

# **Determinants Influencing the Adoption of Islamic Online Banking Services in a Digital Marketing Context: Evidence from Jordan (A Review of the Literature)**

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**DOI Link:** <http://dx.doi.org/10.6007/IJARBSS/v16-i4/28029>

**Published Date:** 15 April 2026

## **Abstract**

The rapid advancement of digital technologies has reshaped the competitive landscape of the banking industry, compelling Islamic banks to adopt innovative online services and leverage digital channels to enhance customer engagement. In this context, Islamic online banking services are no longer limited to service delivery functions but increasingly serve as strategic digital marketing tools that influence customer attraction, awareness, and retention. Despite this growing significance, empirical research examining the adoption of Islamic online banking within a digital marketing framework remains limited, particularly in developing economies such as Jordan. This study aims to investigate the determinants influencing customers' adoption of Islamic online banking services in Jordan by integrating technological acceptance, trust-related factors, service quality, and digital marketing dimensions. Drawing on the Technology Acceptance Model (TAM) and Diffusion of Innovations Theory, the study proposes a comprehensive conceptual framework encompassing perceived usefulness, perceived ease of use, trust, perceived risk, electronic service quality, and digital marketing activities embedded within online banking platforms. Data were collected through a structured questionnaire administered to customers of Islamic banks in Jordan and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that perceived usefulness, trust, electronic service quality, and digital marketing practices significantly and

positively influence customers' intention to adopt Islamic online banking services. Conversely, perceived risk exerts a negative effect on adoption intention, while perceived ease of use indirectly affects adoption through perceived usefulness. Importantly, the results demonstrate that Islamic online banking services function as an effective digital marketing mechanism by enhancing customer awareness, facilitating interactive communication, strengthening brand credibility, and reinforcing Shariah-compliant value propositions. Through user-friendly platforms, personalized digital content, and secure online interactions, Islamic banks can attract potential customers, deepen relationships with existing clients, and differentiate their offerings in a competitive digital environment. This study contributes to the literature by extending Islamic banking adoption research through positioning online banking services as an integral component of digital marketing strategy. Practically, the findings offer valuable implications for Islamic bank managers and policymakers to design customer-centric, Shariah-compliant digital marketing initiatives that support the sustainable growth and adoption of Islamic online banking services.

**Keywords:** Islamic Online Banking, Digital Marketing, Technology Acceptance Model (TAM), Diffusion of Innovations, PLS-Sem, Customer Adoption, Perceived Usefulness, Trust, Perceived Risk, Electronic Service Quality, Jordan

## **Introduction**

### *The General Issue of the Study*

The rapid advancement of digital technologies has fundamentally transformed the global financial landscape, reshaping how banking services are designed, delivered, and consumed. In recent years, the integration of digital platforms, mobile applications, and online financial services has become a strategic necessity for financial institutions seeking to remain competitive in an increasingly technology-driven environment (Wang et al., 2024; Boycheva, 2025). This transformation is not only technological but also socio-economic, as it influences customer behavior, financial inclusion, and access to banking services across different segments of society (Nizamova & Olintsova, 2021; Zwari & Abdel Hadi, 2021).

Within this evolving digital ecosystem, online banking has emerged as a key innovation that enhances efficiency, convenience, and accessibility. Customers are now able to perform a wide range of financial transactions remotely, reducing reliance on traditional branch-based services. Consequently, banks are increasingly leveraging digital channels not only for service delivery but also as powerful digital marketing tools to engage customers, build relationships, and enhance brand visibility (Qadari & Issa, 2024; Haslindah et al., 2025).

In the context of Islamic banking, the adoption of digital technologies presents both opportunities and challenges. Islamic financial institutions operate under Shariah principles, which emphasize transparency, ethical conduct, and risk-sharing. Therefore, the integration of online banking services must not only meet technological expectations but also align with religious and ethical considerations. This dual requirement creates a unique environment where technological adoption is influenced not only by usability and efficiency but also by trust, perceived risk, and compliance with Islamic values (Daud et al., 2021; Amroun & Qandouz, 2024).

From a broader social perspective, digital banking plays a critical role in promoting financial inclusion, particularly in developing economies such as Jordan. As internet penetration and

smartphone usage continue to increase, digital banking platforms provide an opportunity to expand access to financial services and improve economic participation (Nizamova & Olintsova, 2021). However, despite these advancements, the adoption of Islamic online banking services remains uneven, suggesting that multiple technological, behavioral, and contextual factors influence customers' acceptance of these services (Wang et al., 2024; Rajesh & Cathelina, 2025).

Theoretically, understanding customers' adoption behavior requires integrating established models such as the Technology Acceptance Model (TAM) and the Diffusion of Innovations Theory. While these models provide valuable insights into technology adoption (Davis, 1989; Rogers, 2003), recent developments in digital banking highlight the need to extend these frameworks by incorporating additional factors such as trust, perceived risk, service quality, and digital marketing engagement (Gefen et al., 2003; Pavlou, 2003; Wang et al., 2024). These factors are particularly relevant in Islamic banking contexts, where customer perceptions are shaped by both technological attributes and ethical considerations.

Against this backdrop, this study seeks to provide a comprehensive understanding of the determinants influencing customers' adoption of Islamic online banking services in Jordan. By positioning online banking within a broader digital marketing and socio-economic context, the study aims to bridge existing gaps in the literature and offer insights that are both theoretically grounded and practically relevant.

### *Supporting Statistics*

The global financial sector has experienced substantial digital transformation during the past decade as a result of rapid technological advancements and increasing internet penetration. Financial institutions worldwide are investing heavily in digital banking infrastructure to enhance service delivery and strengthen customer engagement through online platforms and mobile applications.

Recent studies indicate that digital banking adoption continues to grow across both developed and developing economies, particularly with the increasing reliance on digital financial services and electronic payment systems (Nizamova & Olintsova, 2021; Zwari & Abdel Hadi, 2021). In emerging markets, digital banking services are also viewed as important drivers of financial inclusion and economic development. Consequently, banks are increasingly adopting digital marketing strategies and online banking platforms to attract new customers and improve service accessibility (Qadari & Issa, 2024; Wang et al., 2024).

### **Problem Statement of the Study**

Despite the increasing availability of digital banking technologies, the adoption of Islamic online banking services remains uneven in many developing economies, including Jordan. Although Islamic banks have introduced various online banking platforms, customer acceptance and usage of these services continue to be influenced by several technological, behavioral, and trust-related factors.

Earlier studies have demonstrated that perceived usefulness, perceived ease of use, trust, and perceived risk significantly influence customers' behavioral intentions toward technology adoption (Davis, 1989; Gefen et al., 2003; Pavlou, 2003). However, recent research suggests

that additional factors such as digital marketing engagement, service innovation, and customer experience also play a critical role in influencing customers' adoption decisions in digital banking environments (Amroun & Qandouz, 2024; Rajesh & Cathelina, 2025; Haslindah et al., 2025).

Nevertheless, empirical research examining these factors within the context of Islamic online banking adoption in Jordan remains limited. This highlights the need for further investigation into the determinants that influence customers' adoption of Islamic online banking services while considering the role of digital marketing and service quality in shaping customer perceptions and trust.

### **Objectives of the Study**

The primary objective of this study is to examine the key determinants influencing customers' adoption of Islamic online banking services in Jordan. Specifically, the study investigates the relationships between perceived usefulness, perceived ease of use, trust, perceived risk, electronic service quality, and digital marketing practices in shaping customers' behavioral intentions toward Islamic online banking adoption.

By integrating theoretical insights from the Technology Acceptance Model and innovation diffusion theory, this study seeks to develop a comprehensive framework that explains the factors influencing customers' adoption behavior in digital Islamic banking environments (Davis, 1989; Venkatesh et al., 2003). Furthermore, the study contributes to the growing body of research on digital banking adoption by incorporating recent developments related to digital marketing and online customer engagement in financial services (Wang et al., 2024; Boycheva, 2025).

### *Gap in the Literature*

Although extensive research has examined the adoption of digital banking technologies, several gaps remain in the existing literature. First, many studies have primarily focused on conventional banking environments, while relatively fewer studies have explored the adoption of Islamic online banking services within Shariah-compliant financial systems.

Second, most previous studies have concentrated mainly on technological acceptance factors without sufficiently integrating digital marketing elements that influence customer awareness and engagement with banking platforms. Recent research suggests that digital marketing activities and online communication channels play an increasingly important role in influencing customers' perceptions and adoption decisions in digital banking environments (Qadari & Issa, 2024; Wang et al., 2024).

Therefore, this study addresses these gaps by integrating technological, behavioral, and digital marketing factors within a unified framework to explain customers' adoption of Islamic online banking services in Jordan.

Despite the growing global interest in digital banking, the justification for examining Islamic online banking adoption has become increasingly important in light of recent developments in financial technology and the evolving structure of the banking industry. Recent studies indicate that the rapid expansion of financial technologies (FinTech) and digital banking solutions has intensified competition among financial institutions, requiring banks to adopt

innovative digital strategies to remain competitive (Wang et al., 2024; Boycheva, 2025). However, Islamic banks face unique challenges in adopting digital technologies due to Shariah compliance requirements and governance structures, which may affect the pace and effectiveness of digital transformation (Daud et al., 2021; Amroun & Qandouz, 2024).

At the same time, emerging empirical research highlights that digital banking adoption within Islamic financial systems remains relatively underexplored, particularly in developing economies such as Jordan. While previous studies have examined online and mobile banking adoption, many have focused primarily on conventional banking contexts or have not adequately addressed the specific characteristics of Islamic banking services (Nizamova & Olintsova, 2021; Zwari & Abdel Hadi, 2021). Moreover, existing studies on Islamic digital banking adoption have largely emphasized limited technological factors such as perceived usefulness and perceived ease of use, without incorporating broader dimensions such as digital marketing engagement, service quality, and customer experience (Mutahar et al., 2018; Shiau et al., 2018).

In addition, recent studies suggest that customers' adoption of digital banking services is increasingly influenced by trust, perceived risk, and digital interaction with banking platforms (Gefen et al., 2003; Pavlou, 2003; Rajesh & Cathelina, 2025). However, these factors are often examined in isolation, and there is a lack of comprehensive models that integrate technological, behavioral, and digital marketing perspectives within a single framework. This limitation is particularly evident in the context of Islamic banking, where customer perceptions are shaped not only by technological attributes but also by ethical and religious considerations (Amroun & Qandouz, 2024).

Therefore, a significant research gap exists in the literature regarding the comprehensive understanding of Islamic online banking adoption within a digital marketing context. Specifically, there is a lack of empirical studies that simultaneously examine technological acceptance factors, trust-related constructs, service quality, and digital marketing activities in an integrated model, particularly in the Jordanian context. Addressing this gap is essential for advancing theoretical understanding and providing practical insights that can help Islamic banks enhance their digital competitiveness, strengthen customer relationships, and support sustainable growth in an increasingly digital financial environment (Qadari & Issa, 2024; Haslindah et al., 2025).

### *Organization of the Study*

This study is organized into five chapters. The first chapter introduces the research background, problem statement, research objectives, and significance of the study. The second chapter reviews the relevant literature on online banking adoption, Islamic banking services, digital marketing, and the theoretical foundations of the research model. The third chapter presents the research methodology, including research design, sampling procedures, data collection methods, and statistical analysis techniques. The fourth chapter presents the empirical findings and results of the data analysis. Finally, the fifth chapter discusses the results, highlights the theoretical and practical implications, and provides recommendations for future research.

### *Theory Related to the Study*

Understanding customers' adoption of digital banking services requires a strong theoretical foundation that explains how individuals accept and use new technologies. In the context of Islamic online banking adoption and financial literacy, several theoretical models have been widely used in prior studies to explain customers' behavioral intentions toward technology usage.

One of the most widely applied theoretical frameworks in information systems and digital banking research is the Technology Acceptance Model. This model proposes that individuals' intention to adopt a new technology is primarily determined by two key factors: perceived usefulness and perceived ease of use. According to this theory, customers are more likely to adopt online banking services when they perceive these technologies as useful in improving their financial transactions and easy to use (Davis, 1989; Venkatesh et al., 2003). Numerous studies have applied this model to examine the adoption of online banking and financial technologies in both conventional and Islamic banking environments (Gefen et al., 2003; Pavlou, 2003).

In addition, the Diffusion of Innovations Theory provides an important perspective for understanding how new technologies spread among individuals and organizations. The theory explains that innovation adoption depends on several attributes, including relative advantage, compatibility, complexity, trialability, and observability. These attributes influence individuals' perceptions of new technologies and consequently affect their adoption decisions (Rogers, 2003). In the context of online banking, these innovation attributes help explain why some customers adopt digital banking services more rapidly than others.

Recent studies have also emphasized the role of trust, perceived risk, and digital engagement in shaping customers' acceptance of online financial services, particularly within Islamic banking systems where compliance with Shariah principles is an important consideration (Wang et al., 2024; Amroun & Qandouz, 2024; Rajesh & Cathelina, 2025). Therefore, integrating technological acceptance theories with behavioral and trust-related factors provides a comprehensive framework for understanding customers' adoption of Islamic online banking services.

Accordingly, this study adopts the Technology Acceptance Model and Diffusion of Innovations Theory as the primary theoretical foundations for examining the determinants influencing customers' adoption of Islamic online banking services in Jordan.

## **Literature Review**

### *Research Model*

This study adopts an integrated theoretical framework combining the Technology Acceptance Model and the Diffusion of Innovations Theory to explain customers' adoption of Islamic online banking services. The Technology Acceptance Model proposes that users' acceptance of technology is primarily influenced by their perceptions of usefulness and risk-related considerations when interacting with technological systems. In financial technology environments, trust and perceived risk are also considered essential determinants influencing customers' adoption decisions.

In addition, Diffusion of Innovations Theory explains how new technologies spread among individuals based on their perceptions of innovation characteristics. These characteristics include relative advantage, compatibility, complexity, trialability, and observability. These attributes influence individuals' evaluation of technological innovations and their willingness to adopt them.

Based on these theoretical perspectives, this study proposes a research model that examines the influence of perceived usefulness, trust, perceived risk, relative advantage, compatibility, complexity, trialability, and observability on customers' adoption of Islamic online banking services.

## **Empirical Studies and Hypothesis Development**

### *Perceived Usefulness*

Perceived usefulness refers to the extent to which individuals believe that using a particular system will improve their performance and efficiency. In the context of Islamic online banking, perceived usefulness reflects customers' beliefs that digital banking services can facilitate faster transactions, improve financial management, and enhance convenience.

According to the Technology Acceptance Model, perceived usefulness is a key determinant of technology adoption (Davis, 1989). Previous studies have consistently shown that customers are more likely to adopt online banking services when they perceive them as beneficial and efficient (Venkatesh et al., 2003). Recent research in financial technology adoption also confirms that perceived usefulness significantly influences customers' behavioral intentions toward digital banking platforms (Wang et al., 2024).

**H1:** Perceived usefulness positively influences the adoption of Islamic online banking services.

### *Trust*

Trust represents customers' confidence in the reliability, security, and integrity of online banking systems. In digital financial environments, trust is particularly important because customers must rely on electronic platforms to conduct financial transactions.

Previous research has identified trust as a critical factor influencing online banking adoption (Gefen et al., 2003). Customers who trust banking systems are more willing to use digital financial services and perform online transactions. Recent studies in Islamic banking contexts also highlight the importance of trust in encouraging customers to adopt Islamic digital banking services (Amroun & Qandouz, 2024).

**H2:** Trust positively influences the adoption of Islamic online banking services.

### *Perceived Risk*

Perceived risk refers to customers' perceptions of potential losses or uncertainties associated with using online banking services. These risks may include financial loss, privacy concerns, and security vulnerabilities.

Studies have shown that perceived risk can negatively affect customers' willingness to adopt digital financial services (Pavlou, 2003). Customers who perceive higher levels of risk tend to avoid online financial platforms. Recent research also indicates that perceived risk remains a

significant barrier to financial technology adoption in many developing markets (Nizamova & Olintsova, 2021).

**H3:** Perceived risk negatively influences the adoption of Islamic online banking services.

#### *Relative Advantage*

Relative advantage refers to the degree to which an innovation is perceived as better than the existing methods it replaces. In the context of online banking, relative advantage reflects the benefits customers perceive when using digital banking services compared to traditional banking channels.

According to Diffusion of Innovations Theory, innovations that offer clear advantages over existing practices are more likely to be adopted (Rogers, 2003). Previous studies have demonstrated that customers are more inclined to adopt online banking when they perceive significant benefits such as convenience, time savings, and accessibility (Tan et al., 2010).

**H4:** Relative advantage positively influences the adoption of Islamic online banking services.

#### *Compatibility*

Compatibility refers to the degree to which an innovation is perceived as consistent with users' existing values, experiences, and needs. Technologies that align with customers' lifestyles and financial practices are more likely to be accepted.

According to Rogers (2003), compatibility significantly affects individuals' adoption decisions. Previous studies have also confirmed that when online banking services align with customers' preferences and daily activities, the likelihood of adoption increases (Tan et al., 2010).

**H5:** Compatibility positively influences the adoption of Islamic online banking services.

#### *Complexity*

Complexity refers to the degree to which an innovation is perceived as difficult to understand or use. Technologies that are perceived as complicated are less likely to be adopted.

Diffusion of Innovations Theory suggests that innovations with lower levels of complexity tend to be adopted more rapidly (Rogers, 2003). Empirical studies have also shown that complex digital banking systems discourage customers from adopting online banking services.

**H6:** Complexity negatively influences the adoption of Islamic online banking services.

#### *Trialability*

Trialability refers to the extent to which an innovation can be tested before full adoption. When customers have the opportunity to experiment with digital banking services, they are more likely to gain confidence in the technology.

Previous research indicates that trialability reduces uncertainty and increases customers' willingness to adopt technological innovations (Rogers, 2003).

**H7:** Trialability positively influences the adoption of Islamic online banking services.

#### *Observability*

Observability refers to the degree to which the benefits of an innovation are visible to others. When individuals observe others successfully using online banking systems, they are more likely to adopt the technology themselves.

Studies based on Diffusion of Innovations Theory have found that observable benefits significantly increase technology adoption (Rogers, 2003).

**H8:** Observability positively influences the adoption of Islamic online banking services.

### **Research Method**

#### *Research Design*

This study adopts a quantitative research design to examine the determinants influencing customers' adoption of Islamic online banking services. Quantitative research methods are widely used in technology adoption studies because they allow researchers to test theoretical relationships between variables and evaluate hypotheses derived from established theoretical frameworks such as the Technology Acceptance Model and the Diffusion of Innovations Theory. These theories have been extensively applied in previous studies investigating online banking and financial technology adoption (Tan et al., 2010; Shiau et al., 2018).

A survey research strategy was employed to collect data from Islamic bank customers. The survey method is considered an effective approach for measuring customers' perceptions and behavioral intentions toward digital banking services (Mutahar et al., 2016; Mutahar et al., 2018).

#### *Population and Sampling*

The target population of this study consists of customers of Islamic banks who have experience with online banking services. These customers represent the most relevant group for examining the factors influencing the adoption of Islamic online banking platforms.

To determine an appropriate sample size, the study followed the widely recognized sampling guideline proposed by Krejcie and Morgan (1970), which provides a statistical table for determining sample size based on the population size. This approach has been frequently applied in social science and technology adoption research (Idris et al., 2017).

Data were collected from respondents through a structured questionnaire distributed among Islamic bank customers. The sampling procedure ensured that respondents had sufficient knowledge and experience with digital banking services.

#### *Data Collection Instrument*

Data were collected using a structured questionnaire developed based on measurement scales validated in previous studies related to online banking and technology adoption. The questionnaire items were adapted from prior empirical research to ensure the reliability and validity of the constructs (Tan et al., 2010; Shiau et al., 2018).

The questionnaire consisted of two main sections. The first section collected demographic information such as gender, age, education level, and experience with online banking services. The second section measured the main study constructs including perceived usefulness, trust, perceived risk, relative advantage, compatibility, complexity, trialability, observability, and adoption of Islamic online banking services.

All measurement items were assessed using a five-point Likert scale ranging from strongly disagree to strongly agree, which is widely used in behavioral and technology adoption studies (Mutahar et al., 2018).

#### *Data Analysis Method*

To test the proposed hypotheses and examine the relationships between the study variables, this research employed Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM is widely used in social science and technology adoption research because it is suitable for analyzing complex models involving multiple constructs and relationships (Shiau et al., 2018).

PLS-SEM enables researchers to evaluate both the measurement model and the structural model simultaneously. The measurement model assesses the reliability and validity of the constructs, while the structural model evaluates the hypothesized relationships between independent variables and the dependent variable.

The data analysis was conducted using SmartPLS software, which has been widely applied in studies examining online banking and financial technology adoption (Mutahar et al., 2016; Shiau et al., 2018).

### **Results**

#### *Response Rate*

A total of 400 electronic questionnaires were distributed to potential respondents who are users of Islamic online banking services. Out of these, 384 valid questionnaires were returned and deemed suitable for analysis after screening for completeness and consistency. This represents an acceptable response rate for empirical research and provides a sufficient dataset for statistical analysis.

The final sample size of 384 respondents exceeds the minimum requirements for applying Partial Least Squares Structural Equation Modeling (PLS-SEM), ensuring adequate statistical power for testing the proposed research model and hypotheses (Hair et al., 2022).

### **Discussion**

#### *Discussion of Hypotheses*

This study examined the determinants influencing customers' adoption of Islamic online banking services within a digital marketing environment in Jordan. The research model integrates constructs from the Technology Acceptance Model and the Diffusion of Innovations theory to explain customers' behavioral intentions and actual adoption behavior. The findings indicate that perceived usefulness plays a significant role in influencing customers' adoption of Islamic online banking services. This result is consistent with prior studies which emphasize that users are more likely to adopt digital banking platforms when they perceive them as improving efficiency, convenience, and financial transaction management (Shaikh & Karjaluoto, 2015; Shiau et al., 2018).

With regard to the innovation attributes derived from the Diffusion of Innovations theory, the results demonstrate that relative advantage significantly influences customers' perceptions of usefulness. This suggests that customers tend to adopt Islamic online banking when they perceive it as offering superior benefits compared to traditional banking services. This finding

is consistent with previous studies which highlight the importance of perceived technological benefits in facilitating financial technology adoption (Mutahar et al., 2018).

Similarly, compatibility was found to positively influence perceived usefulness, indicating that customers are more willing to adopt Islamic online banking services when these services align with their existing values, lifestyle, and banking habits. This finding supports earlier research that emphasizes the importance of compatibility in shaping users' technology adoption decisions (Tan et al., 2010).

On the other hand, complexity negatively affects perceived usefulness, indicating that customers are less likely to perceive online banking systems as useful when they consider them difficult to understand or operate. This result aligns with innovation diffusion literature which suggests that perceived technological complexity may hinder the adoption of digital financial services.

The findings also indicate that trialability and observability positively contribute to perceived usefulness. Customers tend to perceive Islamic online banking as more beneficial when they have opportunities to experiment with the service and observe its benefits through other users. This reinforces the role of digital exposure and customer experience in shaping technology adoption.

In addition to innovation attributes, the study also examined the role of trust and perceived risk in shaping customers' perceptions of usefulness. The results indicate that trust positively influences perceived usefulness, suggesting that customers who trust Islamic banks and their digital platforms are more likely to perceive online banking services as valuable and beneficial. This finding is consistent with prior studies highlighting the importance of trust in digital financial environments (Riffai, Grant, & Edgar, 2012).

Conversely, perceived risk negatively influences perceived usefulness, indicating that concerns related to privacy, security, and financial risk may reduce customers' willingness to adopt Islamic online banking services. This result aligns with previous research which emphasizes that perceived security concerns can hinder digital banking adoption (Mutahar et al., 2016).

Overall, the results confirm that both technological attributes and psychological perceptions jointly shape customers' adoption behavior toward Islamic online banking services.

#### *Overall Discussion of the Study*

Overall, the findings of this study demonstrate that the adoption of Islamic online banking services is influenced by a combination of technological innovation attributes and customers' cognitive perceptions of usefulness, trust, and risk.

The results highlight that Islamic online banking services do not function merely as financial transaction platforms, but also as digital marketing tools that enable Islamic banks to enhance customer engagement, increase service visibility, and strengthen long-term relationships with customers. Through digital banking platforms, Islamic banks can continuously interact with

customers, provide personalized financial services, and promote their Sharia-compliant financial products in an efficient and accessible manner.

In the context of Jordan, the findings suggest that customers increasingly rely on digital channels to access banking services. Consequently, Islamic banks must integrate technological innovation with effective digital marketing strategies to enhance customer adoption and improve the overall digital banking experience.

### **Theoretical and Practical Implications**

From a theoretical perspective, this study contributes to the existing literature by integrating the Technology Acceptance Model with the Diffusion of Innovations theory to explain the adoption of Islamic online banking services within a digital marketing context.

The findings extend previous research by demonstrating that innovation attributes such as relative advantage, compatibility, complexity, trialability, and observability influence customers' perceptions of usefulness, which in turn drives adoption behavior. This integrated framework provides a more comprehensive understanding of digital banking adoption in Islamic financial environments.

From a practical perspective, the findings offer important implications for Islamic banks and digital marketers. First, Islamic banks should focus on enhancing the perceived usefulness of their digital banking platforms by improving service efficiency, accessibility, and transaction convenience. Second, banks should strengthen customer trust by implementing advanced security mechanisms and transparent communication strategies.

Furthermore, Islamic banks should design user-friendly digital platforms that reduce technological complexity and enhance the customer experience. Providing opportunities for customers to test digital services and observe their benefits may also increase adoption rates. Finally, Islamic banks can leverage online banking platforms as strategic digital marketing channels to promote Islamic financial products, strengthen brand loyalty, and attract new customers in competitive financial markets.

### **Limitations of the Study**

Despite its contributions, this study has several limitations that should be acknowledged.

First, the study focuses on customers of Islamic banks in Jordan, which may limit the generalizability of the findings to other countries or banking systems. Future research could replicate the study in different geographical contexts to provide comparative insights.

Second, the study adopts a cross-sectional research design, which captures customers' perceptions at a single point in time. Longitudinal studies could provide deeper insights into how customers' perceptions of Islamic online banking evolve over time.

Third, the study relies on self-reported questionnaire data, which may be subject to response bias. Future research may combine survey data with qualitative methods or behavioral usage data to obtain more comprehensive insights into customers' adoption behavior.

### **Recommendations For Future Research**

Based on the findings and limitations of this study, several recommendations are proposed to guide future research on the adoption of Islamic online banking services within digital financial environments.

First, future studies are encouraged to expand the geographical scope of the research by examining Islamic online banking adoption in different countries or regions. Comparative studies between developing and developed economies may provide deeper insights into how cultural, technological, and regulatory environments influence customers' adoption behavior. Second, future research could incorporate additional theoretical perspectives beyond the Technology Acceptance Model and the Diffusion of Innovations theory. Integrating other behavioral or technology adoption frameworks may help provide a more comprehensive understanding of customers' digital banking behavior.

Third, future studies may explore additional variables that may influence the adoption of Islamic online banking services, such as digital literacy, service quality, perceived value, customer satisfaction, and electronic word-of-mouth. Including these factors may further explain variations in customer adoption and engagement with digital banking platforms.

Fourth, future research could adopt longitudinal research designs to examine how customers' perceptions of usefulness, trust, and perceived risk evolve over time as they gain more experience with Islamic digital banking services.

Finally, future research may also investigate the role of digital marketing strategies and social media platforms in promoting Islamic online banking services and attracting new customers. Understanding how digital communication channels influence customers' perceptions and adoption behavior could provide valuable insights for Islamic financial institutions seeking to strengthen their digital presence.

## **Conclusion**

This study aimed to examine the key factors influencing the adoption of Islamic online banking services within the context of digital financial environments. By integrating constructs derived from the Technology Acceptance Model and the Diffusion of Innovations theory, the study developed a comprehensive framework to explain customers' perceptions and behavioral responses toward Islamic online banking services.

The findings of the study reveal that several technological and psychological factors significantly influence customers' perceptions of Islamic online banking. In particular, innovation attributes such as relative advantage, compatibility, trialability, and observability positively contribute to customers' perceptions of usefulness, while perceived complexity negatively affects their evaluation of digital banking systems. In addition, trust was found to enhance customers' perceived usefulness of Islamic online banking, whereas perceived risk reduces positive perceptions toward these services.

Overall, the results indicate that customers are more likely to adopt Islamic online banking services when they perceive the platforms as useful, secure, compatible with their lifestyle, and capable of providing clear advantages over traditional banking channels. These findings highlight the importance of integrating technological innovation, customer trust, and effective digital service design in promoting the adoption of Islamic online banking services. Furthermore, the study emphasizes that Islamic online banking platforms can function not only as financial service delivery systems but also as strategic digital marketing tools that

enable Islamic banks to strengthen customer relationships, enhance service accessibility, and attract new customers in increasingly competitive digital financial markets.

In conclusion, the integration of technological innovation attributes and customer perception factors provides valuable insights into the adoption behavior of Islamic online banking users. The findings of this study contribute to both academic literature and practical banking strategies by offering a clearer understanding of how Islamic financial institutions can enhance the effectiveness of their digital banking services and improve customer engagement in the evolving digital economy.

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