct. In addition, IMN is applied as interacting variable between ATT, SN and INT.

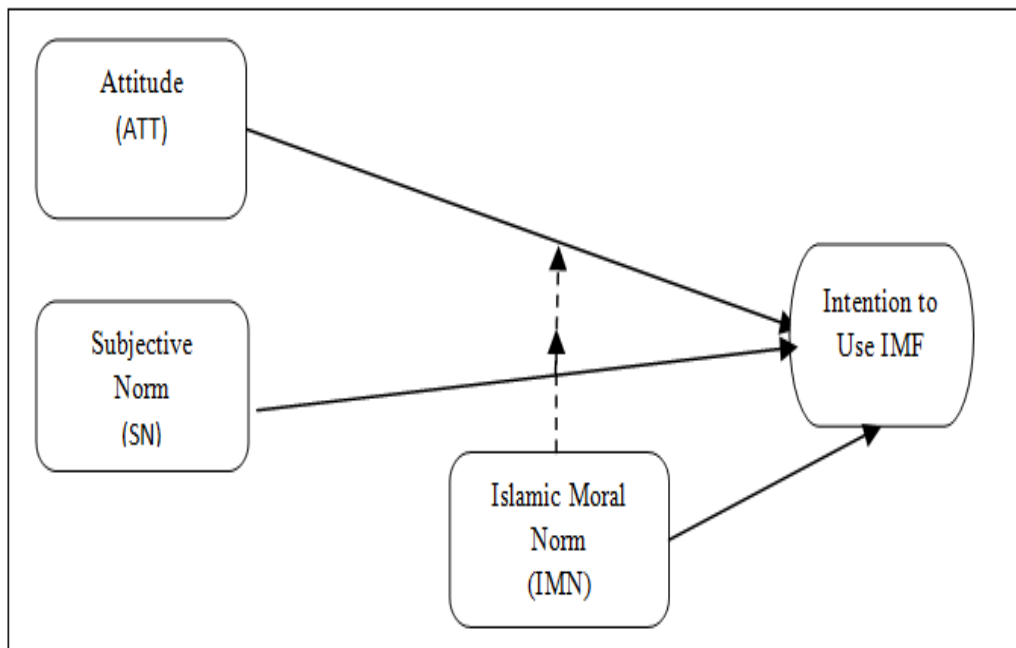


Fig 1:- Research Model Adopted from Ajzen (1991)
Note: Direct effect (————>); Moderating effects (- - ->)

Individuals’ attitudes supposed to be potent associated with their values and lifestyles. Likewise, Wicker (1969), Burton, Lichtenstein, Netemeyer and Garretson (1998) and Khan, NazimahHussin and Ismail (2017) claimed that most customers have positive attitudes towards economics and finance, Islamic banking and IMF institutional usage. Several studies found attitude to a powerful predictor and it has a positive with managers’ behavioural intentions (Aderonke & Charles, 2010; Kashif, Zarkada, & Ramayah, 2018). Satsios and Hadjidakis (2018) also confirmed it positive in households saving context. Ajzen (1991) highlighted that the intention reflects individual decision to act positively or negatively. Accordingly, attitude can be seen as an important variable

in TPB to predict customer intention. Therefore, this study hypothesized that:

H1: Attitude has positive influences on customer intention to use Islamic microfinance in Côte D’Ivoire.

Subjective Norm is the second variable in TPB model and it is suggested to be a positive predictor of intention. Miniard and Cohen (1981) proposed that subjective norm (SN) could predict customer intention in making decisions. According to Beck and Ajzen (1991), it is about individuals around a person that can influence his intention to act pour or against behaviour. SN can influence customer intention towards behaviour (Savane & Fauzi cited in 6th AICIF, 2018). In addition, the more SN of a customer is positive,

the more his intention becomes positive towards the behaviour (Haque, Sarwar, Yasmin, Tarofder & Hossain, 2015). Further, some literature have illustrated insignificant effect of SN on intention (Alam et al., 2012; Venkatesh & Davis, 2015; Hoque, Hashim & Razzaque, 2018). However, some other studies found it as a strong predictor for customer intention (Haque et al., 2015; Weng & Run, 2015; Wu et al., 2017; Husin, 2018; Kashif et al., 2018). With these mixed outcomes, this study stated the following hypothesis:

H2: Subjective norm has positive influences on customer intention to use Islamic microfinance in Côte D'Ivoire.

Morality in general understanding of western and Muslim philosophers refers to ethical rules and principles, which show honesty of a person, groups of individuals, organizations and societies (D'souza, Ramnarayan & Prabhu, 2015; Savane & Fauzi cited in 6th AICIF, 2018). The word 'moral' in Islamic terminology is "Khuluq" plural "Akhla'q", according to Ibn Manthu'r, (n.d., Vol. 1, P310), it refers to human character, ideology, doctrine and religion. However, moral principles in Islamic perspective must be in line with Qur'anic and the tradition of the Prophet peace and blessings of Allah be upon him (PBUPH) (Soumaila & Fauzi, 2019). Some previous literature considered moral norm as influencing determinant for behavioural intention. Del et al. (2012), Huang and Chen (2015) suggested moral norm to be an influential factor for the customer intention. Based on Godin et al. (2005)'s investigation, moral norm is positive predictor of behavioural intention. Moreover, Juraskova et al. (2012) found moral norm to be significant in the concept of HPV vaccine. According to Tabibi and Pfeffer (2016), moral norm had a positive effect on driver intention to comply with traffic rules. Musa (2011) found it significant in business context and Han (2016) in the context of pro-environmental actions. Boudreau and Godin (2014) illustrated that moral norm can increase the variance explained in customer intention towards behaviour. Therefore, this study proposed the following hypotheses:

H4: Islamic moral norm has positive influences on customer intention to use Islamic microfinance in Côte D'Ivoire.

H5: Islamic moral norm has a moderating relationship between attitude and intention to use Islamic microfinance in Côte D'Ivoire.

H5a: Islamic moral norm has a moderating relationship between subjective norm and intention to use Islamic microfinance in Côte D'Ivoire.

IV. RESEARCH METHODOLOGY

A. Research Sample and Sampling System

The data collection for the current study is obtained based on survey conducted in Al Barakat Finance institution in Daloa, Côte D'Ivoire. The survey started from November 2016 to the end of February 2017. In this study, a systematic sampling method was applied to select the participants among the Islamic microfinance customers. The researcher administrated 512 questionnaires and all of them were provided face to face to the respondents. The respondents filled all distributed questionnaires and immediately collected by one research assistant after the completion under the supervision of the institution as a request from its managers. Thus, the study realized 100% respond rate. The considered subjects of respondents' demographic include religion, genders, marital status, ages, level of education, family size, occupation, income and financial resource. The researcher used SPSS 22 and PLS-SEM 3.0 to analyze the data.

B. Items Measurement

The survey questionnaire of this study consists two sections namely; demographic questions that are just discussed and the questions are about the constructs. This section rates the level of the respondents' agreements with statements using four-point scales ranged from "strongly disagree" (1) to "strongly agree" (4). The questionnaire includes 5 questions on intention adopted from Amin et al. (2011) and 6 items for attitude formed from Amin et al. (2011). 5 items about subjective norm were adopted from Amin et al. (2011) and Alam et al. (2012), and the last 13 items for Islamic moral norm were adopted from Langdridge et al. (2007), Roberto et al. (2012), Godin et al. (2005), Forsyth and Nye (1990) and Monfared et al. (2015), as clarified in Appendix 1.

V. EMPIRICAL FINDINGS AND DISCUSSION

A. Demographic Profile Analysis

This section presents the customer characteristics where the majority of the respondents were Muslims (91.6%). The male respondents dominated female respondents (79.5%) and most of the respondents were married (89.6%). By age, most of the respondents fell in the groups between 35 and 44 (36.7%), 25 and 34 (35.5%), 45 and 54 (18.8%), 55 and above was (6.3%), the remaining (2.7%) of the respondents fell under 15 to 24. In terms of education, 75.6% of respondents were primary school certificate holders, 9.0% of them were secondary school certificate holders, 6.1% of them include middle school and diploma certificate holders. 9.4% of them were university graduate degree holders, etc. The Table 1 further explains the remaining details about the respondents.

Variable Description	Frequency	Percentage
Religion		
Muslim	469	91.6
Christian	36	7.0
Others	7	1.4
Total	512	100.0
Gender		
Male	407	79.5
Female	105	20.5
Total	512	100.0
Marital Status		
Single	50	9.8
Married	459	89.6
Divorced	2	.4
Widowed	1	.2
Total	512	100.0
Age		
15-24	14	2.7
25-34	182	35.5
35-44	188	36.7
45-54	96	18.8
55 and above	32	6.3
Total	512	100.0
Education		
Primary School	387	75.6
Secondary School	46	9.0
Middle School/ Diploma	31	6.1
University	48	9.4
Total	512	100.0
Family Size		
1-4	176	34.4
5-9	228	44.5
10-14	66	12.9
15 and above	7	1.4
Non	35	6.8
Total	512	100.0
Occupation		
Business/ Trader	198	38.7
Civil Servant	43	8.4
Farming	19	3.7
Transports	110	21.5
Others	142	27.7
Total	512	100.0
Monthly Income		
25,000 to 50,000FCFA	27	5.3
50,000 to 75,000FCFA	35	6.8
75,000 to 100,000FCFA	92	18.0
100,000 to 125,000FCFA	126	24.6
125,000 to 150,000FCFA	232	45.3
Total	512	100.0
Financial Source		
Microfinance institutions	379	74.0
Credit associations	43	8.4
Money lenders	4	.8
Savings	72	14.1
Finance from whole Sellers	1	.2
Family, relatives, and friends	13	2.5
Total	512	100.0

Table 1:- Demographic Profile of Respondents'

B. Reliability of Items

In this study, cronbach's alpha was used to evaluate all items of the questionnaire that are adopted in the study and the internal reliability of each construct was excellent. The Cronbach's alpha coefficients for individual constructs were ranged from 0.902 to 0.980, which exceeded the recommended threshold value 0.70 (Pallant, 2007; Joseph Hair, Black, Babin, & Anderson, 2010), as illustrated in Table 2. This confirms the inter reliability of the study items.

Constructs	Cronbach's Alpha (N= 512)	N of Items
Intention to Use IFM	0.980	5
Attitude	0.979	6
Subjective Norm	0.902	5
Islamic Moral Norm	0.964	13

Table 2:- Cronbach's Alpha of final Survey

➤ **Evaluation of outer Model**

Through Partial Least Square-Structural Equation Modeling (PLS-SEM), this study examines individual item reliability, internal consistency reliability, convergent validity and discriminant validity of the model (Henseler et al., 2009; Gentle et al., 2010; Hair Jr et al., 2014; Hair et al., 2016). Figure 2 represents PLS path outer model results.

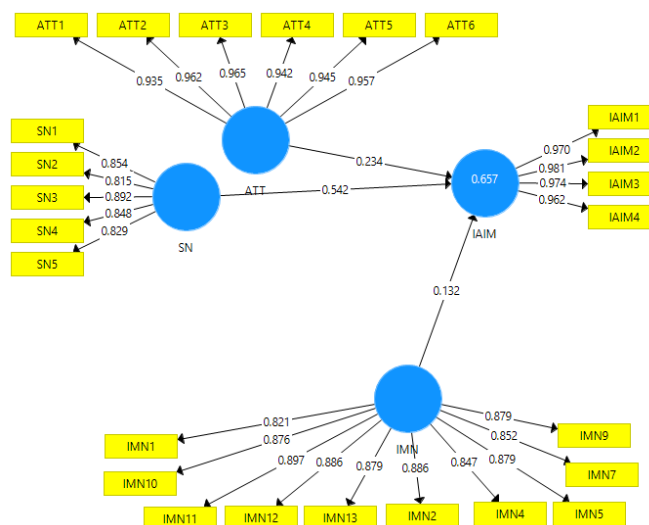


Fig 2:- Results of PLS Path Outer Model (2nd Run Path Model)

• **Individual Item Reliability**

Observing the loading of each item of the constructs is essential in an empirical study. Based on Hair et al. (2014), the recommended threshold of AVE and composite reliability in a reflective dimension are 0.5 and 0.70 respectively. Hair et al. (2012) and Hair et al. (2014) suggested that any value of items falls between 0.4 and 0.70 is removable from the scale, if that can enhance the beta values of the composite reliability and AVE. Therefore, 4 items were removed and 25 items were retained with their loading values. All the remaining items are significant as explained in Figure 2 and Table 3.

Latent Construct	Indicators	Outer Loading	Composite Reliability	AVE
Intention to Adopt	IAIM1	0.970	0.985	0.944
	IAIM2	0.981		
	IAIM3	0.974		
	IAIM4	0.962		
Attitude	ATT1	0.935	0.983	0.904
	ATT2	0.962		
	ATT3	0.965		
	ATT4	0.942		
	ATT5	0.945		
	ATT6	0.957		
Subjective Norm	SN1	0.854	0.927	0.719
	SN2	0.815		
	SN3	0.892		
	SN4	0.848		
	SN5	0.829		
Islamic Moral Norm	IMN1	0.821	0.969	0.758
	IMN2	0.886		
	IMN4	0.847		
	IMN5	0.879		
	IMN7	0.852		
	IMN9	0.879		
	IMN10	0.876		
	IMN11	0.897		
	IMN12	0.886		
IMN13	0.879			

Table 3:- Summary of Outer Model Results

• Assessment of Internal Consistency Reliability

The composite reliability is applied to evaluate the strength of the internal consistency based on Hair et al. (2014), who believes it to be appropriate in PLS-SEM method. The values of composite reliability in this study were significant that are ranged between .927 and .985, as illustrated in Table 3. None of these values is below .70 the minimum suggested threshold (Abdi, 2003; Hair et al., 2014). This shows the acceptable reliability of the study items.

According to Table 3, this study fulfilled the requirement of the convergent validity; it realized important AVE values that failed between .719 and .944. This is satisfactory because the values exceeded .5 in each of the individual variables (Fornell & Larcker, 1981; Chin, 2010).

The discriminant validity was examined by comparing the correlations of the latent constructs with the square root of AVE. Chin (2010) and Hair et al. (2014) suggested the square root of AVE to be greater than correlations of all latent variables. Table 4 confirmed that this is achieved in the current study, as indicated in the bold face.

No		1	2	3	4
1	Intention to Adopt	0.972			
2	Attitude	0.642	0.951		
3	Islamic Moral Norm	0.768	0.574	0.870	
4	Subjective Norm	0.677	0.730	0.691	0.848

Table 4:- The Correlations of the Variables and the Square Roots of the AVE

Note: The bold faces indicate the square root of the AVE and the other values correlate the latent variables.

➤ Evaluation of the Inner Model

This section analyzed the structural model using Smart PLS that is the second step of PLS-SEM assessments. It explains path coefficient or R-square (R²), the effect size (f²), the predictive significance of the study model followed by the discussion of moderating effects.

The path coefficients evaluate the relationship between dependent and independent constructs. The relationship can be positive or negative values, it can also be positively significant or negatively significant (Pallant, 2013; Hair et al., 2014). The Table 5 shows the direct relationship of the variables in the model.

N/H	Relationship	Beta	T-Statistics	P-value	Decision
H1	Attitude -> Intention to Adopt	0.234	3.512	0.000***	Supported
H2	Subjective Norm -> Intention to Adopt	0.542	11.058	0.000***	Supported
H3	Islamic Moral Norm -> Intention to Adopt	0.132	2.018	0.044**	Supported

Table 5:- Details of Path Coefficient of Inner Model (Direct Effects)

*** = Sig at 0.01 (1-tailed), ** = sig at 0.05 (1-tailed) and * = sig at 0.1 (1-tailed).

This paper examined 512 observations to estimate and understand the level of significance of path coefficient direct effects in the model inline of its hypothetical suggestions. The presentation of direct effects of constructs includes the beta value, t-statistics and P-value as explained in Table 5. It revealed that attitude, SN and IMN have the beta value of 0.234, 0.542 and 0.132 accordingly. It also

clarified t-values as 3.512, 11.058 and 2.018 with P-values of 0.000, 0.000 and 0.044 respectively. Moreover, Table 5.5 concludes that the proposed Hypotheses on direct effects were appropriate.

➤ *Assessing the Moderating Effect*

This researcher used the second step of PLS-SEM analytical methods, called bootstrapping procedure to examine moderating role of IMN in the model. According to Hair et al. (2014), it is a non-parametrical and a sophisticated statistical system that involves an over sampling technique. The results of computer-based analysis illustrated moderating effects of IMN in Figure 3 and Table 6.

In Figure 3, the full inner model results of this study are depicted. Hence, Hypothesis 5 proposed that IMN positively moderates the relationship between attitude and intention to use IMF. The results elucidate a negative relationship between attitude and IMN ($\beta = -0.137$, $t = 3.752$, $p < 0.000$), thus Hypothesis 5 is not supported. However, the outcome demonstrated a positive important relationship between SN and IMN ($\beta = 0.114$, $t = 2.640$, $p < 0.004$), therefore Hypothesis 6 is supported as shown in the Table 6.

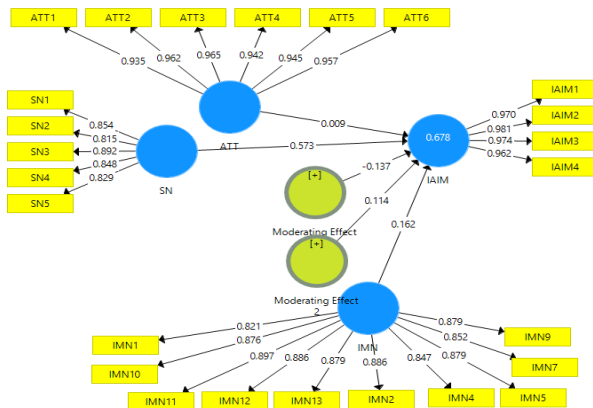


Fig 3:- Moderating Effects (Full Model)

N/H	Relationship	Beta	T-Statistics	P-value	Decision
H4	Attitude*Islamic moral norm-> Intention	-0.137	3.752	0.000	Not Supported
H5	Subjective norm*Islamic moral norm-> Intention	0.114	2.640	0.004	Supported

Table 6:- Details of Path Coefficient of Inner Model (Moderating Effect)

➤ *Evaluating the Strength of the Moderating Effect*

The strength of moderating variable can be understood by comparing the R² of direct effect of the exogenous variables in the model with the R² of the full model (Hair et al., 2014). Based on Cohen (2013), the

magnitude of the moderator is arranged from small, medium and large sizes; as 0.02, 0.15 and 0.35 respectively. By applying Cohen (2010)'s formula, the magnitude of this study appeared to be small, 0.065 indicated in Table 7.

Endogenous Variable	R ² included	R ² excluded	F-squared	Effect size
Intention to use	0.678	0.657	0.065	Small

Table 7:- The Strength of Moderating Outcome

According to previous literature, small positive moderating effect can signify a predictive strength of a model predicting power (Kim, Kaye & Wright, 2001; Chin,

Marcolin & Newsted, 2003). The current study has proven this suggestion. In addition, Table 8 summaries the results of this study model on the use of IMF in Côte D'Ivoire.

Hypothesis	Hypothesized Relationship	Beta	T-Statistics	P-Value	Findings
H1	Attitude has positive influences on customer intention to use Islamic microfinance in Côte D'Ivoire	0.234	3.512	0.000	Supported
H2	Subjective Norm has positive influences on customer intention to use Islamic microfinance in Côte D'Ivoire	0.542	11.058	0.000	Supported
H3	Islamic Moral Norm has positive influences on customer intention to use Islamic microfinance in Côte D'Ivoire	0.132	2.018	0.044	Supported
H4	Customer Islamic Moral Norm has a moderating relationship between attitude and intention to use Islamic microfinance in Côte D'Ivoire	(-) 0.137	3.752	0.000	Not Supported
H5	Customer Islamic Moral Norm has a moderating relationship between subjective norm and intention to use Islamic microfinance in Côte D'Ivoire	0.114	2.640	0.004	Supported

Table 8:- Summary of Findings

VI. DISCUSSION

The results of the PLS-SEM analysis demonstrated aptitude of the constructs of this study model. It shows that attitude was significant and positive to influence customers' intentions in using IMF. Some previous studies suggested this hypothesis such as (Abduh & Abdul Razak, 2012; Abduh *et al.*, 2011; Thambiah *et al.*, 2013; Amin *et al.*, 2013; Amin *et al.*, 2014). Meaning that, a customer who obtains a higher positive attitude was found associated with a great intention to use IMF. This study supports previous academic findings to confirm the attitude as a strong predicting variable of intention in TPB.

The findings specified a significant positive connection between SN and IMF customers' intentions. Meaning that, the social referents such as relatives, peers, religious guiders have an important positive role in influencing customer intention to use IMF. Similarly, this finding was confirmed in previous studies particularly in Islamic finance and IMF concepts (Taib *et al.*, 2008; Abduh *et al.*, 2011; ; Echchabi & Olaniyi, 2012; Abduh & Abdul Razak, 2012; Amin *et al.*, 2013; Amin *et al.*, 2014). All together, show the strength of SN in predicting customers' behavioural intentions.

This study has also proved that IMN significantly and positively predicts customers' intentions to use IMF. In other word, the more IMN of a customer is improved, the more the level of his adoption imperatives. This is in line with previous literature (Godin *et al.*, 2005; Juraskova *et al.*, 2012; Roberto *et al.*, 2012; Boudreau & Godin, 2014; Huang & Chen, 2015; Han, 2016). Similarly, this study confirmed positive influence of IMN on intentions to use IMF and positively positioned it as a significant predictor in TPB model.

The recent study has finally confirmed IMN as a significant moderator in TPB. It could importantly moderate the relationship between SN and customer intention to use IMF. Hence, a customer with high IMN is more favorable to the use of IMF products than customer who has low IMN. Nevertheless, the result shows a negative interaction of IMN between attitude and intention towards IMF usage. Michaelidou and Christodoulides (2011), Shaw and Shiu (2013), McMillan and Conner (2003) support this result.

Some previous studies such as Wicker (1969), Kish-Gephart, Harrison and Treviño (2010), Wang (2010) and Xu, Ling, Lu and Shen (2017) clarified that the evaluative feelings and background of customers spirituality can affect the interaction of moral norm. This could be the situation in the negative relationship between IMN and attitude to influence the intention in the current research.

Additionally, this study has proven IMN to be a positive influential predictor of customer intention and moderator. It has a direct influence on the intention to use IMF in Côte D'Ivoire. It has a positive and a significant interaction between SN and intention to use IMF. The

previous literature suggested that a variable is a moderator, when it is able at least to significantly interact one construct in a model (Sharma, Durand & Gur-Arie, 1981; Venkatraman, 1989; Fairchild & MacKinnon, 2009). Therefore, IMN is a quasi-moderator; Soumaila and Fauzi (2019) supported this outcome. The present research has achieved its objectives in providing this knowledge in IMF literature.

VII. IMPLICATION OF THE OUTCOMES

This research paper suggests some implications in different aspects including theoretical, methodological and managerial implications. In the theoretical aspect, the study has tested the TPB components by replacing PBC with IMN in IMF concept. The IMN has significantly assumed the role of PBC and moderating function in this study. This gives a new dimension to the TPB application and positions IMN in the theory, which will increase the applicability of TPB in variety of academic studies. In the methodological aspect, the study successfully applied PLS-SEM to analyze its survey data. PLS-SEM is considered as the most advanced statistical technique of the second generation in psychometric investigations. This could be an applicable theory in future studies, particularly in Islamic finance domains. Moreover, the results of this study propose to IMF actors including the government related sectors, managers, practitioners and IMF institutions that the intention of IMF customers is more sensitive to their attitudes SN and IMN. Knowing that, the actors could take necessary actions by allocating funds for IMF institutional development, packaging appropriate products that customers need. They should give a special consideration to customers' references, which have a vital role in influencing their intentions to use IMF.

VIII. DIRECTIONS FOR FUTURE RESEARCH

This study has tested the TPB model by substituting PBC with IMN in Islamic microfinance concept. This examination was successful in Ivoirian IMF context. However, the study gives new direction to future researches in the related domains. Firstly, future studies can examine IMN as an alternative to attitude or subjective norm in TPB model to further check its predicting strength as substituting variable the theory. Secondly, the study did not capture all influential factors of customer intention; therefore, future studies are encouraged to consider some other potential determinants that can influence IMF use among the customers. Thirdly, IMN could not positively moderate the relationship between attitude and customer's intention in the current study that is an interesting point to be considered for future studies. Fourthly, the study supports IMN as a strong direct predicting and moderating variable as well, it suggests further studies on this variable in other related researches. Lastly, the study suggests additional researches to evaluate customer Islamic moral values in line with his attitude and PBC. Despite of these limitations, the current study provides new insights to the literature of IMF practices.

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APPENDIX

<i>Survey Items Related to Intention to Use</i>			
Construct	Code	Items	source
Intention to Adopt Islamic Microfinance	IAIM 01	I am interested to use Islamic microfinance	Amin et al., 2011
	IAIM 02	I am interested to use Islamic microfinance in the future	
	IAIM 03	I will use Islamic microfinance someday	
	IAIM 04	I like to use Islamic microfinance	
	IAIM 05	I will certainly recommend Islamic microfinance to others	
<i>Survey Items Related to Attitude</i>			
Construct	Code	Items	source
Attitude	ATT 01	Choosing Islamic microfinance is an excellent idea	Amin et al., 2011
	ATT 02	Choosing Islamic microfinance is helpful	
	ATT 03	Choosing Islamic microfinance is advantageous	
	ATT 04	I value Islamic microfinance products and services	
	ATT 05	Islamic microfinance is one of the best microfinance method	
	ATT 06	Islamic microfinance is affirmative	
<i>Survey Items Related to Subjective norm</i>			
Construct	Code	Items	source
Subjective Norm	SN 01	People who are important to me support me using Islamic microfinance method	Amin et al., 2011 and Alam et al., 2012
	SN 02	Most of my colleagues/friends have used Islamic microfinance and that Islamic microfinance is suitable than the conventional microfinance	
	SN 03	When it concerns financing, I would like to be like my friends who use Islamic microfinance	
	SN 04	I select Islamic microfinance based on suggestion from my parents, relatives, ustaz and friends	
	SN 05	People who I listen to could persuade me to use Islamic microfinance	
<i>Survey Items Related to Islamic Moral Norm</i>			
Construct	Code	Items	source
Islamic Moral Norm	IMN 01	I feel I ought to use some other Islamic microfinance products at some time in the future	Langdridge et al., 2007
	IMN 02	If I can have an Islamic microfinance account, I believe it would be incorrect for me not to have one	
	IMN 03	I believe that I should have an Islamic microfinance account at some time in the future	
	IMN 04	I consider my personal obligation towards Islamic microfinance more imperative than usurious microfinance system	Roberto et al., 2012
	IMN 05	I consider Islamic microfinance usage a personal moral obligation	Godin et al., 2005
	IMN 06	I personally think that using Islamic microfinance is right	
	IMN 07	It would be quite wrong for me to use riba microfinancing while Islamic microfinancing method is available	
	IMN 08	It is within my morality to adhere to Islamic microfinance during my next business activities I would feel culpable about not adhering to Islamic microfinance	
	IMN 09	I would feel culpable about not adhering to Islamic microfinance.	
	IMN 10	A person ought to make certain that their business actions never intentionally harm another even to a small degree.	Forsyth and Nye, 1990
	IMN 11	If a financial action could harm other parts, then it must not be done.	
	IMN 12	Using Islamic microfinance makes me feel like a better Muslim entrepreneur.	Monfared et al., 2015
	IMN 13	if I utilize actively Islamic microfinance products, I feel like making a personal contribution to something better in Islam.	

Table 9:- Items of the Study and their Sources