CITA CENDEKIA

Innovation Resistance and Islamic Banking Adoption

Towards the TRIBA Behavioural Framework

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Preface

Islamic banking has experienced remarkable growth over the past few decades and is now recognised as one of the most significant components of the global Islamic economy. Despite this expansion, the adoption of Islamic banking remains uneven across nations. In several emerging markets, particularly in Sub-Saharan Africa, a significant number of consumers continue to rely on conventional financial institutions, even when Islamic banking services are available.

While much of the existing literature has focused on the factors that encourage adoption, comparatively little attention has been devoted to understanding why consumers resist Islamic banking. This book argues that resistance is not merely an obstacle but a meaningful behavioural stage that deserves considerable attention.

Drawing on behavioural theory, empirical evidence, and rigorous statistical analysis, this book introduces the TRIBA Behavioural Framework, a conceptual model that explains how resistance to innovation is influenced by Islamic financial literacy, trust in Islamic financial institutions, and religiosity. Rather than viewing adoption as an isolated decision, the framework presents it as a behavioural journey in which uncertainty is progressively reduced through knowledge, institutional confidence, and ethical commitment.

Although the empirical evidence presented in this book originates from Nigeria, the broader behavioural insights are intended to stimulate further research across different countries, cultures, and financial environments. We are hopeful that this work will contribute meaningfully to the advancement of Islamic finance and the broader Islamic Economics literature while also providing practical guidance for financial institutions, policymakers, educators, and researchers committed to promoting ethical and inclusive financial systems.

If this book encourages readers to think differently about consumer behaviour, inspires new research, and contributes to the continued development of Islamic banking, then its purpose will have been fulfilled.

Surabaya, Indonesia
July 2026

The Authors,

Acknowledgements

All praise and gratitude belong to Allah (SWT), whose guidance, mercy, and countless blessings have made the completion of this book possible.

This book is the culmination of years of research, reflection, and academic collaboration. We sincerely thank our colleagues, students, and fellow researchers whose discussions, constructive feedback, and encouragement have enriched the ideas presented in these pages.

We are especially grateful to the Faculty of Islamic Economics and Business, UIN Sunan Ampel Surabaya, for providing an academic environment that supports scholarly inquiry and innovation. Our appreciation also extends to the publisher and editorial team for their professionalism and commitment in bringing this work to publication.

Most importantly, we express our deepest gratitude to our families for their unwavering love, patience, understanding, and

continuous support throughout this journey. Their encouragement has been an enduring source of strength and inspiration.

Finally, we dedicate this book to all scholars, practitioners, policymakers, and students seeking to advance Islamic banking through rigorous research and meaningful innovation. We hope this work contributes to a deeper understanding of consumer behaviour and encourages further research on ethical and inclusive financial systems.

The Authors
Surabaya, Indonesia
July 2026

Expert Foreword

It gives me great pleasure to introduce this book, *Innovation Resistance and Islamic Banking Adoption: Towards the TRIBA Behavioural Framework*. It is a thoughtful and timely contribution to the growing literature on Islamic banking, addressing an issue that continues to attract the attention of both scholars and practitioners.

Islamic finance has grown considerably over the past few decades and has established itself as an important component of the global financial system. Yet, despite this remarkable progress, public acceptance of Islamic banking remains uneven in many parts of the world. While much of the existing research has focused on understanding why people adopt Islamic banking, this book takes a different and much-needed perspective by examining why many individuals remain reluctant to embrace it. By shifting attention to the phenomenon of innovation resistance, the authors provide fresh insights into one of the most important yet often overlooked aspects of Islamic banking adoption.

A particularly valuable contribution of this book is the introduction of the TRIBA Behavioural Framework. Rather than simply presenting another model of consumer behaviour, the framework offers a new way of understanding the complex factors that shape resistance to Islamic banking and the conditions under which such resistance can be reduced. I believe this conceptual contribution has the potential to stimulate further research and enrich discussions in the fields of Islamic finance and behavioural studies.

Another strength of this book lies in its ability to bridge theory and practice. The discussions are grounded in sound academic principles while remaining closely connected to real-world challenges faced by financial institutions, policymakers, and other stakeholders. Although the empirical study is situated within the Nigerian context, many of the issues addressed are equally relevant to other countries seeking to promote ethical, inclusive, and sustainable financial systems.

I would like to congratulate Auwalu Shuaibu Muhammad, Ph.D., Prof. Drs. H. Nur Kholis, M.Ed.Admin., Ph.D., and Dr. Ir. Muhamad Ahsan, M.M., CHRMP. for their dedication and commitment in producing this important work. Their collaboration reflects both scholarly rigour and a genuine desire to contribute meaningful knowledge to the field of Islamic banking.

I am confident that this book will be a valuable resource for researchers, academics, postgraduate students, practitioners, financial institutions, and policymakers. More importantly, I hope it will encourage further research that continues to deepen our understanding of consumer behaviour and supports the development of Islamic finance across different societies.

I commend the authors for this excellent achievement and wish this book every success.

Prof. Dr. Budi Eko Soetjipto, M.Ed., M.Si.
Universitas Negeri Malang
July 2026

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-[Chapter One]-

UNDERSTANDING THE ISLAMIC BANKING PUZZLE IN NIGERIA

1.1. Why Islamic Banking Matters

In the twenty-first century, the global financial landscape has undergone profound changes, with an increasing demand for financial institutions that integrate economic performance with ethical responsibility, social justice, and sustainable development. Within this evolving financial landscape, Islamic banking has emerged as one of the fastest-growing segments of the international financial industry. What was once considered a niche financial system serving mainly Muslim communities has evolved into an internationally recognised banking model attracting consumers from a diverse range of religious, cultural and geographical backgrounds (Baita et al., 2024; M. Iqbal, 2017).

A defining characteristic of Islamic banking is its adherence to Shariah principles, which fundamentally distinguishes it from

-[Chapter Two]-
EXPLAINING RESISTANCE TO ISLAMIC BANKING: Theory, Evidence, and Emerging Perspectives

2.1. The Evolution of Islamic Banking Research

The rapid expansion of Islamic banking over the past decades has been accompanied by a remarkable growth in academic scholarship. What began as a relatively small but specialised financial alternative serving predominantly Muslim communities has transformed into a globally recognised industry operating across diverse economic, cultural, and regulatory environments.

The early literature on Islamic banking was foundational, employing normative judgment, descriptive analysis, and theoretical development. This phase focused on establishing the principles of Islamic finance and appraising country-specific experiences, laying the groundwork for the field. The emphasis was on theoretical and jurisprudential aspects, distinguishing Islamic banking from conventional systems (Hassan & Aliyu, 2018). Thereafter, the studies put in considerable emphasis on principles such as the

-[Chapter Three]-
INVESTIGATING RESISTANCE TO ISLAMIC BANKING: Research Design and Methodological Approach

3.1. Introduction

The preceding chapter established the theoretical foundation of this book by arguing that resistance to Islamic banking should be understood as a dynamic behavioural process rather than merely the absence of adoption. Building upon Innovation Resistance Theory and contemporary behavioural research, the chapter introduced the Typology of Resistance to Islamic Banking Adoption (TRIBA) Framework, which explains how passive and active forms of resistance are influenced by Islamic financial literacy, trust in Islamic financial institutions, and religiosity. While this conceptual framework provides a coherent explanation of consumer resistance, theoretical propositions acquire scholarly value only when they are subjected to systematic empirical examination.

-[Chapter Four]-

BEHAVIOURAL EVIDENCE ON RESISTANCE TOWARD ISLAMIC BANKING ADOPTION AMONG NIGERIANS

4.1. Understanding the Respondents: The Human Context Behind the Evidence

Before examining the behavioural relationships proposed in the TRIBA Framework, it is important to understand the characteristics of the respondents whose perceptions constitute the empirical foundation of this study. Behavioural findings acquire greater meaning when interpreted within the context of the individuals from whom the evidence was obtained. Consequently, an overview of the respondents provides an important foundation for understanding the results presented in this chapter.

The study respondents are customers of conventional commercial banks from Nigeria's Northwest region. Their demographic characteristics include variations in gender, age, marital status, educational attainment, and occupation. Although

-[Chapter Five]-
FROM RESISTANCE TO ADOPTION: Implications of the TRIBA Framework

5.1. Looking Back at the Journey

This study set out to address a fundamental question: Why do many Nigerians continue to resist Islamic banking despite its increasing availability and ethical foundations? While this question appears to concern financial choice, the findings reveal a broader behavioural issue. They show how consumers respond to financial innovation under conditions of uncertainty and how knowledge, institutional confidence, and personal values shape that response.

Rather than focusing solely on the determinants of adoption, this study examined the behavioural process that precedes it. The TRIBA Framework departs from conventional adoption models by recognising innovation resistance as the starting point of consumer decision-making rather than treating adoption as an automatic outcome. This perspective provides a more realistic explanation of how individuals evaluate unfamiliar financial systems.

-[Chapter Six]-

THE TRIBA BEHAVIOURAL FRAMEWORK: A New Paradigm for Understanding Islamic Banking Adoption

6.1. Introduction

The advancement of scientific knowledge depends not only on the accumulation of empirical evidence but also on the development of conceptual frameworks that offer new ways of understanding complex phenomena. Within the field of consumer behaviour, the development of behavioural theory has significantly improved understanding of how individuals evaluate innovations, make decisions under conditions of uncertainty, and respond to changing social, technological, and economic environments (Claudy et al., 2015). Models such as the Diffusion of Innovations Theory, the Theory of Planned Behaviour, and the Innovation Resistance Theory have each contributed important insights into the determinants of innovation adoption and consumer decision-making (Ajzen, 1991; Ram & Sheth, 1989; Rogers, 2003).

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Glossary

No.	Term	Definition
1.	**Active Innovation Resistance**	Deliberate resistance resulting from conscious evaluation of Islamic banking.
2.	**Adoption**	The decision to begin using Islamic banking products or services.
3.	**Asset-Backed Financing**	Financing supported by tangible assets rather than interest-based lending.
4.	**Attitude**	A consumer's overall evaluation of Islamic banking.
5.	**Awareness**	Knowledge that Islamic banking products and services exist.
6.	**Behavioural Confidence**	Confidence that develops as uncertainty is reduced, making adoption more likely.

7.	**Behavioural Journey**	The gradual process through which consumers move from resistance to adoption.
8.	**Behavioural Theory**	A theory explaining why and how people behave in particular ways.
9.	**Behavioural Uncertainty**	Doubt or hesitation experienced when evaluating financial innovation.
10.	**Cognitive Uncertainty**	Uncertainty arising from insufficient knowledge or understanding.
11.	**Composite Reliability (CR)**	A measure of the internal consistency of a construct.
12.	**Consumer Behaviour**	The process through which individuals make financial decisions.
13.	**Consumer Resistance**	Reluctance or unwillingness to adopt an innovation.
14.	**Convergent Validity**	The extent to which indicators measure the same construct.
15.	**Cronbach's Alpha**	A statistic used to assess the reliability of measurement items.
16.	**Decision-Making**	The process of selecting among available alternatives.
17.	**Discriminant Validity**	The extent to which a construct differs from other constructs.
18.	**Ethical Finance**	Financial practices guided by ethical and social responsibility.
19.	**Financial Inclusion**	Access to affordable and appropriate financial services.
20.	**Financial Innovation**	The introduction of new financial products or services.
21.	**Framework**	A structured model explaining relationships among concepts.

22.	**Gharar**	Excessive uncertainty prohibited in Islamic commercial transactions.
23.	**Higher-Order Construct (HOC)**	A construct composed of multiple related dimensions.
24.	**Image Barrier**	Negative perceptions or misconceptions about Islamic banking or its institutions.
25.	**Inclination to Resist Change (IRC)**	A natural tendency to avoid behavioural change and prefer familiar financial practices.
26.	**Innovation**	A new idea, product, service, or process introduced into the market.
27.	**Innovation Resistance**	Consumers' reluctance to adopt an innovation because of perceived uncertainty or risk.
28.	**Innovation Resistance Theory (IRT)**	A behavioural theory developed by Ram and Sheth (1989) explaining why consumers resist innovations before adopting them.
29.	**Institutional Trust**	Consumers' confidence in the competence, integrity, and credibility of Islamic financial institutions.
30.	**Institutional Uncertainty**	Doubts regarding the credibility, transparency, or reliability of financial institutions.
31.	**Islamic Banking**	Banking conducted in accordance with Shariah principles.
32.	**Islamic Commercial Jurisprudence (Shariah)**	Islamic legal principles governing commercial and financial transactions.
33.	**Islamic Finance**	A financial system based on Islamic ethical and legal principles.

34.	**Islamic Financial Literacy**	Knowledge and understanding of Islamic financial principles, products, and services.
35.	**Lower-Order Construct (LOC)**	A construct representing a specific dimension of a higher-order construct.
36.	**Maysir**	Gambling or speculative transactions prohibited in Islam.
37.	**Moderating Variable**	A variable that changes the strength or direction of a relationship between constructs.
38.	**Moral Uncertainty**	Uncertainty about whether a financial decision aligns with personal ethical or religious values.
39.	**Passive Innovation Resistance**	Resistance arising from a preference for existing financial practices and reluctance to change.
40.	**Partial Least Squares Structural Equation Modelling (PLS-SEM)**	A statistical technique used to analyse complex relationships among constructs.
41.	**Perceived Risk**	The expectation of potential loss associated with a financial decision.
42.	**Religiosity**	The extent to which religious beliefs influence attitudes and behaviour.
43.	**Reliability**	The consistency of a measurement instrument.
44.	**Resistance**	Hesitation or unwillingness to accept change.
45.	**Research Framework**	A conceptual structure guiding the investigation of relationships among variables.
46.	**Riba**	Interest or usury prohibited under Islamic law.

47.	**Risk Barrier**	Resistance caused by concerns about possible financial, functional, or psychological risks.
48.	**Risk-Sharing**	The sharing of profits and losses between contracting parties.
49.	**Service Quality**	Customers' evaluation of the quality of services received.
50.	**Shariah**	Islamic law derived from the Qur'an and Sunnah.
51.	**Shariah Compliance**	Adherence to Islamic legal and ethical principles.
52.	**Shariah Governance**	Systems ensuring that Islamic financial institutions comply with Shariah principles.
53.	**Status Quo**	A preference for maintaining existing banking relationships and financial routines.
54.	**Structural Model**	The component of a structural equation model showing relationships among constructs.
55.	**Sustainability**	Development that balances economic, social, and ethical objectives.
56.	**Technology Acceptance**	Consumers' willingness to adopt new technologies or innovations.
57.	**Theory**	A systematic explanation of observed phenomena.
58.	**Tradition Barrier**	Resistance resulting from attachment to conventional banking practices or established habits.
59.	**TRIBA**	Typology of Resistance toward Islamic Banking **A**doption; the behavioural framework proposed in this book.

60.	**TRIBA Behavioural Framework**	A behavioural framework explaining how innovation resistance is reduced through Islamic financial literacy, institutional trust, and religiosity to facilitate Islamic banking adoption.
61.	**Typology of Resistance**	The classification of innovation resistance into passive and active forms.
62.	**Uncertainty**	Lack of confidence or knowledge when making decisions.
63.	**Usage Barrier**	Resistance arising when an innovation is perceived as difficult to use or incompatible with existing routines.
64.	**Validity**	The extent to which a measurement accurately captures the intended concept.
65.	**Value Barrier**	Resistance resulting from the perception that an innovation offers insufficient advantages over existing alternatives.
66.	**Values-Based Finance**	Financial practices guided by ethical and moral principles.

About the Authors

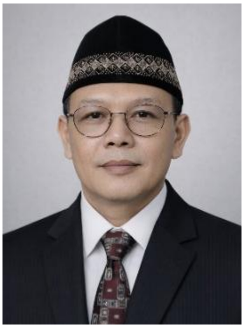
Dr. Auwalu Shuaibu Muhammad was born on 18 November 1985 in Gama B, Kano State, Nigeria. He is a Nigerian scholar, researcher, and academic administrator whose work spans Islamic economics and Education. He has devoted his academic and professional career to advancing knowledge through research, teaching, and public service.

He started his educational journey at Gama Tudu Special Primary School, Kano, where he obtained his primary school certificate in 1997, before proceeding to Government Secondary Commercial School, Airport Road, Kano, where he earned his Senior Secondary School Certificate in 2003. He later joined Kano State College of Arts, Science and Remedial Studies (CAS), Kano, where he completed the Interim Joint Matriculation Board (IJMB) programme in Economics, Accounting, and Business Management in 2005.

Dr. Muhammad proceeded to Bayero University, Kano, Nigeria, where he obtained a Bachelor of Education (B.Ed.) in Economics with Second Class Honours (Upper Division) in 2010. He later earned a Master of Education (M.Ed.) in 2015 from Universiti Sultan Zainal Abidin (UniSZA), Malaysia under the Kano State Government Foreign Scholarship initiative. In 2023, he obtained another scholarship to pursue a Ph.D. at UIN Sunan Ampel Surabaya, Indonesia, where he completed his Doctor of Philosophy (Ph.D.) in Sharia Economics in 2026. His doctoral research culminated in the development of the TRIBA (Typology of Resistance toward Islamic Banking Adoption) Behavioural Framework, an original behavioural model explaining how innovation resistance influences Islamic banking adoption through the moderating roles of Islamic financial literacy, institutional trust, and religiosity.

Dr. Muhammad currently serves as a Principal Planning Officer at Federal University Gusau, Zamfara State, Nigeria. As an active researcher, he has authored and co-authored numerous scholarly publications in reputable national and international journals. His research covers diverse areas in Islamic Economics and Education. He has also presented papers at several international conferences in Indonesia, Malaysia, Thailand, and Nigeria, contributing to scholarly discussions on Islamic finance and Education.

Beyond research and publication, Dr. Muhammad has participated in numerous professional workshops and capacity-building programmes focusing on research methodology, statistical analysis, administrative management, digital technologies, and institutional development. He has equally served on several university committees reflecting his commitment to strengthening higher education governance and institutional effectiveness.



Prof. Drs. Nur Kholis, M.Ed.Admin., Ph.D. is a distinguished academic, researcher, and educator whose career has been devoted to advancing management education, leadership development, and institutional excellence in higher education. As a Professor at the Faculty of Islamic Economics and Business, UIN Sunan Ampel Surabaya, he has played an important role in shaping teaching, research, and academic leadership while mentoring generations of undergraduate and postgraduate students. His scholarly interests span management, organisational behaviour, leadership, higher education management, and Islamic economics, fields in which he has made significant academic and professional contributions.

He earned his bachelor's degree from IAIN Sunan Ampel Surabaya (now UIN Sunan Ampel Surabaya), before pursuing a Master of Educational Administration at the University of New South Wales (UNSW), Australia. He later obtained his Doctor of Philosophy (Ph.D.) in Economics and Business Administration from Vrije Universiteit Amsterdam, the Netherlands, further broadening his expertise through a Diploma in Development Leadership at St. Francis Xavier University, Canada. These academic experiences provided him with a strong interdisciplinary foundation that combines educational leadership, management, and organisational development.

Throughout his professional career, Prof. Nur Kholis has held numerous leadership positions within UIN Sunan Ampel Surabaya, contributing to the university's academic development and institutional transformation. Beyond the university, he has also worked with several national and international organisations as a consultant and facilitator on higher education reform, institutional governance, leadership development, and capacity building, collaborating on programmes supported by organisations such as USAID, AusAID, and Indonesia's Ministry of Religious Affairs.

As a scholar, Prof. Nur Kholis has established an impressive record of research and publication. His work has appeared in reputable national and international journals, addressing issues related to management, organisational behaviour, leadership, Islamic economics, higher education, and institutional development. In addition to publishing extensively, he remains actively engaged in supervising postgraduate research, mentoring young academics, and promoting collaborative scholarship across disciplines.

Through decades of service as an educator, researcher, administrator, and mentor, he has made enduring contributions to the advancement of higher education in Indonesia and to the broader development of management and Islamic economics scholarship.

Dr. Ir. Muhamad Ahsan, M.M., CHRMP. is an Associate Professor, in the Department of Management, Faculty of Islamic Economics and Business, UIN Sunan Ampel Surabaya, Indonesia. Born and raised in Palembang, Indonesia, Dr. Ahsan completed his primary and secondary education in his hometown before pursuing higher education in Malang. He earned his bachelor's degree in Agribusiness from Universitas Islam Malang (UNISMA), where his academic interest centred on agribusiness marketing. He later obtained a Master of Management (M.M.) from Universitas Merdeka Malang (UNMER), focusing his research on job satisfaction, before completing his Doctor of Philosophy (Ph.D.) in Management Science at Universitas Brawijaya (UB), specialising in entrepreneurial leadership. To broaden his international perspective, he also participated in academic and professional programmes at The University of Sydney, Australia, and St. Francis Xavier University, Canada.

Throughout his career, Dr. Ahsan has remained committed to advancing knowledge through teaching, research, and community engagement. His research interests include entrepreneurship, leadership, strategic management, human resource management, Islamic finance, and organisational behaviour. He has published extensively in national and international scholarly journals, supervised student research, and actively contributed to academic and professional development through research projects, community service, and management training.

Dr. Nurhayati, M.Ag. is an Associate Professor at UIN Sunan Ampel Surabaya, Indonesia, whose work has made significant contributions to the advancement of Islamic economics through teaching, scholarship, and public engagement. Her interests centre on Islamic philanthropy, social entrepreneurship, and ethical economic development, with a strong commitment to addressing contemporary social and economic challenges through Islamic principles.

She completed her bachelor's, master's, and doctoral degrees at IAIN Sunan Ampel Surabaya (now UIN Sunan Ampel Surabaya), where she developed a solid foundation in Islamic law, economics, and socio-economic studies. This academic background has shaped her interdisciplinary approach to understanding the relationship between Islamic values and sustainable development.

Her areas of research interest include Islamic economics, Sharia, Islamic philanthropy, Islamic entrepreneurship, social enterprise, poverty alleviation, and gender-related economic issues. She is particularly recognised for her work on the strategic utilisation of zakat, infaq, and sadaqah (ZIS) as instruments to empower vulnerable communities and foster inclusive economic growth.

In addition to publishing extensively in Islamic economics and social development, Dr. Nurhayati is actively involved in postgraduate supervision and community service. She is passionate about nurturing future scholars and promoting an understanding of Islamic economics that combines academic excellence with ethical responsibility and practical solutions for sustainable societal development.

Innovation Resistance
and Islamic Banking Adoption
Towards the TRIBA Behavioural Framework

Innovation Resistance and Islamic Banking Adoption: Towards the TRIBA Behavioural Framework offers a fresh perspective on one of the most persistent challenges in the development of Islamic finance: why many consumers remain reluctant to adopt Islamic banking despite its rapid global expansion and strong religious, ethical, and economic foundations. Using Nigeria as an empirical setting, the book argues that understanding Islamic banking adoption requires moving beyond traditional adoption theories to examine the behavioural mechanisms that underlie consumer resistance. Rather than asking only why people adopt Islamic banking, this book investigates why they resist it in the first place and how that resistance can be transformed into acceptance.

Drawing upon Innovation Resistance Theory (IRT) and integrating insights from behavioural science, Islamic financial literacy, institutional trust, and religiosity, the book develops the TRIBA Behavioural Framework—a novel theoretical model that explains the complex pathways through which consumers evaluate, resist, and ultimately adopt Islamic banking. The framework distinguishes between passive and active forms of innovation resistance while demonstrating how knowledge, trust, and religious commitment function as key behavioural mechanisms that reduce uncertainty and encourage adoption. Through rigorous quantitative modelling and comprehensive empirical analysis, the book validates the TRIBA Framework and demonstrates its explanatory and predictive power in understanding consumer decision-making.

Beyond its theoretical contribution, this book provides practical guidance for Islamic financial institutions, policymakers, educators, and researchers seeking to expand financial inclusion and strengthen the Islamic banking ecosystem. By reframing consumer resistance as a dynamic behavioural process rather than a simple obstacle, the TRIBA Behavioural Framework introduces a new paradigm for analysing Islamic banking adoption and offers evidence-based strategies for transforming resistance into sustainable acceptance. This work is an important resource for scholars of Islamic economics, behavioural finance, consumer behaviour, and financial innovation, while also serving as a valuable reference for practitioners committed to advancing the future of Islamic banking worldwide.

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