



Investigating the Effects of Islamic Business Ethics and Etiquette on Business Relationships and Customers' Adoption of Internet Banking

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Abstract

Thanks to technological advancement and growth, banks across the world offer Internet banking (IB) services to their customers. Internet banking services can be considered as a substitute distribution channel for banks, as they lower costs and make it easier for customers to manage their bank accounts remotely 24/7. Despite the obvious benefits of internet banking, large numbers of customers are reluctant to adopt IB services. One reason for their reluctance is because adopting IB services is a form of change, and people have a natural resistance to change. Hence, numerous researchers have studied the factors that influence customers' adoption of IB services.

Business relationships are considered one of the most valuable keys to business success. 'Relationship Marketing' has emerged as a concept that emphasizes establishing, strengthening, and maintaining a buyer-seller relationship. In today's business environment, businesses focus more on their relationship networks than on the product itself. These relationships are affected by religious and cultural values. Thus, the way people perceive certain behaviours will depend upon their culture and religion. For example, the Islamic culture and ethical values affects the way Muslims behave and perceive behaviours, as Islam covers all aspects of life.

This research is designed to investigate the role of business ethics and etiquette in building high-quality business relationships during the inception stage of the relationship. It also examines the effect of a business relationship on customers' willingness to adopt IB services. The research was conducted from the customers' perspective by using a quantitative method; a survey was distributed to a sample from the Jordanian Islamic banking market. Findings of this research indicated a significant positive effect of Islamic business ethics and etiquette on business relationship quality at all of the proposed variables except Ihsan, it also indicated a significant positive effect of business relationship quality on the adoption of internet banking. Results also showed a significant mediating effect of business relationship quality between business ethics and etiquette and internet banking adoption.

This research contributes to the existing body of research in the fields of business ethics and etiquette, relationship marketing, and internet banking adoption. It gives in depth insight on the

nature of the relationships of the variables within the research model. This research examined some variables that have not been studied before and provides evidence for future research; it also provides business practitioners with a better understanding of the nature of the factors affecting internet banking adoption and ways to enhance their relationships with their customers.

Keywords: Relationship Marketing, Business Relationships, Business Ethics, Business Etiquette, Islamic Business Ethics and Etiquette, Internet Banking Adoption.

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TABLE OF CONTENTS

| | |
|---|-----|
| ACKNOWLEDGEMENTS | III |
| TABLE OF CONTENTS | IV |
| LIST OF TABLES | IX |
| LIST OF FIGURES | XI |
| CHAPTER 1: INTRODUCTION | 1 |
| 1.1 Background | 1 |
| 1.2 Research problem | 5 |
| 1.3 Research questions | 6 |
| 1.4 Significance of the research | 8 |
| 1.5 Research methodology | 10 |
| 1.6 Structure of the Thesis | 10 |
| 1.7 Summary | 10 |
| CHAPTER 2. LITERATURE REVIEW | 12 |
| 2.1 Business ethics and etiquette | 12 |
| 2.2 Religion and religiosity | 17 |
| 2.3 Islamic business ethics and etiquette | 19 |
| 2.3.1 Ihsan | 23 |
| 2.3.2 Justice | 26 |
| 2.3.3 Gift giving | 27 |
| 2.3.4 Tanaji | 29 |
| 2.3.5 Greetings | 30 |
| 2.3.6 Wasta | 32 |

| | |
|---|----|
| 2.4 Internet Banking Adoption..... | 35 |
| 2.4.1 Internet banking adoption and acceptance models | 37 |
| 2.4.1.1 Diffusion of Innovations Theory (DOI)..... | 38 |
| 2.4.1.2 Technology Acceptance Model (TAM)..... | 38 |
| 2.4.1.3 Theory of Reasoned Action (TRA)..... | 39 |
| 2.4.1.4 The Unified Theory of Acceptance and Use of Technology (UTAUT)..... | 39 |
| 2.4.1.5 Theory of Planned Behaviour (TPB) | 39 |
| 2.4.2 Research on Internet banking adoption | 40 |
| 2.5 Relationship marketing and business relations | 44 |
| 2.5.1 Relationship lifecycle | 50 |
| 2.5.2 Business relationships in different cultures | 51 |
| 2.5.3 Islamic business relationships | 53 |
| 2.5.4 Islamic banking..... | 55 |
| 2.6 Summary | 57 |
| CHAPTER 3. THEORETICAL FRAMEWORK..... | 60 |
| 3.1 Islamic business ethics and etiquette, and business relationships..... | 60 |
| 3.2 Ihsan | 63 |
| 3.3 Justice | 64 |
| 3.4 Gift giving | 65 |
| 3.5 Tanaji..... | 66 |
| 3.6 Greetings | 67 |
| 3.7 Wasta..... | 68 |
| 3.8 Business relationships and internet banking adoption | 69 |

| | |
|--|-----|
| 3.9 Religiosity | 71 |
| 3.10 Internet self-efficacy | 73 |
| 3.11 Summary | 76 |
| CHAPTER 4. RESEARCH METHODOLOGY | 77 |
| 4.1 Research philosophy | 77 |
| 4.2 Research method and design | 78 |
| 4.3 Operationalisation of the research variables | 78 |
| 4.4 The survey design..... | 87 |
| 4.5 Translation..... | 88 |
| 4.6 Research population | 88 |
| 4.7 Pilot study..... | 89 |
| 4.8 Data collection and sampling | 90 |
| 4.9 Statistical analyses..... | 91 |
| 4.9.1 Structural equation modelling | 92 |
| 4.10 Summary | 93 |
| CHAPTER 5. RESULTS | 95 |
| 5.1 Introduction | 95 |
| 5.2 Response rate..... | 95 |
| 5.3 Sample characteristics | 95 |
| 5.4 PLS-SEM reporting..... | 97 |
| 5.4.1 Measurement model | 97 |
| 5.4.2 Structural model | 104 |
| Effects results..... | 104 |

| | |
|---|-----|
| Coefficient of determination (R^2) | 108 |
| Predictive relevance (Q^2) | 108 |
| Multi group analysis | 109 |
| 5.5 Hypotheses testing..... | 110 |
| Chapter summary | 112 |
| CHAPTER 6. DISCUSSION AND CONCLUSIONS | 113 |
| 6.1 Introduction | 113 |
| 6.2 Islamic business ethics and etiquette, and business relationships | 114 |
| 6.2.1 Ihsan and business relationships | 115 |
| 6.2.2 Justice and business relationships..... | 115 |
| 6.2.3 Gift giving and business relationships..... | 116 |
| 6.2.4 Tanaji and business relationships | 117 |
| 6.2.5 Greetings and business relationships | 117 |
| 6.2.6 Wasta and business relationships | 118 |
| 6.3 Business relationships and internet banking adoption | 119 |
| 6.4 Mediating effects..... | 120 |
| 6.5 Moderating effects..... | 121 |
| 6.6 Open ended question | 122 |
| 6.7 Contributions and implications | 124 |
| 6.7.1 Contributions to the literature | 125 |
| 6.7.2 Managerial implications | 128 |
| 6.8 Limitations of the study..... | 132 |
| 6.9 Future research | 134 |

| | |
|--------------------|-----|
| 6.10 Summary | 136 |
| REFERENCES | 137 |
| APPENDICES | 172 |

LIST OF TABLES

| | |
|---|-----|
| Table 2. 1 Islamic Business values and ethics in the literature..... | 34 |
| Table 2. 2 Factors affecting internet banking adoption in recent research | 43 |
| Table 4. 1: Internet banking adoption measurement items | 80 |
| Table 4. 2: Business relationships quality measurement items..... | 81 |
| Table 4. 3 Wasta measurement items | 82 |
| Table 4. 4 Ihsan measurement items..... | 82 |
| Table 4. 5 Justice measurement items..... | 83 |
| Table 4. 6 Gift giving measurement items..... | 84 |
| Table 4. 7 Tanaji measurement items | 85 |
| Table 4. 8 Greeting measurement items | 85 |
| Table 4. 9: Religiosity measurement items..... | 86 |
| Table 4. 10 : Internet self-efficacy measurement items | 86 |
| Table 5. 1 Sample characteristics..... | 96 |
| Table 5. 2 Item loadings and cross loading..... | 98 |
| Table 5. 3 Construct reliability | 101 |
| Table 5. 4 Discriminant validity | 102 |
| Table 5. 5 HTMT matrix..... | 103 |
| Table 5. 6 Direct effects..... | 104 |
| Table 5. 7 Mediating effects | 105 |
| Table 5. 8 Moderating effects | 106 |

| | |
|--|-----|
| Table 5. 9 PLS R^2 results | 108 |
| Table 5. 10 PLS Blindfolding results..... | 109 |
| Table 5. 11 Multi group analysis results..... | 109 |
| Table 5. 12 Summary of Hypotheses testing results..... | 111 |

LIST OF FIGURES

| | |
|---|-----|
| Figure 2. 1: The conceptual model | 58 |
| Figure 3. 2 The research model..... | 75 |
| Figure 5. 1 The bootstrapping results from the SmartPLS | 107 |

CHAPTER 1: INTRODUCTION

This section reviews the most significant theoretical and empirical studies on themes related to internet banking adoption, business relationships, and Islamic business ethics and etiquette. It highlights the relatively limited number of research studies that have investigated Islamic business ethics and etiquette and relationship marketing (RM) in the adoption of internet banking by customers in Islamic countries.

1.1 Background

The rapid development of the internet and electronic business has motivated banks to offer internet banking services (Yiu, Grant, & Edgar, 2007). Internet banking (also known as online or electronic banking) has changed the delivery channels in financial services (Mäenpää, Kale, Kuusela, & Mesiranta, 2008). Electronic banking (e-banking) is considered an important alternative distribution channel, lowering operating costs and improving financial performance (DeYoung, Lang, & Nolle, 2007). For example, it costs approximately 25 to 30 million US dollars to set up a traditional bank, but it costs only 6 million US dollars to establish an internet bank, it also costs 1.07 US dollars for a transaction conducted by a traditional bank compared to only 0.01 US dollars for each transaction conducted via internet banking (Alalwan, Dwivedi, Rana, & Algharabat, 2018; Pyun, Scruggs, & Nam, 2002), the online banking transaction cost can be as low as 1% of the traditional banking transaction cost (Kaynak & Harcar, 2005). Electronic banking requires fewer staff and fewer branches than dedicated customer contact channels (Cheng, Lam, & Yeung, 2006). It also allows customers to manage their bank accounts using remote internet access conveniently at any time and from anywhere (Cheng et al., 2006; Weir, Anderson, & Jack, 2006). Gehling, Turner, and Rutherford (2007) suggest that online banking can be a revenue tool. The increased revenues of e-commerce and internet banking present an important opportunity for banks (Cheng et al., 2006). Despite the benefits that internet banking offers and the large investment of money and effort, not all customers readily accept and adopt new technologies, particularly in the Middle East and other developing countries (Al-Rfou, 2013; Alalwan, Dwivedi, Rana, Lal, & Williams, 2015; Sharma, Singh, & Sharma, 2020). Islamic banks are not immune to technology advancement and the resistance of customers to accept these technological applications. Many people still prefer

traditional personal contact in their financial dealings; thus banks need to better understand the factors that might affect consumers' adoption of online banking.

In attempts to better understand technology adoption, several studies have explored variables affecting customers' adoption of internet banking services. Factors studied range from perceived ease of use, and perceived usefulness (Hess, McNab, & Basoglu, 2014) to the level of trust, relative advantage, trialability (Md Nor, Pearson, & Ahmad, 2010), and trust (Aboobucker & Bao, 2018; Marakarkandy, Yajnik, & Dasgupta, 2017; Yuan, Lai, & Chu, 2019). Trust plays an important role in e-banking adoption (Eriksson, Kerem, & Nilsson, 2005; Lin, Wang, & Hung, 2020; Nor & Pearson, 2015) , and also appears to require the initiation of a long-term relationship between the customer and the service provider due to the complexity of the e-services adoption decision (Featherman & Pavlou, 2003). Indeed, the strength of the customers' relationship with the bank affects the way they view the bank itself and the services provided by the bank. Electronic services are not excluded: Johns and Perrott (2008) found that customer perceptions of the relationship with the bank shape their perceptions of technology, and conversely their perceptions of technology influence the relationship.

One of the key determinants of relationship quality is trust (Brun, Rajaobelina, & Ricard, 2014; Hewett, Money, & Sharma, 2002; Smith, 1998). Morgan and Hunt (1994) proposed that customers with a higher level of trust in their trading partner are more likely to exclude other alternatives from consideration when they make decisions. They also suggested that commitment and trust are key factors for building a business relationship. Trust is a social interaction that is considered to be a relationship between two parties (Wiesemann, 2016). Therefore, trust can be regarded as one of the basic values of business relations, and it is associated with the development of interest in relationship marketing (Bauman, 1993; Blois, 1999; Puffer & McCarthy, 1995).

Business relations and customer interactions have become important differentiators over and above price and product (Ulaga & Eggert, 2006; Vandenbosch & Dawar, 2002), that is why some organisations tend to invest in their relationship networks rather than in their product quality (Loewe, Blume, & Speer, 2008). Nowadays, traditional markets are being enhanced and evolve through business networks and business relations, managers are investing more in their

relationships and social networks. New concepts have emerged such as social capital and relationship marketing.

Business relationships proceed through stages and phases in a fluid and dynamic way. Each stage is characterised by distinct features, behaviours, and orientations (Fam & Waller, 2008; Jap & Ganesan, 2000; Wackman, Salmon, & Salmon, 1987). Wackman et al. (1987) reviewed and categorised the stages of a business relationship into a) pre-relationship stage; b) development and maintenance stage; and c) the termination stage. Jap and Ganesan (2000) identified four discrete stages: a) exploration; b) build up; c) maturity; and d) decline. Finally, Fam and Waller (2008) introduced three relationship stages: a) inception; b) development and maintenance; and c) dissolution. Studies on the effects of ethics and etiquette on the different stages of business relationships are still limited. This research investigates business relationships as a three-stage process: 1) the inception stage; 2) the development and maintenance stage; and 3) the dissolution stage.

Business relations cannot be built or maintained without having solid values and moral foundations (Roberts, Varki, & Brodie, 2003). Murphy, Lacznia, and Wood (2007) suggested that it is the organisation's job to create an ethical climate that enhances the three-stage process in order to build and sustain long-term relations with its stakeholders. Without building the relationship with customers on the foundations of trust, commitment, listening, and responding to changes in customer needs, the organisation will not be able to create an environment for strategic long-lasting relationships with customers (Murphy et al., 2007; Pollard, 1996). Rice (1999) concluded that ethical principles are related to business practices and business relations. Indeed, these ethical values and principles form the foundations for business relationships (Roberts et al., 2003), and culture and etiquette are factors that affect the building and maintaining of business relationships (Martin & Chaney, 2012b).

Organisations also try to create an ethical culture, which can significantly influence the individual's ethical awareness, judgment, and actions (Trevino & Nelson, 2010). Financial institutions try to enhance the customer's trust in their e-services by building a better relationship with their customers. Building a successful business relationship is highly affected by culture, ethical values, business protocols, and etiquette. Okoro (2012) suggests that many business goals

are not achieved due to issues around business etiquette. In other words, a better business relationship requires more emotionally and culturally intelligent individuals. Hence, research into business etiquette is gaining attention (Martin & Chaney, 2012b).

The effect of business ethics and etiquette on business relationships has been substantially researched in countries such as China, Japan, United States, Turkey, and other European countries (Brooke, Charles, & Stiles, 2014; Bucknall, 2002; De Mente, 1994a, 1994b; Dunn, 2011; Foster, 2002; Money, Gilly, & Graham, 1998; Sabath, 2005; Seligman, 2008; Vollmer, 2012). However, relatively little research has been conducted in Middle Eastern countries (Mebarki, 2020)

Business ethics and etiquette are highly affected by culture and religion especially in Islamic countries (Hamid, Craig, & Clarke, 1993). Unlike the western world's division of government and religion, Islam governs all aspects of societal life (Hutchings & Weir, 2006a). A Muslim's work life and business activities are not excluded from religion (Williams & Zinkin, 2010). As Rahman (1966) indicates, all Muslim activities are governed by Islamic *Sharia* (legal code) which is regarded as the means toward an ethically wanted end which benefits the society as a whole. The Islamic *Sharia* represents the duties required by God of humans, both related to God and other human fellows (Debeljak, Krkač, & Rizk, 2008). Despite the large Muslim population around the world, Islamic business ethics have not been satisfactorily explored (Beekun & Badawi, 2005; Sidani & Al Ariss, 2015). This study aims to better investigate the theoretical and practical aspects of Islamic business ethics and etiquette. Specifically, this study investigates the effect of *Wasta*, *Ihsan*, *justice*, *gift giving*, *Tanaji*, and *greetings* on the different stages of the business relationship. These Islamic business ethics and etiquette are of importance to the business relationship as they include the interaction between the two business parties. Ethical values and practices are essential to the business relationship (Roberts et al., 2003). The focus in today's business environment is on relationship networks. The benefits of business ethics and etiquette and business networks are indisputable.

Islam is a comprehensive system, which controls every aspect of a Muslim's life including the financial aspect. Islamic banking was designed to meet the requirements of the Islamic legal code (*Sharia*) adopted by 1.6 billion Muslims around the globe. The Islamic financial system is characterised by its interest or usury free system. This is a substantial difference between Islamic

banking and conventional banking as Islam prohibits usury (called *Riba*). Hundreds of Islamic banks and Islamic financial institutions operate in 75 countries around the world and have been rapidly expanding over the last two decades. Islamic banking is now viewed not only as a way to fulfil religious requirements but also as a way to fulfil the demands of new non-Islamic customers (Ford, 2002; Mansoor Khan & Ishaq Bhatti, 2008; Wajdi Dusuki & Irwani Abdullah, 2007).

The present study produces a deeper understanding of the business relationships between Islamic banks and their customers. It also explains the factors that affect customers' willingness to use and adopt internet banking services in the Middle East context.

1.2 Research problem

Despite the enormous benefits of internet banking for both banks and customers; the number of users of internet banking services in the Middle East is still relatively low (Alalwan et al., 2015), though internet banking improves the efficiency and profitability of banks and increases the satisfaction levels and benefits customers. The relatively low number of internet banking users per capita in the Middle East and Islamic world can be considered problematic, notwithstanding the widespread use of the internet in general. For example, in Malaysia, the internet banking adoption rate was 37.6% compared to an 80.1% internet penetration rate (Department of Statistics Malaysia, 2018). The number of internet users is more than 4.15 billion around the world which represents 53.6% of the world population (Telecommunication Union ITU, 2019). This low ratio of internet banking users is considered a loss of opportunity, since Internet banking lowers banks' costs significantly, and presents benefits for banks and their customers. This low penetration level of internet banking services users also can create an opportunity for banks to expand their market and customer base (Anouze & Alamro, 2019). Understanding the factors that affect the adoption of internet banking will give banks a better chance of developing strategies that increase the level of internet banking adoption.

The misconception around the role of religion and culture in technology acceptance motivated this research to be done to examine the role of Islamic ethical behaviors on technology acceptance. Some individuals deem that using electronic banking goes against their cultural and religious beliefs (Tarhini, Mgbemena, Trab, & Masa'Deh, 2015). Even though the focus of this research is

the adoption of internet banking, this research also studies the antecedents of internet banking adoption. This research proposes that business ethics and etiquette affect internet banking adoption through enhancing the business relationship between the bank and the customer. Neglecting business ethics and etiquette and business relationships may negatively impact the adoption of internet banking. Consequently, this would deprive organisations and customers of the benefits of internet banking services. The uniqueness of the Islam religion provides a lens for managers and academics to look at business ethics and etiquette from a different angle. Using a Western or Asian perspective of business ethics and etiquette might not be suitable, and the lack of Islamic business ethics and etiquette research might hinder our understanding of these dimensions in the Middle East context.

A lot of research has been conducted in the field of technology acceptance (Kumar & Pasha, 2017). However, there is a very small body of literature about the impact of the social and cultural aspects of technology acceptance. This research addresses this research gap in the literature. Business relationships evolve through stages and phases, our understanding of the business relationship should not be far from this idea, many studies have been conducted on business relationships, but very little has been done to explore the different stages of the business relationship. The importance of studying different stages of the business relationship comes from the fact that each one of these stages has its unique characteristics, and that a business relationship will not proceed to the advanced stages if it was not successful at the first stage. Business ethical practices are vitally important to businesses, and these practices differ between cultures and regions. There are many ethical practices that have been given little attention in the literature, and these practices are of importance to customers, especially to Islamic bank customers. This research contributes to the existing literature related to these ethical practices.

1.3 Research questions

The present research aims to explore the effects of cultural aspects on customers' acceptance of technology. Specifically, this research studies the effects of Islamic business ethics and etiquette on internet banking adoption, this research also considers business relationship quality as a mediator. Business ethics and etiquette affect the acceptance of technology through business

relationships as they improve trust and reduce the perceived risk posed by the bank and its services. This leads to internet banking adoption as illustrated in the theoretical framework of this research. There is a paucity of research investigating the adoption of internet banking services and their acceptance by customers in developing countries (Joshua & Koshy, 2015; Lallmahamood, 2015). Internet marketing is an immature, yet growing, opportunity in developing countries, and bank customers have not completely embraced internet banking services (AbuShanab & Pearson, 2007; Al-Rfou, 2013; Alalwan et al., 2018). Due to the lack of research in this area, this study aims to address this research gap by exploring the interplay of the business relationship between banks and their customers and its impact on the willingness of customers to adopt internet banking services.

This research will specifically study the effect of business ethics and etiquette on the inception stage of the relationship, which is discussed in detail in the literature review and theoretical framework. The inception stage of the relationship is the first and most critical stage, in a business relationship as a poor relationship at the beginning of the relationship might cause a termination of the relationship before it fully develops (Dwyer, Schurr, & Oh, 1987).

The main question of this study is: what are the mechanisms of Islamic business ethics and etiquette's influence on the adoption of Islamic banking services at the inception stage of business relationship in a Muslim majority country?

This research focuses on four key questions:

1. *Do Islamic business ethics and etiquette influence the quality of business relationships at the inception stage?*
2. *Is a good business relationship between the Islamic banks and their customers, in the inception stage, enough to positively influence the customer's acceptance of technology?*
3. *Does the level of religiosity positively moderate the impact of business ethics and etiquette on business relationships?*
4. *Does the level of internet self-efficacy positively moderate the impact of business customers' acceptance of technology?*

1.4 Significance of the research

The main focus of this research is to study the effect of religion on technology acceptance. Although some research pointed out that religion might have a role in technology acceptance (Tarhini et al., 2015); this role is still not clearly explored, and more research need to be done in this respect. This research focus is valuable because it uncovers findings that are of unique relevance to the field of internet banking in Islamic countries. The research gives bank managers a better understanding of the factors influencing relationship building and the subsequent effect on a customer's willingness to adopt internet banking services. This leads to better bank performance and more mutually desirable outcomes. The findings of this study enhance the bank's ability to formulate strategies that increase internet banking use. By the same token, this study provides more specific details about business relationship building between the bank and its customers. This improves the bank's ability to build long-term sustained relationships with its customers.

Previous research has studied the factors that affect internet banking adoption, but these studies mainly concentrated on the nature of the services and the customer. The present research focuses on the behavioural side of the bank and its employees and its effect on the adoption of internet services. One of the goals of this research is to provide empirical evidence about the effect of a bank's treatment of its customers on the customers' intentions and willingness to adopt internet banking services.

This research contributes to the existing literature on internet banking adoption, business relationships, and business ethics and etiquette, as it extends several aspects of these fields. The theoretical implications and relations left unexplored by previous literature are highlighted below:

- This research adds to the literature by empirically exploring the direct effect of business relationships at the inception stage on the willingness of customers to adopt and use internet banking services in the Jordanian Islamic banking sector. Studies suggest establishing strong business relationships may enhance customers' adoption of internet banking services (Johns & Perrott, 2008; Tan, Tyler, & Manica, 2007; Wen, 2009). This research further investigates and provides empirical evidence about the effect of Islamic social interactions on the adoption of internet banking.

- This research is one of the few studies that studies business relationships in the Business to Customer (B2C) context in the Islamic market. Most of the existing research on business relationships was conducted in the Business to Business (B2B) context, not the B2C context.
- This research studies the effect of the business relationship at the inception stage of the relationship lifecycle. Based on the literature, there is a gap in the study of the business relationship in different stages of its lifecycle, this research attempts to address this gap.
- The available research examines business ethics and etiquette in the Western and Asian context (Brooke et al., 2014; Bucknall, 2002; De Mente, 1994a, 1994b; Dunn, 2011; Foster, 2002; Money et al., 1998; Sabath, 2005; Seligman, 2008; Vollmer, 2012).; few studies have investigated business ethics and etiquette in non-Western developing countries. The difference in culture and religion result in some differences in business practices and environment between Western or Asian countries compared to the Middle East countries (Trompenaars & Hampden-Turner, 2011).
- The study of Islamic business ethics and etiquette is limited. This study plans to contribute to this field by adding new variables and providing empirical evidence of the effects of Islamic business ethics and etiquette. Studying Islamic business ethics and etiquette is unique to the study of non-Islamic business ethics and etiquette, some variables should be grounded and conceptualized from the principal texts of Islam (Quran and Sunnah), and some other variables (that are similar to other Islamic values) which were studied in the non-Islamic contexts need to be conceptualized to the Islamic context. This research creates and validates scales for business and cultural/religious variables that have not been previously studied, which can guide future research in the same field
- The study of ethical behaviours is usually conducted from an employee point of view. This study is designed to investigate employees' ethical practices from a customer point of view.
- This study investigates and discusses the importance of religion in the development of technology acceptance in the Middle East countries.

The present study contributes to the field theoretically and practically by expanding knowledge about the environment, traditions, and cultural/religious aspects of business ethics.

1.5 Research methodology

To achieve these research goals and objectives, a conceptual model was developed in which Islamic business ethics and etiquette, business relationships, and internet banking adoption are integrated to investigate the impact on technology acceptance. The model was tested and validated by instruments to measure the mentioned constructs. This study adopted a quantitative method with a survey that was distributed to Islamic bank customers in the Jordanian market. The survey was developed from existing scales, some of the constructs did not have existing scales and some other constructs' existing scales were not suitable for the research context, so the researcher had to develop new scales for these constructs. The data collected from the field survey were analysed with structural equation modelling using SmartPLS software, hypotheses were tested, and results are shown and discussed in detail in chapters 4, 5, and 6.

1.6 Structure of the Thesis

This thesis consists of six chapters. The first chapter discusses the theoretical background of this research, the research problem and rationale of the study, research goals, importance, and gaps. The second chapter presents a review of the relevant literature concerning business ethics and etiquette, business relationships, and internet banking adoption. The third chapter presents the conceptual model and builds the hypotheses. The research methodology is discussed in chapter four, including the selected method, survey design and operationalisation, data collection, and data analysis. Chapter five presents the results of the analysis and the summary of hypotheses testing. Finally, chapter six concludes the thesis by providing a discussion of the results and the contributions of the study, the managerial implications of the results, limitations of the study, and future research directions.

1.7 Summary

This chapter briefly introduces the background of the study, its goals, possible contributions, and significance. The aim of this study is to investigate the effects of business ethics and etiquette on

business relationships at the inception stage and the effects of business relationships on the adoption of internet banking. The next chapter provides a detailed review of the relevant literature.

CHAPTER 2. LITERATURE REVIEW

This chapter provides information about the research variables and the context in which this research will be conducted. It presents an overview of the main concepts and constructs of the research. It showcases previous research in order to illustrate the theoretical and practical purposes of doing this research and provides the foundations of this study. This chapter provides an overview of the relationship marketing concept, business ethics and etiquette in general and in the Islamic context, and reviews current research related to the adoption of internet banking services. This chapter also provides background information about the main contextual factors influencing customer behaviour in this research: Islamic culture and religion.

2.1 Business ethics and etiquette

Organisational effectiveness and interpersonal relationships are essentially affected by business ethics. Business ethics provide vital foundations for business transactions (Abuznaid, 2009). Ethics direct individuals' behaviours and the term 'business ethics' is used to describe the ethical behaviours of employees in an organisation and to describe whether these behaviours are wrong or right (Haxhi & Dumi, 2014; Mohammed, 2012).

Ethics gives a reasoned justification of the behavioural choices that affect others. They direct people's courses of action and make them meaningful (Mohammed, 2012). According to Trevino and Nelson (2010) ethics can be defined as "the principles, norms, and standards of conduct governing an individual or group" (Trevino & Nelson, 2010, p. 17). Business ethics is defined as "a process for integrating values such as honesty, trust, transparency, and fairness into its policies, practices, and decision making" (Mahmood, 2008, p. 16). Also, Crane and Matten (2016, p. 5) define business ethics as "the study of business situations, activities, and decisions where issues of right and wrong are addressed". Business ethics represent the application of religious and societal values, norms, rules, and standards to business practice in a beneficial way (Rossouw, 1997). Business ethics can be on several levels; a) the professional macro level, this level focuses on the rightness of the system, b) the corporate level, this refers to the decisions made by organisations and that affect others, c) the individual level within the system.

As a part of society, organisations are committed to behaving ethically towards their society, as well as acting ethically with customers (Haxhi & Dumi, 2014). Acting ethically is more fruitful to organisations. As a matter of fact, ethical practices are concerned with the interest and welfare of all stakeholders of the organisation (ElGammal, El-Kassar, & Messarra, 2018). Therefore, organisations tend to formally declare their intentions to do business ethically (Haxhi & Dumi, 2014). Mahmood (2008) explained the benefits of adopting business ethics, as customers value the ethical practices of the organisation. In addition, it enhances the organisation's reputation and increases customer loyalty. Finally, it improves the productivity of existing employees and helps the organisation to attract a talented workforce. Certainly, the appropriate application of ethics and virtues will contribute positively to the company's profits and to its employees' well-being (Flynn, 2008). It will also enhance the organisation's ability to avoid scandals at the organisational level and leads to appropriate ethical behaviours of all organisation members (Schwartz, 2013). Doubtlessly, business ethics not only increase the productivity and performance of the firm but also add value to both the firm and the customer. Moreover, these ethical values and behaviours are related to bottom-line results (McMurrian & Matulich, 2016).

ElGammal et al. (2018) studied the impact of corporate ethical behaviours on corporate governance and social responsibility in small to medium sized enterprises (SMEs) in the MENA region (Middle East and North Africa), they found that corporate ethical behaviours positively affect corporate governance and social responsibility of the organisation. They also found that corporate ethical practices impact the innovative capabilities of the SMEs in that region. Ferrell, Harrison, Ferrell, and Hair (2019) conducted a study to evaluate customer brand attitudes and their relation to business ethics and social responsibility. They concluded that business ethics are valued as critical behaviours in customers' perceptions of brand attitudes. Customers prefer to pay higher prices and maintain a good relationship with a trusted and ethical organisation than to pay lower prices to organisations that do not offer outstanding process quality (McMurrian & Matulich, 2016).

Rossouw (1997) justifies business ethics with three points. First, organisations play an important role in their environments and they make a huge number of discretionary choices that affect the environment they function in. The role of the organisation in its environment should be filled with

‘moral sensitivity’ that benefits all of the organisation’s stakeholders. He also mentions the psychological effects of behaving ethically on employees’ loyalty, attachment, creativity, and on the organisation’s overall performance. Lastly, business ethics help employees to overcome conflicts that arise from differences in their own values and the organisation’s values.

To acquire the aforementioned benefits, organisations try to create an ethical climate or ethical culture that enhances long-term strategic relationships with its customers (Murphy et al., 2007). The ethical climate of the organisation refers to the level of ethics applied in the company, to the moral atmosphere, and to the actions perceived to be ethically right (Moore & Moore, 2014). The organisation’s application of ethical standards will affect the ethicality of the employees’ decision making (Valentine & Fleischman, 2004). Victor and Cullen (1987) were the first to introduce the concept of the ethical climate in organisations. Valentine and Fleischman (2004) studied the importance of ethical training programmes and their effects on the employees’ ethical decision making. They found that the application of formal ethics training strengthens the organisation’s perception of organisational ethics and the employees’ awareness of the organisational ethics. The ethical climate or culture of the organisation has a positive influence on the ethical decisions of individuals (Loe, Ferrell, & Mansfield, 2000).

Since the unethical behaviour of an organisation’s members will affect a firm’s efficiency and effectiveness, managers’ ethical perception and judgment are important matters to be studied (Zajac, 1996). The ethical judgment of managers, their values and beliefs, will guide the overall corporate ethical climate. This will affect the way the organisation works and the results of its activities and will provide a behavioural guideline for the employees (Flynn, 2008; Valentine & Fleischman, 2004).

Beekun, Hamdy, Westerman, and HassabElnaby (2008) found that an individual’s ethical decisions were significantly influenced by their national culture and they found that individuals from the United States view some scenarios as more unethical compared to Egyptian individuals. Their research was conducted in the United States and Egypt and considered factors of relativism, egoism, justice, and utilitarianism. (Ho, 2010) found that religiosity as a cultural dimension significantly influences the ethical perception of managers positively.

In order to establish a business relationship, it is important to gain trust and an understanding of the culture and etiquette of the country in which the organisation is conducting business. An organisation's lack of knowledge about cultural etiquette may cause miscommunication with their business partners, which in turn will hinder the organisation from building successful relationships (Brooke et al., 2014). Business etiquette education is essential to businesses and marketing professionals believe that business etiquette should be a part of the business school curriculum (Schaffer, Kelley, & Goette, 1993). Business etiquette includes proper professional dress, the way to interact with others within the culture, using appropriate words and tone, giving gifts or cards, conducting meetings, telephone and email correspondence, appropriate nonverbal communication (gestures, eye contact, handshaking), and dining etiquette (Cook, Cook, & Yale, 2005; Lazorchak, 2000; Okoro, 2012). Business etiquette is defined as the manners, behaviours, , and protocol established by convention as acceptable or required in a business or profession (Schaffer et al., 1993).

Proper application and knowledge of business etiquette helps individuals to feel more assured and confident in their work environment (Crawford, 2012). Indeed, business etiquette increases the chances of individuals creating and maintaining business relationships and increases their productivity (Schaffer et al., 1993). It also facilitates communication between business partners (Xiangyue, 2012). Failing to practice acceptable business etiquette is one of the main reasons for international business failure (Washington & Okoro, 2016), businesses who understand the importance of business etiquette have an advantage over those who do not (Brooke et al., 2014; Massimino & Turner, 2017), that is why business etiquette is becoming more important, especially with the increased globalisation and international trade (Sethi, 2016; Washington, Okoro, & Thomas, 2012).

Ethical values and ethical standards may vary according to region and culture (ElGammal et al., 2018). However, many studies have been conducted on business etiquette in different cultures; Sethi (2016) pointed out that doing business in China largely depends on fine differences of etiquette. Her study focused on the exchange of business cards, titles used in the country, dress code, gift giving, meeting etiquette, and negotiations. While Lee (2012) argued that knowing business etiquette and business culture is essential for successful business in South Korea, he focused

on power distance and hierarchy, Confucianism, personal relationships in doing business, and business etiquette in South Korea.

Brooke et al. (2014) discussed the literature on the differences between business etiquette in Japan, Turkey, and the United States; business people are expected to bow when they start a business meeting in Japan, but the meeting starts with a firm handshake in Turkey and the United States. Business cards are really important in business dealings in Japan, these cards should be given with both hands and a small bow and it should be placed in a spot where it will be safely kept. In Turkey, it is also important to use appropriate titles and designations. While in the United States, business cards are less ceremonial, business cards should be clean and crisp, and they are supposed to be exchanged before the meeting starts. Xiangyue (2012) studied international business etiquette in the intercultural communication context; the study thoroughly discussed some aspects of international business etiquette such as gift giving and receiving, hand shaking, business cards, business meeting etiquette, and business negotiation etiquette. The study also discussed some taboos in different countries.

Finally, Washington and Okoro (2016); (Washington et al., 2012) analysed the role of business etiquette and intercultural communication in international business. They studied business etiquette in different countries; in the Chinese business environment, a handshake is combined with a bow and it is important to read the card carefully before placing it down when you exchange business cards. In England the role of clothing, accessories, and appearance is very important in the business environment; German business people are very punctual and this is considered one of the characteristics of the culture, which highly values time. Also, Germans usually use titles when addressing someone in the business environment, unless they have been informed it is fine to use the first name. In Japan, people rely on the context of nonverbal communication and environmental setting rather than relying on the verbal communication, and it is also important to know the etiquette of seating as this is based on seniority. These were some of the examples of the different business etiquette in different countries. However, very little research has been published about Islamic business ethics and etiquette.

Differences in business ethics and etiquette transform the decision making and consensus building capacities of managers into new dimensions, especially in today's cross-cultural business

environment. Adequate business ethics and etiquette behaviour and practices may lead the organisation to build sustainable business relationships (Okoro, 2012). Business ethics and etiquette are based on the values which employees have, the culture in which the organisation does business, and the religion of the society. What might be acceptable in a certain culture or religion might be unacceptable in another culture or religion (Abuznaid, 2009; Mahmood, 2008; Morrison, Conaway, & Borden, 1997; Okoro, 2012). George (1987) held that religion is a primary force in business ethics. Also, Parboteeah, Paik, and Cullen (2009) concluded that religious beliefs and values have a strong positive impact on work values and ethics. Their study focused on Buddhism, Christianity, Hinduism, and Islam. The results asserted that most religions “view work in a positive light” (p.1). Religion is one of the personal characteristics that influence ethical judgment, religiosity influences consumer ethics and determines ethical beliefs and attitudes toward ethical practices (Hunt & Vitell, 1993; Vitell, Paolillo, & Singh, 2005).

2.2 Religion and religiosity

Ethical teachings are quite similar in most religions, especially the three monotheistic religions of Judaism, Christianity, and Islam (Debeljak et al., 2008). The Islamic religion affects the culture in the Arab region. Islamic values shape individuals’ behaviours and their relationship building (Rice, 1999). The words religion and religiosity are every so often used to describe the same concepts of devotion and reverence toward God (Souiden & Rani, 2015; Suhartanto, Farhani, & Muflih, 2018). McDaniel and Burnett (1990) defined religiosity as “a belief in God accompanied by a commitment to follow principles believed to be set by God” (p.3). Another definition is “the extent to which an individual’s committed to the religion he or she professes and its teachings” (Johnson, Jang, Larson, & De Li, 2001, p. 25). Many studies have explored the effects of religiosity in business and marketing; Suhartanto et al. (2018) studied loyalty intentions toward Islamic banks. They found that religiosity affects customers’ loyalty intentions, and that the effects of religiosity on loyalty intentions are mediated by trust and the image of the bank.

The role of the Islamic religion in the Arab world is important in shaping culture, the behaviours of individuals, and in building relationships based on Islamic values (Rice, 1999). Islamic religion also affects consumer behaviour, ethical beliefs, and conduct (Abou-Youssef, Kortam, Abou-Aish,

& El-Bassiouny, 2011). Religion plays a vital role in social interactions and consumer behaviour (Khraim, 2016).

Religiosity has been studied to explore its effect on ethical attitudes, beliefs, and judgments (Kum-Lung & Teck-Chai, 2010; Rashid & Ibrahim, 2008; Vitell, Singh, & Paolillo, 2007). Parboteeah et al. (2009) concluded that religious beliefs and values have a strong positive impact on work values and ethics. Their study focused on Buddhism, Christianity, Hinduism, and Islam. The results asserted that most religions “view work in a positive light” (p.1). Religion is one of the personal characteristics that influence ethical judgment. Religiosity influences consumer ethics and determines ethical beliefs and attitudes toward ethical practices (Hunt & Vitell, 1993; Vitell et al., 2005). Also, Muhamad (2009) found that the level of religiosity negatively affected the level of tolerance of unethical behaviours, while Kum-Lung and Teck-Chai (2010) found religiosity to be a “significant determinant” of attitude toward business ethics. By the same token, Vitell et al. (2007) suggest that the level of religiosity plays an important role in determining ethical attitudes and beliefs of customers. Al-Hyari, Alnsour, Al-Weshah, and Haffar (2012) found that religiosity in Islamic Arabic collectivist cultures is linked to consumer behaviour in those countries.

Muslim individuals with higher levels of religiosity are supposed to evaluate Islamic ethical behaviours in a more positive way, as they will view them as good deeds and acts of worship. Many scripts from Quran and Sunnah motivate Muslims to engage in ethical behaviours. Prophet Mohammad PBUH said, “The best of you is the best among you in conduct” (Muslim).

Although Islam relies on the religiosity and spiritual side of individuals to follow the Islamic legal and ethical code, there is a reliance on the statutory aspects. The weak legislative power of the Islamic Sharia increases the dependence on individuals’ religiosity to follow Islamic principles and ethics (Megdadi, 2020), which leaves religiosity as the main determinant of the Islamic practices of the individuals. This is confirmed by Kurt, Sinkovics, Sinkovics, and Yamin (2020) who studied the role of religion and spirituality in business networks among Turkish SMEs. They found that spirituality affects an individual’s commitment to their relationship network, they also found that spirituality affects the individual’s contribution to their business network and their demands on it. Spiritual individuals were found to have a tendency to benefit mainly from

intangible resources in the business network, unlike nonspiritual individuals who tend to benefit from both tangible and intangible resources.

The extension of Islamic ethical performance is affected by the level of religiosity of the individual (Al-Gamdi, 2000; Albin Shaikh, Purchase, & Brush, 2019). The level of religiosity plays an important role in determining the ethical attitudes and beliefs of the customers (Vitell et al., 2005; Vitell et al., 2007). Also, Muhamad (2009) found that the level of religiosity negatively affected the level of tolerance of unethical behaviours. The impact of religion and religiosity on ethical behaviours paves the way to speak about Islamic business ethics and etiquette.

2.3 Islamic business ethics and etiquette

The role that religion plays is important in developing personal and behavioural values that affect many areas of business especially in the case of Islam (Williams & Zinkin, 2010). Islam concentrates on the ethical aspect of relationships among its followers and non-followers (Rice, 1999). The ethical side of a Muslim's business life cannot be separated from the other ethical aspects of life for a Muslim (Beekun & Badawi, 2005). Unlike the Western separation between government and religion, Islam is a comprehensive way of life that governs the spiritual, social, political, and economic aspects of Muslim life (Hutchings & Weir, 2006b; Musa, 2015). The ethical aspect is one of the most important aspects of a Muslim's life that stems from the Islamic legal code (*Sharia*) which is Quran (the words of God 'Allah') and Sunnah (words, practices, habits, and approvals of the prophet Mohammad) (Rouzi, 2013). We can say that ethics dominates economics in Islam, not the reverse (Naqvi, 1981). There are more than 300 verses of the Holy Quran and more than 2200 hadith in the Sunnah which talk about ethics (Shahbaz, 2012). Islam gives a solution for ethical problems: it promotes ethical and moral behaviour in business (Almoharby, 2011).

The Islamic *Sharia* is different from the secular system. *Sharia* aims to develop the moral and ethical life of a society's members under a legal framework. Indeed, *Sharia* benefits the individual in this life (socially and spiritually) and in the eternal life, with respect to the needed balance between the spiritual side and the social interaction side of a Muslim's life (Williams & Zinkin, 2010). Islam recognizes the role of business in the development and improvement of a society's wellbeing, it requires a balance between the spiritual side as well as the materialistic elements of

business (Almoharby, 2011). The teachings of Islam guide businesses to achieve maximum profits through moral and ethical behaviour, which demonstrates that Islam does not separate the economy and morality (Yusuf & bin Bahari, 2015). In Islam, humans can be seen as representatives or stewards who build and develop and work on Earth (Quran, 2:30), but the main goal of their creation is to worship God (Quran 51:56), which indicates that they should fulfil both purposes, considering this life as a means to the hereafter. In other words, Islam is an integrated way of life that stresses the idea that piety is not achieved by abandoning life. This means that a person integrates and combines material wellbeing with moral and spiritual values (Yusuf & bin Bahari, 2015).

In Islam, the concept of ‘Haram’ (prohibited) and ‘Halal’ (allowed or required) guide the life of a Muslim individual, and the ethical aspect is also guided by these two concepts, which make the Islamic *Sharia* (represented by the Quran and Sunnah) the main source of ethics in a Muslim’s evaluation of any ethical issue (Abuznaid, 2009). The word ‘Islam’ means two things: peace, and complete submission (Hamid et al., 1993). While submission to God is the core of the Islamic faith, Muslims tend to be stricter in applying Islamic ethics than man-made ethics, (Javed, Bashir, Rawwas, & Arjoon, 2017).

The main goal of the Islamic *Sharia* is to create desirable ethical outcomes that enhance the values of brotherhood and the equity of humanity (Rahman, 1966; Saeed, Ahmed, & Mukhtar, 2001). Prophet Mohammad PBUH said "I was sent to perfect good character (in manners)" 14:273 (Bukhari, 1987). Williams and Zinkin (2010) held the compatibility of the Islamic principles with the ‘Ten Principles’ of responsible business of the United Nations Global Compact which were outlined at the World Economic Forum in 1999. They found there was no divergence between the tenets of Islam and the principles of the United Nations Global Compact and that Islam has the added advantages of having a clearer codification of ethical standards and more explicit enforcement mechanisms.

Abuznaid (2009) studied the implications of business ethics from an Islamic perspective. He concluded that Islam has moral issues in common with other religions, such as honesty, trust, truthfulness, and loyalty, not stealing, not lying, not deceiving, or committing fraud. These ethical issues are universal and applied across cultures. He also outlined some ethical guidelines for

Muslim managers such as being consultative, patient, humble, truthful, and honest. All of these values benefit Muslim and non-Muslim managers alike.

Islam motivates its followers to develop and maintain their lives and seek wealth (Williams & Zinkin, 2010). Almighty God said “But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters” (Quran, 28:77). Ethical commerce behaviours and ethical merchants are highly appreciated in the Islamic scripts. Almighty Allah said “O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent” (Quran 4:29). Prophet Muhammad (PBUH) said “A truthful and trustworthy trader will be in the company of the prophets, the very truthful, and the martyrs” 12:4 (Al-Tirmidhi, 1986). He also said: “no one eats better food than that which he eats out of his hand work” (Bukhari, 1987: 2072)

Understanding Islamic business ethics helps Muslim and non-Muslim managers appreciate the Islamic business practices of their employees and customers. This understanding makes it easier for managers to better conduct their business in an Islamic culture (Abuznaid, 2009) since these Islamic ethics play a central role in the business environment in the Islamic countries (Ali & Al-Kazemi, 2007). Islamic business ethics can be defined as “those guidelines and principles that are prescribed by the Holy Qur’an and Sunnah (hadith)” (Abuznaid, 2009, p. 3).

Many scholars have discussed Islamic business ethics and etiquette; the early Muslim philosopher “Al-Ghazali” (1058–1111) discussed Islamic business ethics in his book *Al-Mizan* (The Scale) and his well-known book *ihya’ ‘ulum Al-Deen* (Revival of the Religious Sciences) (Sidani & Al Ariss, 2015). Al-Qaradawi in his book ‘The Role Of Values And Ethics In Islamic Economy’ illustrated the following characteristics of the Islamic economy: *Rabbaniyyah* (godly in nature), *Insaniyyah* (humanism), *Akhlaqiyyah* (ethics), and *Wasatiyyah* (balanced in approach). (Al-Qaradawi, 2000; Marzukhi, Mawar, Zakaria, & Hameed).

A Ph.D. thesis written by Ahmad (1995) which was published as a book in (2009), provided inclusive guidance for Muslim business practitioners, highlighting the characteristics a Muslim business person should have. He argued that the Muslim business person should be committed to Islamic ethical principles and should be conscious of Allah and his prescribed priorities, and not

only go beyond achieving the requirement of justice but also fulfil the requirements of magnanimity and benevolence. He also said that the motive of a Muslim businessman should not be for the desire of amassing wealth or the fear of governmental punishment. (Ahmad, 2009).

Islamic business ethics (or Islamic work ethics) plays an important role in the business context in the Islamic world. A Study conducted by Ali and Al-Kazemi (2007) in the Kuwaiti market (both private and public sectors) confirmed the centrality of Islamic work ethics in the lives of the Kuwaiti managers. There was also a correlation between Islamic business ethics and organisational loyalty. Abuznaid (2009) studied the benefits of Islamic business ethics on business: he found it increased efficiency and effectiveness, led to better products quality, created initiative, led to integrity, better employee care and prevented employees from being involved in negative behaviours such as deceiving and cheating. He also concluded that studying Islamic business ethics bridges the cultural gap between Muslims and non-Muslims.

(Hassan, Chachi, & Abdul Latiff, 2008) studied sales behaviours that are relevant to Islamic banking when Islamic marketing ethics are applied in a socially responsible way. They concluded that Islamic business ethics behaviours have a major effect on the long-term business (buyer-seller) relationship. They also recommended that banks create an ethical organisational environment that minimises unethical behaviours. In this environment, a corporate code of Islamic ethics should be created, communicated, and maintained through training. Accordingly, they stressed the importance of trust as a key factor.

Albin Shaikh et al. (2019) studied the nature and the role of three business ethics in the Arab world context: *Ihsan*; *Wasta*; and *Et-moone*. These three factors were identified as key business relationship characteristics. They concluded that the development of these three factors often results in the development of social capital. Likewise, Likewise, Malik (2014) concluded that *Ihsan* leads towards development within the framework of social capital.

Several other studies have investigated the effects of applying Islamic business ethics on organisational commitment, job satisfaction, job involvement, turnover intention, citizenship behaviours, and knowledge-sharing behaviours (Khan, Abbas, Gul, & Raja, 2015; Murtaza et al., 2016; Rokhman, 2016). Only a few studies of Islamic business ethics have been conducted in the Jordanian market (Alhyasat, 2012). Business etiquette or protocols play a vital role in building a

successful business relationship (Brooke et al., 2014; Schaffer et al., 1993). Okoro (2012) indicated that understanding cultural differences and cross-cultural etiquette is important for achieving organisational goals. Cultural awareness plays a strategic role in increasing the organisation's productivity, effectiveness, and competitiveness.

Several studies have explored business etiquette in countries such as China, Japan, United States, Turkey, European countries and the Middle East (Brooke et al., 2014; Bucknall, 2002; De Mente, 1994a, 1994b; Dunn, 2011; Foster, 2002; Money et al., 1998; Sabath, 2005; Seligman, 2008; Vollmer, 2012).

Similar to business ethics, business etiquette is highly influenced by culture and religion. Appropriate business ethics and etiquette are especially important as a foundation for relationships in Islamic countries (Hamid et al., 1993). Al-Ghazali (1058 –1111) in his book *ihya' 'ulum Al-Deen* (Revival of the Religious Sciences) discussed Islamic business etiquette in a separate section called '*On the Etiquette of Acquisition and Earning a Livelihood ('Adab)*', (Sidani & Al Ariss, 2015). As yet, no empirical studies have been published that examine Islamic business etiquette. The following factors represent the interpersonal interaction between two parties of a business transaction. They are *Ihsan*, Justice, Gift Giving, *Tanaji*, Greetings, and *Wasta*

2.3.1 Ihsan

The Arabic word *Ihsan* is mentioned in the Quran and Sunnah on several occasions, Similar to other Arabic words, the word *Ihsan* means different things in different contexts. In the context of spirituality and level of faith, *Ihsan* means to “worship God as if you see Him” (Muslim, 1:1; An-Nawawi, 2007), which implies the highest level of worshipping excellency (Taha & An-Na'im, 1987). In a relationship and human interaction context, it can mean benevolence or excellence. *Ihsan* is associated with the concept of '*adl*' which means justice (Kamaluddin & Manan, 2010). However, *Ihsan* goes beyond justice and reciprocity; it goes beyond acting legally or doing what is considered as a just act. *Ihsan* stands for excellence, beneficence, affection, mercy, and sacrifice. *Ihsan* means “wishing and doing for others more than what one expects from them” (Ahmad, 2004, p. 25). Another definition is “an act which benefits persons other than those from whom the act proceeds without any obligation” (Muhammad, Ilias, Ghazali, Abdullah, & Amin, 2008, p. 53). Ab Wahab and Ismail (2019) defined it as “the best performance of a person who is never satisfied

with anything other than the highest quality” (p. 193). It includes forgoing some individual rights for the welfare of others (Ahmad, 2004; Ali, Al-Aali, & Al-Owaihan, 2013). Indeed, Islam promotes all kind of activities that contribute to the welfare and cohesion of society (Lewis, 2001). A proper understanding and application of *Ihsan* attributes in one’s character is supposed to be bound to perfection in both worship and dealings with other members in society (Kadhim, Ahmad, Owoyemi, & Ahmad, 2017).

There are more than 66 verses in Quran referring to *Ihsan* as excellence in action, these actions include social interaction and ethical values (Shuriye, 2014), Almighty God said “Yes [on the contrary], whoever submits his face in Islam to Allah while being a doer of good will have his reward with his Lord. And no fear will there be concerning them, nor will they grieve” (Quran, 2:112). He also said, “Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded” (Quran, 16:90). Prophet Mohammad PBUH said, “Verily Allah has enjoined goodness to everything” (Muslim, 34:48).

The concept of *Ihsan* can be both implicit, as having good intentions for others; or explicit, as actually doing good to others (Albin Shaikh et al., 2019). Sidani and Al Ariss (2015) studied the ideas of the early Muslim philosopher Al-Ghazali on *Ihsan*. He suggested that business transactions require more than mere adherence to legal market requirements. They also indicated that Al-Ghazali’s conceptualisation of *Ihsan* can be a reference for corporate social responsibility (CSR). Several studies found that Islam motivates and encourages the adoption of corporate social responsibility since the concepts of Islam are similar to and compatible with it (Dusuki, 2008; Ketola, Siwar, & Hossain, 2009; Williams & Zinkin, 2010).

Sidani & Al Ariss outlined Al-Ghazali’s six ways to attain *Ihsan* through business: the first is to avoid excessive profit even if the buyer is willing to pay that higher price due to his lack of knowledge of the product or its price. Second is the willingness to accept a lower price if the buyer is facing hardship. Third, tolerating debt payment delays if the debtor is unable to pay in full or on time. Fourth, the debtor is encouraged to settle debts before maturity. Fifth, being willing to nullify a transaction if the other party wants to opt out. Sixth, business people are encouraged to direct some of their sales efforts to people who are in need of the products involved but cannot pay for

them, without the intention of asking them to settle at a later date. The last point is linked to corporate social responsibility (Kadhim et al., 2017; Sidani & Al Ariss, 2015).

Generally, *Ihsan* means doing more than expected of you and going beyond what is legally supposed to be done by you (Ab Wahab & Ismail, 2019; Ghazanfar, 2000; Ghazanfar & Islahi, 1990). Yusuf and bin Bahari (2015) studied the role of Islamic corporate social responsibility in poverty alleviation. Social responsibility has been practiced by Muslims for the past 14 centuries, the holy Quran and Sunnah emphasise this concept, and the Quran links business success with the ethicality of the businessperson. Their results confirmed the role of Islamic *Sharia* (law) in environmental sustainability, a society's welfare and the wellbeing of its members.

The concept of *Ihsan* can be applied at the individual or organisational level (Ali et al., 2013). A paper by Ab Wahab and Ismail (2019) discussed *Ihsan* and *mas'uliyah* as Islamic work values for high performance, their study was based on the two principal texts of Islam (Quran and Sunnah). The concept of *mas'uliyah* means doing what is supposed to be done by the employee, but the concept of *Ihsan* means that the employee is going beyond that. This conceptualisation implies that *mas'uliyah* is understood as a legal concept since it is what is required from employees legally, but *Ihsan* is understood as a moral and ethical concept. They suggested that *Ihsan* and *mas'uliyah* are key work values that enable high work performance and that they are needed to achieve performance excellence, they also suggested that *mas'uliyah* is a precondition of *Ihsan*. Carrying on with Ab Wahab and Ismail (2019), they compared the Islamic value of *Ihsan* and non-Islamic conventional benevolence, they suggested that *Ihsan* has a religious significance that is originally concentrated in the devotional duties toward God. *Ihsan* goes beyond benevolence in a more progressive and continuous way because of the realisation of Muslims that God is constantly watching them. This affects their sincerity, vigilance, and commitment to such behaviour.

Although a few researchers have studied the effects of *Ihsan* behaviour in organisations, these endeavours have viewed *Ihsan* from an employee point of view, e.g. (Supriyanto, Soetjipto, & Maharani, 2016; Wahab, 2012; Wahab, Quazi, & Blackman, 2016), there is still a lack of evidence about the *Ihsan* behaviour of employees or organisations from a customer perspective. There is also no research done about *Ihsan* in different stages of the business relationship, especially in the

first stage of the relationship which is considered to be vitally important since the relationship will not develop into next stages if it was not successful at the first stage.

2.3.2 Justice

The concept of justice is broad and has many of the following dimensions. Distributive justice refers to dealing with the outcomes of a decision. Procedural justice focuses on dealing with procedures of decision making. Interactional justice deals with interpersonal behaviours. This research studies interactional justice which refers to fairness in the interpersonal treatment that people receive while a procedure is being performed (Tax, Brown, & Chandrashekar, 1998). Interactional justice also includes treating people with respect, dignity, and politeness while executing or performing procedures (Colquitt, 2001), and represents the social aspect of justice (Greenberg & Cropanzano, 1993).

Islamically, justice includes the protection of faith, honour, and giving everyone their rights (Ahmad, 2004). One of the main goals of Islamic *Sharia* is to promote justice and welfare among society. Any organisational practice that does injustice negates the core concepts of Islam (Haniffa & Hudaib, 2007; Saeed et al., 2001). There are many scriptures in the Quran and Sunnah that motivate Muslims to act justly: Allah the exalted says “Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression” (Quran 16:90), and he says “Verily, Allah loves those who deal with equity.” (Quran 5:42), also Prophet Mohammad (PBUH) said “The just, who are fair in their decisions, families and those under their authority, will be on podiums made of light, to the right of the Throne.” 33:1 (Muslim, 2000).

“*Adl*” is the literal translation of the word “Justice” (Schaefer, 2007), many researchers studied the concepts of *Adl* and justice as synonyms (Babookani, Mahdavi, & Edaalatjo, 2020; Salman, 2019; Yanzhe & Abdallah, 2021). The word *Adl* is usually used in the Islamic context, but this research uses the word Justice since readers may be more familiar with this word in an English context. The perception of fairness and justice is the “first virtue of social organizations” (Rawls, 2009, p. 3). Many studies have investigated the effects of justice on organisations, their employees, and their customers. Of these studies, Blodgett, Hill, and Tax (1997) found that interactional justice impacts the complainants’ purchase decisions and their negative word of mouth, these results were consistent with Tax et al. (1998) that indicated that justice dimensions affect people’s evaluation

of complaint incidents (satisfaction with complaint incidents). They also found that satisfaction with the handling of a complaint had a direct impact on commitment and trust. Similarly, McCollough, Berry, and Yadav (2000) found that higher perceptions of interactional justice affect satisfaction. These results were supported by Maxham and Netemeyer (2002), who also found a positive direct effect of perceived justice on overall firm satisfaction, and a positive indirect effect on the spread of word of mouth and purchase intentions. Perceived interactional justice was also found to affect citizenship behaviour (Zhao, Peng, & Chen, 2014). Finally, Amilin, Ismail, Astuti, and Mulazid (2018) found that justice and other Islamic work ethics positively influence job satisfaction.

Justice affects the organisation's reputation and image. Saleem, Yaseen, and Wasaya (2018) studied the moderating role of interactional justice on the impact of service quality and relationship quality on the customer loyalty and word of mouth intentions, they proposed a conceptual model of the predictors of customer loyalty and word of mouth intentions. Similarly, Lin, Li, and Lee (2018) found that service justice negatively correlated with the negative emotion of customers. They also found that negative emotions affect service satisfaction negatively. Even though there is a considerable body of research about justice and interactional justice, there is still a lack of research about justice from the Islamic perspective, and a lack of research about the perceived justice of customers in their interaction with an organisation's staff members. There is also no research done about Justice in different stages of the business relationship, especially in the first stage of the relationship which is the most important stage in which the relationship foundations are set.

2.3.3 Gift giving

The exchange of gifts extends beyond the economic function of the object (Wolfenbarger & Gilly, 1996). Gifts can strengthen the social bonds between the giver and receiver in a more direct way. Gifts create pictures that people have about others in their minds; they can be seen as generators of identity (Schwartz, 1967). Gift giving is considered a form of exchange or reciprocity (Graycar & Jancsics, 2017; Sherry, 1983) that has a motivational ethical aspect (Faldetta, 2011), or as an expression of love, affection, solidarity, or friendship (Belk & Coon, 1993; Lamsdorff & Frank, 2010). The exchange of gifts is a “social activity confirming relationships and social interactions”

(Hollenbeck, Peters, & Zinkhan, 2006, p. 573) Indeed, gift giving behaviour is affected by the social, personal, and economic aspects, people with active social values have higher levels of gifts giving than people with passive non-social values (Beatty, Kahle, & Homer, 1991).

In the business context, gift giving can be considered a part of the marketing and communication strategy of an organisation, and a way to enhance the marketing communication mix such as sales and advertising. It also enhances the corporate image and goodwill of the organisation and increases the chances of business deals. It facilitates the establishment of a long term business relationship (Fan, 2006; Graycar & Jancsics, 2017), and can create a first impression and help to establish an initial business relationship (Arunthanes, Tansuhaj, & Lemak, 1994). A gift here can be anything from a pen with the logo of the organisation to a brand new car. It is given to the customer to show recognition and appreciation of the organisation to its customers. No matter the size or nature of the gift, it still matters to the business deal. Maréchal and Thöni (2019) found that sales representatives generate more than double the revenue when they distribute small gifts at the beginning of their negotiations.

A paradigm of gift-giving presented by Sherry (1983) focuses on the perspective of the relational interaction. In this paradigm, these relational interactions revolve around the gift, the giver, and the receiver. Gift Giving is important in every stage of the business relationship, especially at the beginning of the relationship (Carmichael & MacLeod, 1997b; Hollenbeck et al., 2006; Parsons, 2002). In the early stages of the relationship, a gift can be used as a mechanism to start the relationship, and as a form of communication to express confidence in the relationship. Gift giving is a symbolic interaction to develop the relationship (Faldetta, 2011; Parsons, 2002).

In Islam, it is highly permissible to exchange gifts, as Prophet Mohammad (PBUH) encouraged Muslims to exchange gifts as a means to increase love and social bonds. He said “Exchange gifts, you will love one another.” 463 (Bukhari, 1987) “and exchange gifts and love one another, for this will dispel hatred.” (ibn Anas, 1982). He also encouraged Muslims to accept gifts and never reject them (Hanbal, 1995).

Based on the literature, the term Gift giving is used and understood in the Islamic context, and there is no specific Islamic term for gift giving. There is no research done of the effect of gift giving on business relationship especially at the beginning of the relationship which is the most

important stage of the relationship, since the relationship would not evolve into the next stages if it was not successful at the beginning.

2.3.4 *Tanaji*

Islam cares about the etiquette of social interaction among individuals; it discourages individuals from any kind of action that results in the misery, harm, and or depression of any person. One of these kinds of behaviours is called *Tanaji* or *Najwa*. *Tanaji* happens if there is a group of people (three or more), and they start talking in a language (deliberately excluding others) that they all understand except for one. This behaviour is prohibited in Islam since it makes the disregarded person feel dejected and excluded. The word *Tanaji* in Arabic means “secret or speaking in secret”, this definition of the word is known in the Islamic principal scripts; A man asked Ibn `Umar "What have you heard from Allah's Apostle about An-Najwa? (on the day of resurrection)" Ibn Omar, the well-known companion of the prophet (PBUH)said, “I heard Allah's Apostle saying, Allah will bring a believer near Him and shelter him with His Screen and ask him ” (Bukhari, 11:18). We can define *Tanaji* as the exclusion of one individual from a conversation among three individuals or more, it could happen by any kind of behaviour including whispering, telling inside jokes, using a different language, or even using specific words in the same language that mean something only to the people who say them. This form of behaviour may negatively affect trust among a group and consequently lead to undesirable outcomes (Qutb, Salahi, Shamis, & Qutb, 1979).

Prophet Mohammad (PBUH) said “If you are three, two should not converse secretly to the exclusion of your companion for that hurts his feelings.” (Muslim, , 39:51). This is of course when there is no proper excuse. Also, Allah the almighty said “[*Najwa/Tanaji*] is only of Satan, that he may vex those who believe” (Quran 85:10). These scripts were reflected in the behaviour of Muslim leaders and role models; Ibn Anas recounted a story that Ibn Omar, once was with two others and wanted to have a private word with one of them, so he called a fourth person so he could have a private conversation without leaving only one person behind. In this way, he could avoid causing any harm or sadness to him (Almuwatta, 2:988).

Regardless of the reason for *Tanaji*, it still affects and harms others. Al Qurtubi – the early Muslim scholar mentioned that *Tanaji* will cause sadness and harm even if the reason behind it is true and

necessary, he also explained why the excluded person might feel sad; he said that he might feel that they are speaking good things about him or that they didn't think he is worthy to join their conversation (Al-Qurtubi, 2003).

Although mainly studied within the organisation itself, workplace isolation is quite similar to the concept of *Tanaji*. Many studies have investigated the relation between workplace isolation and trust, commitment, and satisfaction e.g. (Mulki, Locander, Marshall, Harris, & Hensel, 2008; Munir, Sadiq, Ali, Hamdan, & Munir, 2016). Social isolation and dissimilarities within the workplace create disrespect, relational conflict, and withdrawal from social interaction, it also creates negative emotions (Hobman & Bordia, 2006; Menguc & Boichuk, 2012).

Another related topic of interest is operational transparency which means to allow customers to observe the operational process. The operational transparency creates a feeling of engagement and leads to a higher level of appreciation of the effort made by the employees. It also leads to a better perception of service value (Buell, Kim, & Tsay, 2017) and a better evaluation of the service provider (Buell & Norton, 2011). Supposedly, the concept of *Tanaji* negates operational transparency as the customer is no longer involved in the process, or at least he is not sure about it. However, the construct of *Tanaji* has not been studied in the relevant literature before. There is no previous published research about the effect of *Tanaji* on the inception stage of the business relationship, the inception stage is the most important stage of the business relationship since the relationship foundations are set in this stage and the relationship will not evolve into the next stages if it was not successful at the inception stage.

2.3.5 Greetings

Business etiquette includes culturally appropriate greetings (Morrison et al., 1997). Introductions and greetings are important in business meetings (Cowling, 2007) and can be used as a way to break the ice between two parties (Kawsar, 2016), it is a social activity concerned with the manners and ethics of individuals and serves to signal to the other party that one is socially acceptable (Firth, 1972; Zhang, Liu, & Liu, 2012). Bonham, Cifuentes, and Murphy (1995) suggested that greetings can indicate how close the relationship is. According to So and Speece (2000), greetings are an important dimension of social relations. Greeting clients has an important role in strengthening the relationship between firms and their clients. Greetings are important in creating

a first impression and in starting a business contact. An appropriate greeting conveys the message that the speaker is serious about establishing a relationship, and it affects the other party's judgment and decision about the speaker. Although greetings are part of cultural universals, they can be conducted in different ways according to cultural differences (Huang, 2010).

In Islam, greetings include handshakes, smiling, and saying *Assalam Alaikum*, which means peace be upon you. This is the most common greeting phrase in the Arab region and the Islamic world. Islam considers greeting a desirable behaviour because it spreads love among the community, as Prophet Mohammad said "Shall I inform you of something which, if you do, you will love one another? Promote greetings amongst yourselves" (Muslim, , 6:4), An-Nawawi cited: "A man asked the Messenger of Allah: Which act in Islam is the best? He replied: To give food, and to greet everyone, whether you know or you do not." (An-Nawawi, 5:1), the almighty God said "And when you are greeted with a greeting, greet in return with what is better than it, or (at least) return it equally" (Quran, 4:86). It is highly permissible in Islam to offer Salam and greet everyone even if there was no reason for this greeting, Ibn Omar used to go to the market daily and offer greetings to everyone in the way, his friend asked him about the reason that makes him go to the market daily though he does not buy or sell anything, he replied that he only goes there to greet people (An-Nawawi, 2007).

As a part of the greeting, a handshake reflects the individual's personality and helps to form a first impression of the individual. It represents an initial standardised sample of a person's behaviour. It is positively related to extraversion and emotional expressiveness; good handshakes communicate sociability and friendliness (Chaplin, Phillips, Brown, Clanton, & Stein, 2000). As a communicative tool, handshaking replaces some verbal exchanges. These days, business people start and end their business social interactions with handshaking, whether with friends or acquaintances (Swindle, 1993). From an Islamic point of view, handshaking is permissible. The Prophet (PBUH) said, "If two Muslims meet, shake hands, praise Allah, and ask Him for forgiveness, they will be forgiven". (Dawud, 1984, 42:5192). Based on the literature, the term greetings is used and understood in the Islamic context, and there is no specific Islamic term for greetings

2.3.6 *Wasta*

Wasta is a common word in the Arab region. The word *Wasta* means ‘the use of social connections to obtain benefits that otherwise would not be provided’ (Mohamed & Hamdy, 2008), this word could mean the act or the person who performs the mediation role (Aldossari & Robertson, 2016; Ali & Weir, 2020). *Wasta* is visible in every aspect of life in Arab societies, and people believe that nothing can be done without *Wasta* (Barnett, Yandle, & Naufal, 2013; Hutchings & Weir, 2006b; Megdadi & Fam, 2019). As a type of favouritism, *Wasta* can be used through connections to speed up procedures, affect legislation to one’s benefit, and obtain better access to information and services. This is why some managers tend to invest in their *Wasta* rather than in their product quality (Loewe et al., 2008).

One of the earliest studies on *Wasta* by Cunningham and Sarayrah (1993) argued that the concept of *Wasta* was used in the Arabian culture as a conflict resolution mechanism inside social groups, or as an act of mediation or intercession between parties in conflict. An example of this is when a mediation group is sent by the perpetrator's family to prevent revenge by the victim’s family. *Wasta* has changed over time and its main goal of resolving intergroup conflict has shifted. *Wasta* can be intermediary or intercessory. Intermediary *Wasta* is the utilisation of personal connections to facilitate conflict resolution inside a social group or at an interpersonal level. This type of *Wasta* is positive and beneficial since it improves social norms and human relations. The second type of *Wasta* is intercessory *Wasta*, which is the intervention on behalf of someone else to gain a benefit or remove an obstacle from an authority position. This type of *Wasta* can be considered a type of corruption (Cunningham & Sarayrah, 1993; Hutchings & Weir, 2006b).

The concept of Guanxi is quite similar to *Wasta*. Guanxi is a Chinese word that refers to the social connection or relationships between people. It has the sense of a dyadic relationship, built implicitly on the basis of mutual benefit or interest, which allows two parties to ask favours from each other (Yang, 1994). Both *Wasta* and Guanxi are built on strong family connections and are inherently knotted around trust. The main difference is that *Wasta* is still traditional in its influence, but Guanxi is internationalised in its effect on social life (Hutchings & Weir, 2006a, 2006b). Megdadi and Fam (2019) studied the appropriateness of Guanxi in the middle east market and the similarities and differences between it and *Wasta*, they concluded that guanxi was perceived as a

similar concept to Intermediary *Wasta* rather than the intercessory *Wasta*. They also found that Guanxi is a relationship that ends after the transaction is completed but *Wasta* is more like a personal relationship between two parties. Business networking is not exclusive to China and the Arab world. Similarly, it is called *Jeitinho* in Brazil and *Svyazi* in Russia and ‘pulling strings’ in the UK (Smith, Huang, Harb, & Torres, 2012).

Another concept from the Arabic culture is called *Et-moone* is similar to *Wasta*. Albin Shaikh et al. (2019) suggested that *Wasta* relies more on family and tribal ties than *Et-moone* which relies on existing personal relations and connections. They also suggested that *Wasta* usually exists on an individual level while *Et-moone* can exist on both individual and organisational levels. They found that *Et-moone* is necessary for the establishment of *Wasta*. However, trust and commitment are key factors in establishing *Et-moone* relationships (Abosag & Lee, 2013).

There is no previous published research about the effect of *Wasta* on the inception stage, the inception stage is the most important stage of the business relationship since the relationship foundations are set in this stage and the relationship will not evolve into the next stages if it was not successful at the inception stage.

Loewe et al. (2008) conducted a study in Jordan to explore the effects of favoritism, or *Wasta*, on the business climate. They suggested that *Wasta* created a lack of fairness in the business climate, which hindered investors from doing business in Jordan. They also mentioned that Jordanians are aware of the negative effects of *Wasta*, but still use it for the following reasons. First, Jordanians don’t find another way to achieve their goals. Second, the majority of people in Jordan use *Wasta*. Third, *Wasta* is associated with some positive cultural values such as loyalty and trust. Finally, the political and administrative system in Jordan lacks transparency and fairness, these results were also consistent with the results of Megdadi and Fam (2019) study in the Jordanian market which concluded that the Jordanian population view *Wasta* negatively.

Wasta can be used to speed up procedures, help to get a job, or university admission, or even issue a driving license (Barnett et al., 2013). A study by Ali, Raiden, and Kirk (2015) examined the Jordanian banking market and the role of *Wasta* in employment selection through a social capital theory lens. They found that *Wasta* enables individuals to get a job, is a method to attain information, guides decision making, is an exchange form, and is a pressure mechanism. They

concluded that *Wasta* grants individuals unfair access to jobs beyond their skills and abilities, knowledge, and qualifications. Similarly, 55% of young adults in Egypt thought that jobs were to a large extent obtained by *Wasta*, while 30% reported thinking that they were sometimes obtained by *Wasta*, only 2% didn't think that jobs were obtained by *Wasta* (Gatti, Angel-Urdinola, Silva, & Bodor, 2014). Furthermore, Sefiani, Davies, Bown, and Kite (2018) studied the effect of networking and *Wasta* on business performance for small and medium enterprises (SMEs) in Tangier, they concluded that *Wasta* is crucial for the success of these businesses, and that *Wasta* is associated with the ability of the firm to access financial resources. *Wasta* is also associated with human resources and the ability of an organisation to recruit staff. Furthermore it enhances a firm's ability to access information that is needed for its success.

In truth, *Wasta* is obvious in every aspect of life in the Arab region and deeply rooted in Arab society (Barnett et al., 2013; Sefiani et al., 2018). Gold and Naufal (2012) found that practicing *Wasta* was independent of Arab individuals' characteristics and that *Wasta* is an immutable social phenomenon. Megdadi and Fam (2019) found that some individuals do not practice *Wasta* due to their religious beliefs. However, intercessory *Wasta* breaches the principles of Islam, and it is considered *Haram* (prohibited) as it violates others' rights and affects justice and equity in society (Al-Ifta', 2010, 2017). Islamic *Sharia* prescribes that hiring must be based on qualifications, experience, and fairness (Al-Ifta', 2010, 2017; Mohamed & Hamdy, 2008). From the lenses of Islam, *Wasta* can be seen as illegal and unethical, as it includes a deviation from the laws and regulations to please a relative (nepotism) (Abuznaid, 2009), and can even cause conflict between parties of interest (Kilani, Al Junidi, & Al Rizi, 2015).

Even though the research on *Wasta* has gained more interest over the years, it is still fragmented and limited in its theory, which results in a lack of depth in the understanding of this phenomenon (Ali & Weir, 2020).

Table 2.1 shows some Islamic business ethics and values in the literature, these values are mainly derived from Islam and are associated with interactions between individuals in their business dealings.

Table 2. 1 Islamic Business values and ethics in the literature

| Author | Islamic business values and ethics |
|---|--|
| Albin Shaikh et al. (2019) | <i>Ihsan, Wasta, Et-moone</i> |
| Alserhan (2017) | The prohibition of bribery, cheating, and discrimination |
| Khadijah, Kamaluddin, and Salin (2015) | Effort, teamwork, honesty, and accountability |
| Sidani and Al Ariss (2015) | Justice, care for stakeholders, Ihsan |
| Manan, Kamaluddin, and Puteh Salin (2013) | Accountability, effort, honesty |
| Beekun and Badawi (2005) | Trust, justice, equity |

Although some researchers have indicated that Islamic business ethics may lead to sustained long-term business relationships (Hassan et al., 2008; Musa, 2015; Uddin, 2003), the effect of Islamic business ethics on the business relationship lifecycle stages has not been empirically investigated.

The mentioned Islamic ethics and etiquette are not exclusive [to the individuals who identify themselves as Muslims](#); some other concepts from a non-Islamic context are similar to the Islamic ones. For example, Tanaji is similar to social isolation or workplace bullying. The difference is [the reason and motivation, as Islamic business ethics and etiquette are motivated by religion and can be affected by religiosity, the main source of the Islamic ethics and values are the foundations of it which is based on the principal texts \(Quran and Sunnah\)](#) (Al-Aidaros & Mohd Shamsudin, 2013).

2.4 Internet Banking Adoption

Organisations face changes in technology and financial regulations which force them to reassess their profit and cost structures to address these changes and compete (Yiu et al., 2007). Banks

provide services not only through physical branches but also through online self-services. These services include activities such as money transfers, online payments, and information inquiry.

Internet banking and mobile banking are considered the fastest growing forms of e-banking (Safeena & Date, 2015), and the growth of internet banking is an extension of e-banking (Özer & Gürel, 2016). Burr (1996) described e-banking as an electronic connection between customers and banks to control and manage financial transactions. E-banking takes many forms: PC offline banking; telephone banking; mobile phone banking; and internet banking. Internet banking or online banking provides an online platform that supports other e-commerce applications such as online shopping, online trading, and online auctions (Lee, 2009).

Online banking has developed as one of the most profitable applications for e-commerce in the past decade (Lee, 2009). Internet banking can create great opportunities for banks (Cheng et al., 2006; Turban & King, 2011), it reduces operational costs because it requires fewer physical locations and fewer staff (Cheng et al., 2006). When used properly it improves financial performance and maximizes the bank's profits (DeYoung et al., 2007; Mathieson, 1991; Olga, 2003). The running cost of internet banking is almost one-third of the running cost of traditional banking services. Furthermore, the cost of providing a routine full-service branch is seven times more than providing internet banking. Investing in establishing internet banking is relatively inexpensive (Booz & Hamilton, 1997). Internet banking also allows banks to have better access to information in order to manage accounts and control the cash management process (Olga, 2003). In this respect, Olga (2003) argued that internet banking offers many benefits for customers, including but not limited to the reduction in the costs of available bank services, it saves time by providing instant services, it gives customers better fund management of their accounts, and it offers them more convenient services.

In addition, internet banking provides a number of benefits for customers; it offers more personalised services and reduces the time spent during the process (Turban & King, 2011). As a self-service technology, it increases customers' comfort by allowing customers to have twenty-four hours a day, 365 days a year service and access to their account from anywhere with internet access. Customers are able to transfer money instantly, pay bills, make inquiries about transactions, manage their accounts, and even shop online at the click of a mouse or without leaving their houses

(AbuShanab, Pearson, & Setterstrom, 2010; Chou & Chou, 2000; Gerrard & Barton Cunningham, 2003; Parven et al., 2018). Customers who already use internet banking services are more aware of the benefits of internet banking than non-users (Rotchanakitumnuai & Speece, 2003), the adopters of internet banking services are more financially innovative than non-adopters as well (Gerrard & Barton Cunningham, 2003).

Despite these significant benefits of internet banking, many customers are still reluctant to use internet banking services and they prefer traditional services with personal contact when they do banking (Anouze & Alamro, 2019; Tarhini et al., 2015). Internet banking includes innovation that requires change (Kuisma, Laukkanen, & Hiltunen, 2007), and people normally resist change (Ram, 1987). However, there are several types of risks associated with internet banking. The most common risk is the financial risk known as the operational risk in regard to the enforceability of contracts, inaccurate transaction processing, breaches of the bank's system and transactions, confidentiality, and data privacy. The security risk is posed externally by unauthorised access to the critical information of the bank or internally through employee fraud. Performance risk refers to losses caused by deficiencies or breakdowns of internet banking websites (Lee, 2009). The ratio of internet banking users to the total number of internet users, in general, is troublesome, the global ratio of internet users to the total population is 53.6%, this ratio is much higher in Europe and the Americas for 82.5% and 77.2% respectively, and 51.6% in the Arab world (Telecommunication Union ITU, 2019). These numbers are still very far from the internet banking users ratio (AL-Majali, 2011; Alalwan, Dwivedi, & Williams, 2014). Though many research endeavours took place to uncover the factors that might hinder or help individuals to become users of online banking services, many theories were developed in this respect to give a better idea and a deeper understanding of these factors.

2.4.1 Internet banking adoption and acceptance models

Regardless of the benefits of internet banking services, internet banking would not be effective if it were not being used by customers. That is why it is important for organisations to understand how customers decide whether they will use internet banking services or not (Mathieson, 1991). Lee (2009), suggests that two categories of factors affect customers' adoption of online banking: 1) positive variables that stimulate customers to adopt these services, represented by the perceived

benefits; and 2) negative variables that hinder their willingness to adopt online banking, represented by the perceived risk. Nevertheless, many researchers have proposed models to explain how people make this type of decision.

2.4.1.1 Diffusion of Innovations Theory (DOI)

Diffusion of innovation means the process by which innovation is communicated through certain channels within a social system. The Diffusion of Innovations Theory (DOI) states that consumers have different degrees of willingness to adopt new technologies or innovations. Rogers (1995) divided consumers into five categories: 1) innovators (technology enthusiasts), who required the shortest period among all the categories to adopt new technology, they appreciate technology and they are considered educators for other categories; 2) early adopters (visionaries), who serve as opinion leaders and role models for their social system; 3) early majority (pragmatists), who make slow and steady progress and are comfortable with only evolutionary changes in practice; 4) late majority (conservatives), sceptical and cautious who respond to peer pressure; 5) laggards (sceptics) who want to maintain the status quo (Kaminski, 2011). This theory is a communication theory that has set the basis for behaviour change models in the social sciences (Valente & Rogers, 1995).

2.4.1.2 Technology Acceptance Model (TAM)

Davis (1986) developed an adoption behaviour model for computer technology, called the Technology Adoption Model (TAM). This model aims to predict how users use and accept technology under the effect of some variables (Davis, 1989). TAM covers perceived usefulness, and perceived ease of use, and models the effect of these on attitudes toward using the new technology, and eventually their effect on the actual use of the system (Davis, 1986). Numerous studies have extended the TAM and investigated additional factors such as capability and perceived playfulness (Evans et al., 2014), perceived security and privacy (Lallmahamood, 2015), attachment (Teo & Jarupunphol, 2015), and trust (Nunkoo & Ramkissoon, 2013). TAM Highlights the importance of trust in understanding online banking behaviour (Yousafzai, Foxall, & Pallister, 2010). Abd Ghani, Rahi, Yasin, and Alnaser (2017) studied the technology acceptance model TAM in the banking industry in Pakistan, they extended the TAM to include customer service and

customer satisfaction, their results confirmed the role of perceived usefulness, perceived ease of use, customer service, and customer satisfaction in online banking acceptance. A study by Suh and Han (2003) developed a scale to measure the acceptance of internet banking adoption, they extended the TAM to include trust as one of the significant factors that affect the internet banking acceptance. This scale is used in this research to measure the internet banking adoption.

2.4.1.3 Theory of Reasoned Action (TRA)

TAM was built on the foundation of another popular theory called the Theory of Reasoned Action (TRA) by Ajzen and Fishbein (1975). This theory explains individuals' behaviours through their intentions and attitudes. According to TRA theory, both subjective norms and attitudes toward an act or behaviour affect the behavioural intention to act in a certain way, which eventually affects the actual behaviour.

2.4.1.4 The Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) was developed by Venkatesh, Morris, Davis, and Davis (2003) as a result of integrating a number of theories that explain customers' acceptance of technology and information system usage behaviours. UTAUT proposes four factors that affect the use and acceptance of technology: efforts expectancy; performance expectancy; social influence; and facilitating conditions.

2.4.1.5 Theory of Planned Behaviour (TPB)

Theory of Planned Behaviour (TPB) assumes that the individual's intentions are a direct antecedent for their actual behaviour (Conner & Armitage, 1998). This theory is an extended theory of the (TRA) by Ajzen and Fishbein (1975), the extended theory includes the construct 'perceived behavioural control', which predicts behaviour and behavioural intention (Ajzen, 1991). The conceptual framework for the present study is provided by the theory of Planned Behaviour.

This theory suggests that an individual with a strong belief that positive outcomes will result from performing a behaviour will have a positive attitude toward the behaviour (Montano & Kasprzyk, 2015). The theory of planned behaviour has been applied successfully to predict behaviours and

intentions (Madden, Ellen, & Ajzen, 1992). In information technology and online activities, the Theory of Planned Behaviour (TPB) is preferred over the TAM model since it “provides more specific information that can better guide development” (Mathieson, 1991, p. 1).

Mathieson (1991) compared TAM and TPB and suggested that although TAM is easier to apply than TPB, it gives very general information about customers’ opinions and intentions. He also suggested that unlike TPB, TAM does not include any social variables as the social variables in TPB “may still capture unique variance in intention” (p.6). The application of the theory of planned behaviour suggests that the social pressure of business relationships and internet self-efficacy will positively affect customers’ intentions, which will in turn affect their adoption of internet banking.

2.4.2 Research on Internet banking adoption

Similar to all other information technology adoption studies, it is difficult to precisely predict internet banking adoption behaviours (Chong, 2013). However, many studies have explored the factors that affect customers’ adoption of internet banking. For example, Lee (2009) proposed a theoretical model to explain customers’ intention to use internet banking based on two types of factor: success factors, or positive factors, represented by the perceived benefits (perceived benefit, attitude and perceived usefulness), and resistance factors or negative factors represented by the perceived risk (financial, security and privacy, performance, time, and social risk). Results from this study confirmed the proposed theory. Sharma et al. (2020) developed a model by extending the Unified Theory of Acceptance and Use of Technology (UTAUT), they incorporated the factors of customer satisfaction and perceived risk, they found that internet banking adoption is positively influenced by the social influence and negatively by the perceived risk.

A study conducted in Hong Kong, by Chan (2004), identified the factors that influence internet banking adoption and its continued use. The framework used was based on the extended Technology Acceptance Model (TAM2) and Social Cognitive Theory. The research findings suggested that computer self-efficacy and subjective norms have a significant influence on the intention to adopt internet banking services. Poon (2007) suggested that the bank’s reputation affects the willingness of its customers to accept internet banking services. Another study conducted in Thailand by Rotchanakitumnuai and Speece (2003) aimed to explore the factors that

affect internet banking adoption by corporate customers. The authors concluded that many factors can be considered barriers to internet banking adoption including trust in the system, trust in the bank, security, reliability, and privacy protection. They also found that users of the internet banking system were less likely to consider these factors barriers than non-users of the system. Borraz-Mora, Bordonaba-Juste, and Polo-Redondo (2017) studied the functional barriers to the adoption of electronic banking. They suggested that value can be considered a barrier especially by men, but women were more affected by the complexity of using electronic banking services.

Gerrard and Barton Cunningham (2003) attempted to understand why internet banking users are more accepting of internet banking. They identified eight factors that affect the rate of internet banking adoption: service convenience, complexity, compatibility, confidentiality, accessibility, PC competence, economic benefit, and social desirability. They also found that adopters of internet banking services were more financially innovative than non-adopters. Another study by Estrella-Ramon, Sánchez-Pérez, and Swinnen (2016) examined the effect of customers' offline transactions on the adoption of online banking services. They found that offline customers with a higher periodicity of interactions and convenience were likely to adopt internet banking services faster.

Internet banking is still not adopted by all customers, especially in developing countries as is the case in the Middle East (Alalwan et al., 2015). Changing the behaviours of customers and convincing them to adopt internet banking services is not an easy task due to perceived technological complexity and sensitivity to risk (such as security, privacy, and trust) that affect customers' intentions to use internet banking services, (AL-Majali, 2011; Curran & Meuter, 2005; Martins, Oliveira, & Popovič, 2014).

Many studies about the acceptance of internet banking have been conducted in the Middle East. For example, a study conducted in Kuwait by Aladwani (2001) showed that customers perceived a number of potential internet banking challenges including consumer privacy, legal regulation, security, bank reputation, and bank trustworthiness. Another study was conducted in the Omani market by Echchabi, Al-Hajri, and Tanas (2019): they studied the factors that affect the acceptance of online banking services by Islamic bank customers in Oman. The results showed that self-efficacy, ease of use, relative advantage, and facilitating conditions were the main determinants of online banking acceptance. Jehan and Ansari (2018) studied the factors that influence internet

banking adoption in Saudi Arabia. Their findings confirmed the significant role of trust and also that of the efficiency and effectiveness of online banking, and the information about internet banking provided to customers. A recent study by Lin et al. (2020) explored the factors that affect the willingness of customers to use online banking, their results showed that trust is most valued by both the customers and banks, they suggested that banks should adjust their strategies to gain customers trust, they suggested that banks must strengthen areas like information security.

Al-Qeisi and Al-Abdallah (2013) used the extended technology acceptance model to study the factors that affect internet banking adoption among Jordanian chartered accountants. The results confirmed the proposed model, showing that perceived usefulness, perceived ease of use, perceived web privacy, attitude, and intention were all behavioural factors that affect the intention of Jordanian chartered accountants to adopt internet banking. Al-Sharafi, Arshah, Herzallah, and Abu-Shanab (2018) investigated the factors affecting customer trust in adopting online banking services in Jordan. They found that trust positively affects customers' behavioural intentions to accept and use internet banking services. They also found that trust is affected by customers' perceptions of usefulness, security, and privacy. Another study by Salem, Baidoun, and Walsh (2019) suggested that the use of internet banking services is affected by trust, loyalty, and value to the customer. Finally, Anouze and Alamro (2019) studied the factors that slow the uptake of internet banking services in the Jordanian market, they concluded that perceived usefulness, perceived ease of use, security, and reasonable price are the main factors that inform a customer's decision to accept and use internet banking services. A number of researchers have identified and examined factors that affect the adoption of internet banking services in Jordan (AbuShanab et al., 2010; AL-Majali, 2011; Alalwan et al., 2018; Alalwan et al., 2015). However, there is still a need to determine which factors encourage customers to adopt internet banking services, particularly when taking into consideration that Jordan has one of the fastest growing telecommunication sectors of all Middle East countries. There is a difference in customer perception between e-commerce purchases and adopting e-services. In the case of adopting e-services, there is a need to create a long-term relationships between the buyer and the faceless service provider. The reason behind the need for creating this kind of relationship is the complexity of the decision to adopt e-services (Featherman & Pavlou, 2003; Lee, 2009). There is a need for research on the effects of

social interactions on customers' acceptance of technology. Table 2.2 lists the main factors that influence internet banking adoption.

Table 2. 2 Factors affecting internet banking adoption in recent research

| Author | Factors affecting internet banking adoption |
|---|--|
| Yee-Loong Chong, Ooi, Lin, and Tan (2010) | perceived usefulness, trust, and government support |
| Al-Ghaith, Sanzogni, and Sandhu (2010) | perceived complexity, privacy, and compatibility |
| AbuShanab et al. (2010) | performance expectancy, social influence, self-efficacy, perceived trust, and locus of control |
| Al-Qeisi and Al-Abdallah (2013) | perceived usefulness, perceived ease of use, perceived web privacy, attitude and intention |
| Tarhini et al. (2015) | security, culture, and religion |
| Alabdan (2017) | ease, convenience, security, trust, user-friendliness, comfort, and availability |
| Fawzy and Esawai (2017) | website characteristics, computer efficacy, and perceived risk |
| Alalwan et al. (2018) | performance expectancy, effort expectancy, hedonic motivation, price value, and perceived risk |
| Salem et al. (2019) | trust, loyalty, and value to the customer |
| (Anouze & Alamro, 2019) | perceived usefulness, perceived ease of use, security, and reasonable price |

2.5 Relationship marketing and business relations

The focal point of marketing is the exchange relationship between the buyer and the seller (Hunt, 1983; Musa, 2018; Schmidt & Watts, 2017). This exchange relationship relies not only on an economic basis but also on emotional ties and social bonds which characterise long-term relationships (Murphy et al., 2007; Rupp & Cropanzano, 2002). Both parties within a relationship benefit from the relationship and gain influence over each other (Anderson, Håkansson, & Johanson, 1994).

Due to increased competitiveness, traditional markets are being replaced by relationship markets and networks. These relationship networks are considered a source of competitive advantage and a common marketing strategy that achieves superior outcomes by connecting business actors, resources, and activities (Möller & Halinen, 1999; Murphy et al., 2007; Roberts et al., 2003; Ulaga & Eggert, 2006). Business relationship networks have become a significant factor in the success of organisations (Sefiani et al., 2018). Primarily, these networks are composed of highly sophisticated, very complex, and multifaceted relationships (Snehota & Hakansson, 1995; Zaefarian, Thiesbrummel, Henneberg, & Naudé, 2017). Steinhoff, Arli, Weaven, and Kozlenkova (2019) proposed a theory of online relationship marketing, they characterized online relationships as “uniquely seamless, networked, omnichannel, personalized, and anthropomorphized”.

Relationships influence the behavioural outcomes of the organisation in a significantly positive way (Palmatier, Dant, Grewal, & Evans, 2006; Ulaga & Eggert, 2006). These relationships also result in improved customer information (Roberts et al., 2003), positive word of mouth (Palmatier et al., 2006; Reichheld, 1996), enhanced efficiency of business exchange and reduced costs (Murphy et al., 2007; Romar, 2004). Businesses are also better able to overcome institutional deficiencies (Martinsons, 2008). The intangible aspect of the relationship makes it hard to be replicated by the organisation’s competitors; this gives the organisation a chance to create a sustained competitive advantage (Roberts et al., 2003).

Organisational performance is affected not only by an organisation's own effort and skills, but also by its dependence on others' organisational skills, resources, and efforts (Salancik & Pfeffer, 1978; Wilkinson & Young, 2002). In today's economy, companies and customers depend on the business practices of partner companies and organisations (Romar, 2004). This is why organisations try to generate mass relationships with their stakeholders (Gummesson, 1994). In the 1970s, a new approach to marketing emerged, called relationship marketing, which emphasises establishing, strengthening, and maintaining enduring relationships between buyers and sellers. These relationships help businesses create product loyalty and strong long-term bonds with their customers (Takala & Uusitalo, 1996). However, the effects of the business relationship may vary depending on the relationship strategy: there are many strategies based on the intention and reason for the firm to be engaged in such a relationship with others (Alajoutsijärvi, Klint, & Tikkanen, 2001; Zaefarian, Henneberg, & Naudé, 2011), but mainly, these relationships are ultimately evaluated on the organisation's overall profitability (Hennig-Thurau, Gwinner, & Gremler, 2002). Although relationships have been the centre of business activities since time immemorial (Gummesson, 1994), the term 'Relationship marketing' first appeared in the literature by Berry (1983). Relationship marketing is a key focus of business-to-business and business-to-consumer research (Srinivasan & Moorman, 2005). The idea of the business exchange relationship was derived from social exchange theory (Anderson et al., 1994). Social exchange theory as a philosophical and psychological orientation is based on both behaviourism and utilitarianism and it gives an understanding of the social structure created by the exchange relations (Cook, Cheshire, Rice, & Nakagawa, 2013). According to Anderson et al. (1994), an organisation's environment is socially structured; hence, it is logically possible and acceptable to employ social theories at the business level.

Another theory that explains business networking and relationships is social capital theory, Social capital theory helps to explain how network and social relations affect social and business practices at the organisational and individual level (Ali et al., 2015). The development of large social capital helps us not only to describe social networks but also to benefit from them (Liao & Welsch, 2005). Social capital can be defined as "the sum of the actual and potential resources embedded within, available through and derived from the network of relationships possessed by an individual or

social unit” (Nahapiet & Ghoshal, 1998, p. 243). Social capital helps to explain how network and social relations affect social and business practices at the organisational and individual levels (Ali et al., 2015). Social capital is a multidimensional concept, Nahapiet and Ghoshal (1998) proposed three dimensions of the social capital; a) the structural dimension, which concerns the network ties and how organisations access resources within the network; b) the cognitive dimension is concerned about the way parties of the network develop an understanding and interpretation of each other, this includes the interpretation and exchange of information between the two parties and the perception of this information; c) the relational dimension is concerned about personal relations within the network. It has four features: trust, norms, obligations, and identification.

Nowadays, the business environment is more complex than ever, an organisation’s relationships with the environment help it to adapt to a high uncertainty environment and to enter new foreign markets (Cugova & Cug, 2020; Dickson, Ford, Neu, & Brown, 2008; Ford, 2002; Johanson & Vahlne, 2003), . In order to do so, marketers engage in relationship marketing to broaden the realm of marketing to include all business relations with influential parties (relations with competitors, suppliers, customers, and employees) (Gruen, 1995). This shift in marketing emphasises the relational exchange over the transactional exchange (Dwyer et al., 1987; Macneil, 1980; Sheth, 2002). This shift in the marketing paradigm is instigated by a change in marketing focus from the production orientation, sales, and distribution to the customer orientation (Agariya & Singh, 2011; Aijo, 1996). The role of the marketing mix (e.g. 4Ps) became supportive and the core focus of marketing became the relationship, networks, and interaction (Gummesson, 1994). In other words, the principle that marketing should satisfy customers’ needs is still applicable, but the way marketing is practiced has fundamentally changed (Christopher, 1996), and performance is related to the business relationship rather than to marketing practices and exchange transactions (La Rocca, Hoholm, & Mørk, 2017)

"To the extent the firm is able to recognize its interdependence, reflect upon the ethical standards appropriate to the situation, and react in a timely and responsive manner, it possesses a valuable, rare and nonsubstitutable strategic resource". (Litz, 1996, p. 5)

The cornerstone of relationship marketing is the relationship itself, which is well described as a bonding formation between the firm and the consumer, including social bonds, knowledge bonds,

and psychological bonds (Ravald & Grönroos, 1996; Roberts et al., 2003). According to Morgan and Hunt (1994), relationship marketing can be defined as “all marketing activities directed towards establishing, developing, and maintaining successful relational exchanges” (Morgan & Hunt, 1994, p. 22). Another definition by Grönroos (1996) states that relationship marketing aims “to establish, nurture and enhance ... relationships with customers and other partners, at a profit, so that the objective of the partners involved is met. This is achieved by a mutual exchange and fulfillment of promises” (p.5). The intention of relationship marketing is to retain current customers and to acquire new customers in order to provide sustainable and unique value (Christopher, Payne, Ballantyne, & Pelton, 1995; Ravald & Grönroos, 1996). This unique sustained value can be reached by shifting the focus of marketing practices from brand value to the customer value. A sustained long-term competitive advantage can be attained by creating greater perceived value for customers, which equates to the notion of relationship marketing (Christopher, 1996; Christopher et al., 1995).

Zaefarian et al. (2017) outlined the ways organisations can improve their relationship performance. Organisations need to manage their business relationships according to the organisational strategy, and different relational configurations will affect the relationship performance depending on the strategy of the organisation. They also said that strategy shaping is most successful with relational formation. Relationship marketing uses many instruments to enhance its efforts such as direct marketing, customer partnering, customer relations management, services marketing, and database marketing (Verma, Sharma, & Sheth, 2016). Relationship marketing can be considered as a future investment with the value of future exchanges being greater than the value of the existing exchange (Davis Jr & Manrodt, 1996).

Customers tend to evaluate their suppliers or vendors in order to strengthen their relationships with them or to abandon them (Ulaga & Eggert, 2006). Customers may receive inferior service; yet they may sustain the relationship if they receive important relational benefits (Gwinner, Gremler, & Bitner, 1998) which is why organisations must invest more in personnel training to improve their relationship building skills (Wackman et al., 1987). It can be even more beneficial and effective for firms when the relationship is built around an individual person rather than a sale (Palmatier et al., 2006). Roberts et al. (2003) supposed that relationship bonds are voluntary, despite this there

are relationship bonds that are more confining such as the opportunity to switch from one mobile phone company to another or from a bank to another.

Palmatier et al. (2006) found a number of factors that increase customers' willingness to develop relational bonds with a firm, including receiving benefits from the other exchange partner, dependency on the seller, relationship investment (including the time, effort, and resources), relationship duration, interaction frequency, similarity or commonality, and communication. They also mentioned that increased loyalty and better cooperation are consequences of the relationship. Furthermore, factors such as trust, involvement, and equity help to foster business relationships and contribute to long-standing partner satisfaction (Murphy et al., 2007). Similarly, Verma et al. (2016) suggested a number of factors and consequences of relationship marketing in the domain of online retailing. These researchers found that the more the seller invests in the relationship and the more expertise the seller has, the higher the levels of trust, satisfaction, and relationship quality. They also suggested that customer convenience, quality of information, and web design are some of the factors that underpin the relationship.

Since customers tend to make choices that are consistent with their beliefs and attitudes (Mudrack, 2003); customer attitudes (positive or negative) toward relationship marketing affect (positively or negatively) their likelihood of developing a relationship with a company. Customers with positive attitudes toward relationship marketing are more likely to be engaged in a larger number of relationships with companies than customers with negative attitudes toward relationship marketing (Jones et al., 2015). Customers' attitudes toward relationship marketing represent their evaluation of relationship marketing.

One of the central constructs in the relationship marketing literature is the relationship quality (Woo & Ennew, 2004). Relationship quality is defined as "an overall assessment of the strength of a relationship and the extent to which it meets the needs and expectations of the parties based on a history of successful or unsuccessful encounters or events" (Smith, 1998, p. 78). Relationship quality focuses on the overall nature of the relationship (Hennig-Thurau et al., 2002). Indeed, relationship quality determines whether the exchange between the buyer and seller will continue or not (Smith, 1998). Trust and commitment are the key determinants of relationship quality (Brun et al., 2014; Hewett et al., 2002; Smith, 1998). This was confirmed by Rauyruen and Miller (2007)

who proposed that trust, commitment, satisfaction, and service quality are the main aspects of relationship quality, they also found that enhancing these four aspects leads customers to remain loyal to the supplier. These results were also confirmed by Zolkiewski, Turnbull, Ulaga, and Eggert (2006) Who found that commitment, trust, and satisfaction are the main constituents of business relationship quality.

Ethical values are also determinants of the relationship quality: a study by Aun (2017) concluded that, along with customer orientation, service provider attribute, and promotion, corporate social responsibility is the main influencing factor on consumer-company relationship quality. Various terms have been used to describe relationship quality such as relationship intensity, depth, and closeness (Barnes, 1997; Dagger, Danaher, & Gibbs, 2009; Smith, 1998).

Morgan and Hunt (1994) theorised that the foundations of relationship marketing are commitment and trust. They indicated that trust and commitment are seen not just as independent variables, but also as mediators of successful relationship marketing. In the same context, they suggested that commitment and trust are central factors in the cooperative relationship which is a requirement for successful relationship marketing in every context. Morgan and Hunt (1994) also proposed that shared values (ethical values) contribute significantly to developing and maintain commitment and trust, which helps maintain the business relationship. By the same token, Zaefarian et al. (2017) argued that business relationships should be built on the basis of trust, commitment, communication, and cooperation.

Customer trust is the central point of many relationship marketing theories (Morgan & Hunt, 1994). The quality and duration of the relationship between business partners is affected by trust. This motivates organisations to invest in maintaining long-term relationships rather than creating a quick relationship (Matagne & Gérard, 2013). Trust can be defined as “an attitude displayed in situations where ... a person is relying on another person, a person is risking something of value, and/or a person is attempting to achieve a desired goal” (Bialaszewski & Giallourakis, 1985, p. 207). Chiles and McMackin (1996) suggest that trust provides “a unifying perspective” in managing relationships. Trust is an important aspect that affects the business relationship during all of the relationship lifecycle stages (Dowell, Morrison, & Heffernan, 2015). Thus, it is

noticeable that only a limited amount of research is published about different lifecycle stages of business relationships.

2.5.1 Relationship lifecycle

A business relationship evolves through stages and phases as the relationship grows. Every stage of a business relationship is characterised by distinct features, behaviours, and orientations (Fam & Waller, 2008; Jap & Ganesan, 2000; Wackman et al., 1987). Many researchers have studied the stages of a business relationship lifecycle. Wackman et al. (1987) reviewed the stages of a business relationship: pre-relationship; development and maintenance; and termination. They combined the second and third stages as they mentioned that the literature does not differentiate between these two stages. Jap and Ganesan (2000) mentioned four discrete stages of a business relationship: exploration; build up; maturity; and decline. Murphy et al. (2007) said that enduring ethical relations pass through three stages: establishment; maintenance; and reinforcement. Finally, in their study, Claycomb and Frankwick (2010) adopted Dwyer et al. (1987) relationship development framework which consists of four phases: awareness; exploration, expansion; and commitment.

The introduction or pre-relationship stage is where the customer chooses a business partner or a seller (Wackman et al., 1987). At this stage, customers want to know more about the other party with whom they are going to do business (Fam & Waller, 2008). In the development and maintenance stage, customers want more information and a better understanding of their business relationship (Fam & Waller, 2008). There are many factors that may contribute to the ‘dissolution’ phase of the relationship, such as customer dissatisfaction (Wackman et al., 1987).

Fam and Waller (2008) outlined the characteristics of the four stages of the relationship: induction; development; maintenance; and dissolution. First is the inception or selection stage in which the ‘people factor’ is valued the most. The people factor includes interpersonal relations, creative ability, integrity, and shared purpose. In this stage of the relationship, who the other party *is* is more important than what the other party *does*.

Fam and Waller (2008) pointed out that the most important factors in the development and maintenance phases are understanding and empathy, information exchange, joint working, conflict handling, communication effectiveness, satisfaction, benefits, and relationship strength. The

‘people factor’ is important at every stage of the relationship. Trust, honesty, and commitment are valued the most in the working stages (induction, development, and maintenance). Finally, in the dissolution stage, bonding, closeness, and client dependence are valued higher by customers (Fam & Waller, 2008). As mentioned above, the people factor, interpersonal relations, and interactions are valued the most in the first stage of the business relationship. A good start to a relationship will have on-going effects on the relationship in all its stages. For example, a strong long-term relationship is unlikely without a good start to the relationship. Despite abundant research in the field of business relationships, there is little empirical research on the different stages of the business relationship, or on the effects at a certain stage of the business relationship.

2.5.2 Business relationships in different cultures

Every culture has specific characteristics that affect the building and creation of customer relationships. These relationships are important in all societies, but more specifically in societies that rely heavily on relationships and networks to do business (ALHussan, Al-Husan, & Alhesan, 2017). Business relations cannot be built or maintained without the solid foundations of values and morals (Roberts et al., 2003). Values are fundamental to a culture, they are the most important sources of the culture (Hamid et al., 1993; Hofstede, 1991; Morgan & Hunt, 1994). According to Hofstede (1991), cultures have regional, ethnic, and religious differences. Cultural differences include differences between individual and group relationships.

In today’s business, culture is not considered a ‘side dish’, but rather it is spread throughout every aspect of the organisation, especially in the organisation’s relationships, since culture provides the foundation for an organisation’s relationships. The nature of the business relationship is not a universal concept; it varies among cultures and countries (Trompenaars & Hampden-Turner, 2011). Dyer and Chu (2000) found differences between countries in their level of supplier trust which is the major determinant of the business relationship with the supplier. Their study included a sample from Japan, Korea, and the United States. Also, Möller and Svahn (2004) indicated that Western culture (e.g., Europe, North America, and Australia) is characterised by a high level of individualism, but Eastern culture (Asia and India) is characterised by higher levels of collectivism. Similarly, Steidlmeier (1999) differentiated between Chinese relationships or Guanxi (social interaction and relationships that lead to mutual benefit) and Western relationships; he

studied gift giving, bribery, and corruption, and concluded that the way Westerners and Chinese viewed the same issues was different. He said that Western people tended to identify themselves as standing out from the group with more emphasis on individual achievement, while Chinese tended to define their place within the group. Jansson, Johanson, and Ramström (2007) compared business networks in China, Russia, and Western Europe in regard to suspicion. Suspicion indicates the feeling that something will go wrong in the business relationship, which leads to an “unwillingness to rely on others” (p.10). Suspicion demotivates organisations to invest in network relationships. Jansson et al. (2007) concluded that while Russian business networks have a high level of suspicion about business relationships, Western European business networks have low suspicion levels, and Chinese business networks have medium levels of suspicion. He also studied business network performance or its ability to accomplish activities and operations in the network. Western European business networks valued performance highly, and both Russian and Chinese business networks valued performance with medium importance. This does not indicate that performance is neglected in Chinese and Russian business networks; but it means that performance is to be balanced with social issues.

Yum (1988) studied the cultural values and factors that affect interpersonal relationships and communication. Yum’s study focused on East Asian communication patterns and interpersonal relationships which are affected by the doctrines of Confucianism. Her study suggested that Confucianism has a strong impact on interpersonal relationships and communication patterns. East Asian communication patterns are indirect, process-oriented, and receiver-centred. East Asian interpersonal relationships are characterised by more particularism, reciprocity, and a bigger role for intermediaries. In the same context, Romar (2004) suggested that Confucianism with its emphasis on reciprocity and trust in relations can create moral and ethical foundations for interfirm arrangements that are a part of the current business scene. Liao (2016) studied traditional Chinese cultural relationships on organisations’ outcomes. He addressed the role of favours, mutual reciprocity, and collectivism in qualifying the business relationship building process and impacting the effectiveness of personal relationships on organisational outcomes, this study also addressed the role of Chinese cultural characteristics in customer relationship marketing in their effect on organisational outcomes. However, there is still a paucity of research on business relationships

from the Islamic perspective. This research investigates the effects of Islamic cultural values and practices in the Middle East market

2.5.3 Islamic business relationships

Islam is one of the major monotheistic Abrahamic religions in the world, with around 1.8 billion Muslims around the world. Islam rules every aspect of a Muslim's life according to general guidelines and specific rules derived from the words of God '*Quran*' and the words of the messenger '*Sunnah*' in which every activity is categorised as '*Halal*' or '*Haram*' (Almoharby, 2011; Rouzi, 2013). The Arabic word halal (pronounced as *Halaal*) means acceptable or allowed. *Halal* is the opposite of *Haram* (pronounced *Haraam*) which means prohibited or not allowed (Wilson & Liu, 2010). These are considered as religious orders that shape and structure the Islamic economy or the Islamic market, from Islamic finance and banking, to Islamic food and drinks, fashion, entertainment, etc. (Kurt et al., 2020).

Imam Yusuf Al-Qaradawi discussed the two concepts of *Halal* and *Haram*; the default ruling for any act is to be *Halal* unless there is prohibition evidence from the principal text of Islam (Quran and Sunnah). He also defined the halal as "the allowed that God has permitted to do" (Al-Qaradawy, 2012), the concepts of *Halal* and *Haram* are not the only two cases of ruling in Islam, *Halal* and *Haram* are the two extreme points of prohibition/permissibility in Islam, and there are cases in between. Halal is categorised into a) obligatory or mandatory (*Wajib*) or b) recommended (*Sunnah*) or c) permissible or allowed (*Mubah*), and Haram as well can be classified into disliked (*Makrooh*) or prohibited (*Haram*) (Muflih, Ahmad, Jamaludin, & Nordin, 2017).

Islam sees humans as the successors of God in this land and they are supposed to develop their life in this world (Quran 2:30, 11:61, 67:15). Although worship is the main reason for mankind's creation (Quran: 51:56); humans are urged to work and develop their life and actively participate in the material world, earn their living and support their families. Prophet Mohammad (PBUH) was a successful businessman who worked in trading for most of his life (Debeljak et al., 2008; Rice, 1999). Even though work must be stopped when the time for worship comes, it is also evident that upon completion of the prayer, a good Muslim should return to work (Quran 62:10). Indeed, the balance between work and worship is required in Islam, "But seek, through that which Allah has given you, the home of the Hereafter; and yet, do not forget your share of the world. And do

good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters” (Quran 28:77). Prophet Mohammad PBUH was asked “Which earning is better? He said, “The man worked with his hand, and every Pure sale (in which there is no lie, betrayal, or doubt)” (Al-Haythami, 2015). These texts and many more others emphasise the importance of work and commercial activities in Islam (Lewis, 2001). In fact, work and commercial activities that do not conflict with the Islamic *Sharia*, are considered acts of worship if they lead to spiritual enhancement and social justice (Williams & Zinkin, 2010). The great Muslim figures throughout history considered work as an act of worship, their actions toward work were as good as their devotion to God (Ab Wahab & Ismail, 2019).

Islam sees this life as a temporary life, which acts as a test before the real life in the hereafter. One part of this test is the social interaction between people where Islam requires people to interact with each other in an ethical manner. Prophet Mohammad said “The dearest and nearest among you to me on the Day of Resurrection will be one who is the best of you in manners” 1:631 (Al-Tirmidhi, 1986). Relationships in Islam are based on consultation and the welfare of the community (Haynes, Eweiss, Mageed, & Chung, 1997). Therefore ‘*Zakat*’, giving part of one’s money to the poor, is one of the pillars of Islam and one of the most important commonalities held by Muslims, and it is estimated to make up 2.5% of accumulated wealth. The reason behind *Zakat* is to purify oneself and to increase the sense of community identification and strengthen relationships among society (Esposito, 1988). Non-profit activities such as zero return loans are highly encouraged in the Quran since they contribute positively to social cohesion (Lewis, 2001). Furthermore, Islam directs people to empathise with others in their financial dealings “But if he [the debtor] is in hardship, then deferment until a time of ease. But to remit it as charity is better for you if you only knew” (Quran 2:280).

Muslims are supposed to maintain good behaviour in all aspects of their daily life including their work life and business relationships. Acting as successors of God in this land, humans are responsible for other humans, society, and the environment (Williams & Zinkin, 2010), the concepts of *Halal* and *Haram* are not limited to acts of worship, they cover every behaviour or word, every social or business act, social and business relationships. Islamic *Sharia* requires trust and fulfilling responsibilities in business relationships, Islam considers business activities as a

social function that contributes to community welfare. The Islamic law (*Sharia*) represented by Quran and Sunnah directs business relationships between business parties (Almoharby, 2011). Islam sees the relationship between human beings as a relationship of brotherhood or sisterhood which is built on the foundations of equality, trust, and justice. Such business relationships in Islam are prescribed in the Quran and Sunnah with no differentiation between Muslims and non-Muslims (Farahat, 2006; Rice, 1999).

Islamic business requires minimum intervention by the government as it relies more on its moral and ethical system, social interaction and relations, and the social responsibility of individuals. In an Islamic culture, business relationships rely more on values, principles, and norms than on business skills (Cantori & Lowrie, 1992; Ozel, 1994). The Islamic economic system is dominated by the Islamic ethical system (Naqvi, 1981), this indicates how important the ethical aspect of Islam is in business practices and business relations. Although many studies have discussed Islamic business relations, very little has been done empirically.

2.5.4 Islamic banking

Islamic banks have been rapidly expanding especially in the Middle East, South and South East Asia, and recently in the Western financial markets as well. Islamic banking is becoming a dynamic sector in the banking industry (Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny, 2015). Islamic banking is gaining more interest in both academia and in the banking sector as well. Recently, Western financial institutions such as HSBC, ABN, Citibank, and others offer subsidiaries or Islamic windows to fulfil the needs of their Muslim clients. The first European country to allow the entry of Islamic banks was the UK (Mansoor Khan & Ishaq Bhatti, 2008).

Islamic banks are quite similar to the traditional banks as they are full service financial intermediaries (Goh, Mohd Suki, & Fam, 2014). Islamic banks offer services that are consistent with Islamic philosophies under the principle of *Halal* (allowed or acceptable) and *Haram* (not allowed or not acceptable). The Islamic financial system is characterised by its interest- or usury-free system and Islamic financial institutions do not do business with organisations associated with non-halal businesses (dealing with gambling, alcohol, weapons, or pornography) (Goh et al., 2014). The Islamic banking system allows for lending, borrowing, and investing functions on the basis of risk sharing and eliminating interest from financial transactions. It ensures the best

utilisation and the optimal rate of capital that leads to fair opportunities for all and sustainable economic growth (Mansoor Khan & Ishaq Bhatti, 2008). Indeed the Islamic banking and financial system in general aims to promote human wellbeing and justice (Barom, 2015; Farook, 2007; Yusuf & bin Bahari, 2015).

Many factors may play a role in determining the customers' bank choice, they include but are not limited to service delivery, the reputation of the bank, cost and benefits of services, confidentiality, social influence, convenience, and friendliness of bank employees. It is also important to recognise the role of religiosity of the customer in the choice of Islamic banking (Souiden & Rani, 2015). Indeed, the main difference between conventional and Islamic banking is religion or religiosity (Metwally, 1996). Religion and religiosity are the main determinants in human behaviour and attitude in general, but it is more important in the case of the customer's attitude toward Islamic banks (Souiden & Rani, 2015). Abou-Youssef et al. (2015) studied the impact of religiosity on consumer attitudes toward Islamic banking in Egypt, they found that religiosity plays a vital role in shaping the potential customers' attitudes toward Islamic banking products.

Although some research found that culture and religion affect technology acceptance, the mechanism of how culture and religion affect technology acceptance is still not clear (Srivastava, 2007; Tarhini et al., 2015). Although the notion of the social interaction among Muslims in the effect of religion and culture on technology acceptance is evident (Sun, Goh, Fam, & Xue, 2012), there is no clear research done on the mediating effect of the cultural and religious aspects of technology acceptance.

This research considers business relationships as a mediator of the effect of Islamic business ethics and etiquette on customer acceptance of technology. There is considerable evidence of the effect of culture and religion and ethical behaviors on business relationships and social interaction but less evidence of the relationship of business ethics and etiquette to technology acceptance (Ali & Al-Owaihan, 2008; Martin & Chaney, 2012a; McMurrian & Matulich, 2016; Ramadani, Dana, Ratten, & Tahiri, 2015). Thus, this research studies the mediating effect of business relationships in order to bridge the research gap mentioned above.

2.6 Summary

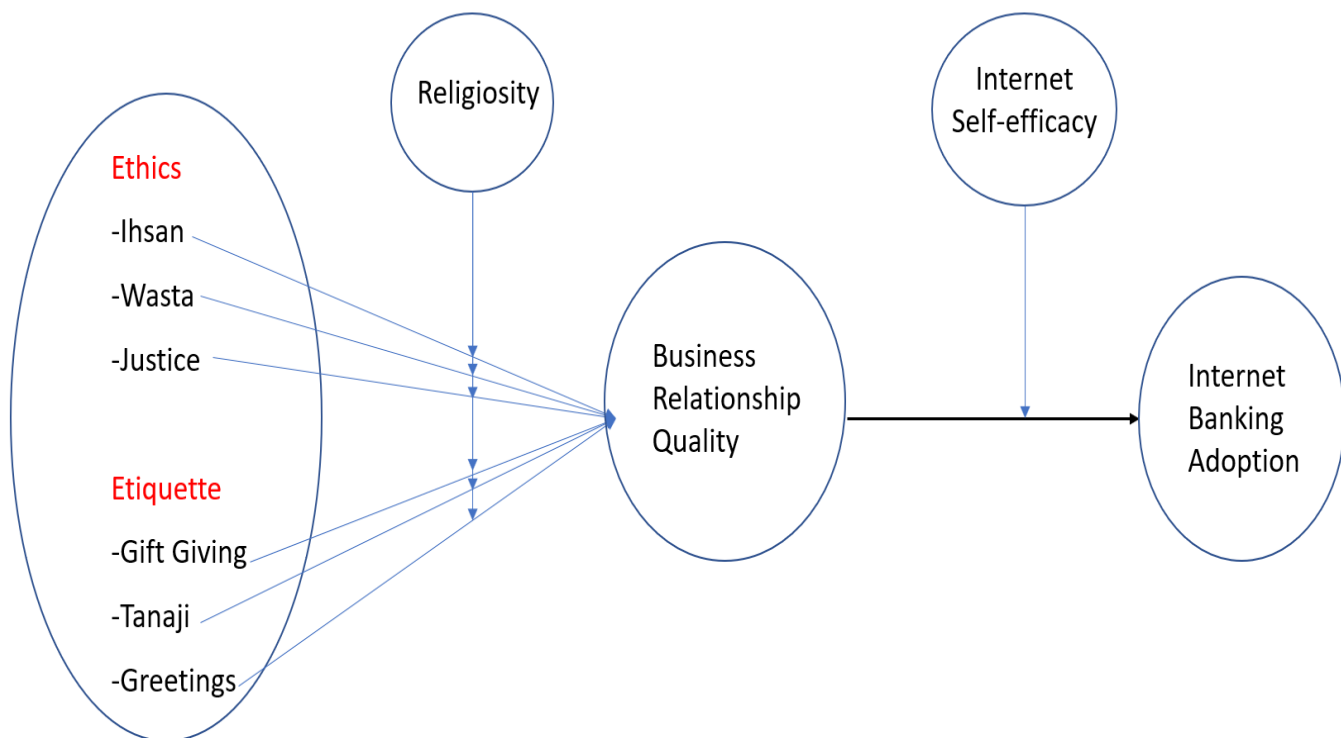
This chapter presented a detailed literature review of Islamic business ethics and etiquette and business relationships. It also highlighted the research related to internet banking services and the willingness of customers to adopt these services. Cultural values and ethics are pivotal in forming business relationships, especially in the Middle East context where religion and culture are the main drivers for behavioural and ethical patterns of the population. This research looks at ethics and etiquette from an Islamic perspective as there is a lack of research in this respect, especially about the effects of Islamic business ethics and etiquette on business relationships and networks. There is also a paucity of research about Islamic business etiquette in general, which is one of the aspects that this research is covering. Numerous previous research studied the antecedents of technology acceptance, but there is very little about the cultural and relational influence over the acceptance of technology.

There is a scarcity of research about the different stages of business relationships, and the effects of business relationships on the technology acceptance. Many of the adoption models for internet banking services have been reviewed and discussed in this chapter, none of these models included the religious and cultural effects on technology acceptance. Religion is the main foundation of culture in the Middle East, the cultural values are considered to be a foundation for relationships that might lead to technology acceptance, since the basis of a relationship is considered to be an important factor in technology acceptance. The chapter presented concepts, definitions, models, and empirical studies and concluded that internet banking services offer numerous benefits for both banks and their customers and that banks should not neglect this opportunity, especially when the ratio of users of IB services to the total number of the bank customers is still low, and the IB sector is still growing.

Based on an extensive review of the literature on business relationships and technology acceptance, there was no published research regarding a direct effect of social interactions on internet banking adoption, to the best of the researcher's knowledge. This research studies the effects of Islamic business ethics and etiquette on internet banking adoption through the mediation

effect of business relationships. The factors of *Ihsan*, justice, gift giving, *Tanaji*, greetings, and *Wasta*, are conceptualised as Islamic business and etiquette that affects the business relationship in the next chapter as well. The research model is shown in Figure 2.1.

Figure 2. 1: The conceptual model



CHAPTER 3. THEORETICAL FRAMEWORK

Chapter 2 provided a review of the research literature and the foundation for the current research and research model. This chapter expands on the extant literature, developing the conceptual model and hypotheses to be tested. The conceptual model takes into account the effect of Islamic business ethics and etiquette on the adoption of internet banking at the inception stage of a business relationship. In addition, the study considers religiosity and internet self-efficacy as moderators.

The conceptual framework is provided by the Theory of Planned Behaviour (Ajzen, 1991), this theory is suitable for this research since it was designed to predict the behaviour and behavioural intention, and it assumes that the customers intention is a direct antecedent of their behaviour as well, it also includes social variables (Ajzen, 1991; Mathieson, 1991). This theory proposes that an individual's intentions to perform a specific behaviour can be predicted; these intentions are affected by three forces: attitudes toward a certain behaviour; subjective norms or social pressures; and perceived behavioural control which is similar to the concept of self-efficacy. Customer perception and intentions toward the bank are affected by the behaviours of the employees, while customers' acceptance of technology is affected by the social influence of their relationship with the bank (Venkatesh & Morris, 2000). This research presents a theoretical and practical link between the social aspect of culture and business relations, and the acceptance of electronic services. This research studies the effects of Islamic business ethics and etiquette on internet banking adoption through the mediation effect of business relationships. Three Islamic business ethics (*Ihsan*, justice, and *Wasta*), and three Islamic business etiquette (gift giving, *Tanaji*, and greetings), are studied as Islamic business ethics and etiquette. Business relationships are studied at the inception stage only.

3.1 Islamic business ethics and etiquette, and business relationships

Business ethics and ethical practices have a positive impact on corporate governance and social responsibility of organisations. The ethical practices of an organisation enhance the innovative capabilities of the enterprise (ElGammal et al., 2018), and provide moral guidelines for organisations to overcome some of the damaging organisational behaviours (Romar, 2004). Business ethics are essential to businesses today, they contribute to the company's profit and to

employee well-being (Flynn, 2008). Business ethics improve the productivity of employees, and enhance the image and reputation of the organisation, as customers value the ethical practices of the organisation's employees (Mahmood, 2008). Customers consider business ethics to be critical behaviours in their brand attitude perception (Ferrell et al., 2019).

Intermediary relationships between exchange parties require a commitment to each other and require abstinence from unethical practices (Joshi & Stump, 1999). Business ethics provide vital foundations for business transactions (Abuznaid, 2009), and add value not only to the firm but to the customers as well (McMurrian & Matulich, 2016). Customers' feelings regarding service quality are directly tied to organisational behaviours and ethical practices as supported by several studies (McMurrian & Matulich, 2016; Parasuraman, Zeithaml, & Berry, 1988). Interpersonal interaction is a form of exchange that creates a reciprocal obligation between the parties of the interaction. When the first party provides something that is considered valuable the other party is supposed to return the 'favour' and reciprocate the exchange in the future. This assumption is provided by the social exchange theory which was proposed by Blau (1964), this social exchange is based on trust.

Ethical values are positively related to trust and commitment, Nooteboom (1996) contended that trust is associated with behavioural norms and ethics. Trust of a bank can be built and developed by customers (Morgan & Hunt, 1994), they can develop trust through the ethical behaviours of the organisation. Indeed, the organisation's ethical practices are the foundation of trust (Doney & Cannon, 1997). Business ethics are the foundation of the process in which customers develop feelings of trust in an organisation (McMurrian & Matulich, 2016). Ferrell (2004) said that ethical practices are associated with commitment, loyalty, and retention. Indeed, when considering commitment and trust, there is a human dimension that goes beyond the 'mechanics of contract', and becomes the ethical dimension (Romar, 2004). According to (Morgan & Hunt, 1994) relationships with customers are characterised by high levels of trust and commitment between the exchange parties involved. Finally, a recent study by Nadeem, Juntunen, Shirazi, and Hajli (2020) concluded that the ethical perceptions of consumers affect trust and commitment. Trust and commitment were considered to be parts of the relationship quality construct in that research. They also found that social support influences the ethical perception of consumers. Tabrani, Amin, and

Nizam (2018) addressed the role of trust, commitment, and customer loyalty in continuing and maintaining relationships with Islamic banks. Thus, it is expected that ethical business practices enhance business relationships by improving trust and commitment.

Individual activities cannot be separated from ethical values (Romar, 2004). Internet banking reduces the number of physical locations and personal interaction, but it doesn't eliminate them completely (Cheng et al., 2006). The interaction between employees and the customers affects the relationship of the customer with the bank, as the employees of the bank are the interface and the contact point with the bank. Building an effective relationship with customers is vitally important to organisations, but it cannot be done without a proper understanding of culture, ethical values, protocols, and etiquette (Martin & Chaney, 2012b). Speaking of an organisation's ethical practices, McMurrian and Matulich (2016) outlined that organisations do what is right for their employees and customers in the interest of positive long term relationships. They also suggested that organisations that maintain high quality relationships with their customers based on ethical behaviours have the potential to achieve better results in the long term with less marketing expenses incurred.

Culture and religion are important in developing business relationships and can offer a moral foundation to the business relationship (Ramadani et al., 2015). Unlike the weak effect of religion on culture in the western world, Islam strongly influences the life of Muslims, it is also the main source of culture in the Islamic countries and the Arab region and affects Muslims' business ethics and etiquette (Hamid et al., 1993; Hutchings & Weir, 2006b; Mohamed & Hamdy, 2008). According to Hassan et al. (2008) Islamic sales behaviours lead to a higher level of satisfaction both with the core services provided by the bank and with the bank itself. The authors also indicated that Islamic sales behaviours and customer trust eventually lead to customer loyalty to the bank and its services.

Islamic business ethical values have economic, moral, and social dimensions. It is supposed to have an effect on organisational commitment and can serve as means to strengthen social relations (Ali & Al-Owaidan, 2008). Indeed, Islam is concerned with the ethical aspect of social interactions and interpersonal relations (Rice, 1999). Accordingly, Islamic business and ethics are supposed to improve the quality of business relations. Saat, Porter, and Woodbine (2009) found a positive

relationship between religious education and commitment to both spiritual and societal relationships. Business relationship quality is an indicator of the depth and strength of a relationship (Johnson, 1999; Smith, 1998). Thus, we expect that Islamic business ethics and etiquette positively affect the quality of the business relationship.

3.2 Ihsan

Generally, *Ihsan* means doing more than expected of you and going beyond what is legally supposed to be done by you. Our previous conceptualisation of *Ihsan* can be at the individual or organisational level (Ali et al., 2013). In this research, *Ihsan* is associated with the individual level, and how individuals view the *Ihsan* of the bank. Sodikin (2020) suggested that strategies in building communication and personal qualities based on the nature of *Ihsan* increase trust in the business, and foster commitment, while Ab Wahab and Ismail (2019) suggested that *Ihsan* is associated with commitment. Both commitment and trust are very important in every stage of the business relationship lifecycle (Fam & Waller, 2008). Albin Shaikh et al. (2019) found that *Ihsan* is identified as a key business relationship characteristic that leads to the development of social capital. Moreover, Ab Aziz, Mohamed, Ibrahim, Muda, and Abdullah (2014) pointed out that *Ihsan* is one of the pillars that ensures the smoothness of the quality management system in the organisation.

The concept of *Ihsan* is consistent with corporate social responsibility (CSR) (Mokhtar, 2019; Sidani & Al Ariss, 2015). Yusuf and bin Bahari (2015) studied the role of Islamic corporate social responsibility. Social responsibility has been practiced by Muslims for the past 14 centuries, the holy Quran and Sunnah emphasise this concept, and the Quran links business success with the ethicality of the business person. Ethical practices are positively related to corporate social responsibility (ElGammal et al., 2018). More specifically, previous research has suggested that religious individuals tend to have a wider notion of corporate social responsibility than non-religious individuals (Williams & Zinkin, 2010).

Swaen and Vanhamme (2004) found that CSR is positively associated with credibility and integrity levels. They also found that negative CSR-related information affects the perception of the company, its products, and trust in the organisation. According to Cagley and Roberts (1984)

integrity is one of the main attributes of the ‘people factor’ which is an important criterion in the selection or inception stage of the business relationship. Consequently, this research expects that *Ihsan* will affect the business relationship in the inception stage of the relationship.

H_{1a}: Ihsan positively affects business relationship quality in the inception stage.

3.3 Justice

This study examines only one type of justice: interactional justice. Much research has been done to explore the nature and effects of interactional justice, some of this research differentiated interactional justice from distributive and procedural justice (Bies, 2005). Interactional justice has the largest effect (among the three justice types) on customers’ purchase decisions. It also affects the intentions of negative word of mouth (Blodgett et al., 1997). Kawsar (2016) indicated that practicing justice leads to a stronger relationship with customers, and indicated that Muslim business owners believe that practicing justice helps them to develop relationships with their customers. Liu, Huang, Luo, and Zhao (2012) said that unjust behaviours might lead to relationship termination and that justice is important in building long-term relationships.

“Adl” is the literal translation of the word “Justice” (Schaefer, 2007). Justice affects some of the key determinants of business relationships; Hassan et al. (2008) suggested that satisfaction is affected by the Islamic ethical behaviours of a bank’s sales people, they also suggested that satisfaction leads to increased trust in and loyalty to the bank. Similarly, Folger and Konovsky (1989) found that trust and commitment are highly correlated with justice; they suggested that managers who want to be effective in sustaining commitment and trust must take justice into account. Barling and Phillips (1993) found that justice is associated with trust and commitment. Justice also influences satisfaction (Elamin & Alomaim, 2011; Witt & Broach, 1993), and employees’ willingness to engage in customer-centric behaviours (Dang & Pham, 2020). Colquitt (2001) developed a scale to measure justice, he generated the items from the seminal works in the relevant literature. His study confirmed the effect of justice on leader evaluation, rule compliance, commitment, and helping behavior.

A study by Duffy, Fearne, Hornibrook, Hutchinson, and Reid (2013) on the nature of the business relationship between the buyer and the supplier found that perceived fairness or justice influences

the relationship between the two parties. Van der Heyden, Blondel, and Carlock (2005) found that a lack of fairness causes problems in family businesses, they also found that increasing fairness practices affect performance and satisfaction. Santos and Lacznia (2009) said that justice develops relationships and helps organisations to build long-term relationships with their stakeholders, while Thibaut and Walker (1975) consider justice as one of the main foundations for the relationship.

As a result, this research hypothesizes that justice affects the business relationship in the inception stage.

H_{1b}: Justice positively affects business relationship quality in the inception stage.

3.4 Gift giving

Gift giving has social implications (Palmer, 2011). It is expected that gift giving improves social relationships and communication since the relationship itself is the centrality of gift giving (Baskin, Wakslak, Trope, & Novemsky, 2014; Belk & Coon, 1993). Gift giving is a way to show appreciation and strengthen the relationships between people. It can enhance trust and commitment (Steidlmeier, 1999), and promote the establishment, improvement, and maintenance of the interpersonal relationship (Laroche, Saad, Cleveland, & Browne, 2000). A study by Bradler and Neckermann (2019) pointed to the importance of the interpersonal factor in gift giving. According to Carmichael and MacLeod (1997b). Bellemare and Shearer (2009) designed an experiment to capture workers' responses to monetary gifts from their employers. They compared the productivity of the workers on the day of receiving the gift with the previous and next days. They found a significant positive effect on productivity on the day of the gift giving. Workers' productivity is associated with their relationship with the firm.

Gifts have been interpreted as an invitation to partnership (Sherry, 1983). Gift exchange is important for long-term relationships, especially at the beginning of the relationship. And it serves as a way to confirm relationships and social interaction (Hollenbeck et al., 2006). Parsons (2002) suggested that gift receivers assess the relationship with the gift giver based on the gift itself, he also pointed out that gifts are of importance at the beginning, progressing, and ending of the relationship.

Proper use of the gift giving provides companies with a valuable means to strengthen the organisation's existing relationships and creating new relationships (Arunthanes et al., 1994; Fan, 2006). Carmichael and MacLeod (1997b) found that gift giving is important in building relationships and increasing trust and cooperation among related parties, especially in the beginning stage of the relationship. Despite their emphasis on the importance of trust and commitment in the development and maintenance stage of the relationship, Fam and Waller (2008) indicated that trust and commitment have a significant effect on every stage of the relationship, including the inception stage. Based on that, this research hypothesizes that gift giving affects the quality of business relationships in the inception stage.

H_{1c}: Gift giving positively affects the business relationship quality in the inception stage.

3.5 Tanaji

Tanaji could harm the relationship between colleagues, employees and managers, or between an organisation and its clients. As the concept of *Tanaji* has not been studied theoretically or practically in the organisational context, this research will provide guidance for future researchers in this field. *Tanaji* affects trust negatively (Qutb et al., 1979), which may affect the relationship in the inception stage, as trust is vitally important in every stage of the relationship (Fam & Waller, 2008).

Tanaji is thought to create a sense of lack of transparency, as customers will be no longer be sure about what is being said. Buell et al. (2017) found that operational transparency is associated with a feeling of engagement and a higher level of appreciation to employees' effort. They also found that operational transparency generates a positive feedback loop that create value for both parties. Moreover, Buell and Norton (2011) found that operational transparency can improve customer perceptions of the service provider which leads to improving the relationship between the organisation and its customers. The concept of *Tanaji* negates customer feelings of involvement and engagement in the service process. Customer involvement helps develop trust and eventually helps strengthen the relationship between the organisation and its customers (Park, Dadfar, Brege, & Semnani, 2013).

Based on our conceptualisation, *Tanaji* can be viewed as a form of social isolation or exclusion. Many studies have indicated that social isolation is considered a form of bullying (Kivimäki, Elovainio, & Vahtera, 2000; Rayner & Hoel, 1997). Social isolation and workplace isolation have negative effects on trust and commitment (Mulki et al., 2008; Munir et al., 2016), and affect social interactions negatively (Hobman & Bordia, 2006; Menguc & Boichuk, 2012). This could eventually affect the relationship between the customer and the bank, since internet banking doesn't eliminate the physical interaction between the banks and its customer, thus we hypothesize:

H_{1d}: Tanaji negatively affects business relationship quality in the inception stage.

3.6 Greetings

Kawsar (2016) argued that greetings can be the starting point of a conversation and an ice breaker that might lead to a stronger relationship between the two parties. They are a polite way of welcoming the other party especially at the beginning of the business transaction, and makes them feel safe and secure about the other party. While Huang (2010) suggested that greetings serve as a social interaction dimension with high importance at the beginning of the relationship, and show that the speaker is serious about establishing a relationship.

Akindele (2007) studied the phenomenon of greeting as one of the daily interactional disclosures within the Basotho community in Southern Africa and concluded that greeting is important in the establishment of interpersonal relationships. So and Speece (2000), found that greetings are an important dimension of social relations and play an important role in strengthening the relationship between the organisation and its customers. Greetings can indicate how close the relationship between the organisation and its customer is (Bonham et al., 1995). Williams and Chinn (2010) argued that small interactions such as being greeted by an employee can be central to relationship marketing and can play a role in developing ongoing relationships. Finally, Bianchi and Saleh (2011) found that along with other factors, a proper greeting creates a sense of cultural similarity between the exchange parties. This cultural similarity affects the trust between them. They also found that trust is associated positively with the relationship. Thus, we hypothesize the following:

H_{1e}: Culturally appropriate greetings positively affect business relationship quality in the inception stage.

3.7 Wasta

The concept of favouritism or *Wasta* results in a lack of trust (Keles, Özkan, & Bezirci, 2011). Ramady (2015) suggested that *Wasta* is associated with a lack of trust in the legal infrastructure and in one another. The author also indicated that *Wasta* is negatively related to economic and social equality and positively related to public corruption. Unfortunately, it is still seen as something natural in Arab countries.

This research will deal with the negative concept of *Wasta* (intercessory *Wasta*). *Wasta* can be seen as a form of corruption which is an abuse of entrusted power (Hutchings & Weir, 2006a; Ramady, 2015). Previous research has suggested that *Wasta* is negatively associated with trust, motivation, and self-improvement (Cunningham & Sarayrah, 1994; Keles et al., 2011). *Wasta* violates Islamic ethics which emphasise that people should be treated fairly. *Wasta* violates Islamic concepts and ethics and it can be considered unethical and illegal in the Islamic *Sharia* (Al-Ifta', 2010, 2017; Mohamed & Hamdy, 2008). This could harm the relationship between the bank and its customers, as the main reason for the customers to deal with Islamic banks is their religiosity. Jones and Case (2008) indicated that honesty and fairness are among the key tenets of Islam, and these concepts are not compatible with favouritism or *Wasta*.

The concept of favouritism is quite similar to *Wasta* and may have the same consequences. As we discussed before, *Wasta* relies on family ties and connections (Hutchings & Weir, 2006a, 2006b). Im and Chen (2020) found that familism is positively related to favouritism, and both are negatively correlated to trust. Favouritism, nepotism, and all other types of discrimination have negative effects on employee behaviour such as commitment, satisfaction, and intentions to quit (Büte, 2011). Keles et al. (2011) studied the impact of nepotism, favouritism, and cronyism on organisational trust. They concluded that favouritism is negatively related to trust, which leads to lower job satisfaction, loyalty, and organisational performance. By the same token, Okello and Gilson (2015) and Iqbal and Ahmad (2020) argued that favouritism and discrimination are negatively correlated to trust. Similarly, Keles et al. (2011) concluded that nepotism, favouritism,

and cronyism are related to a lack of trust which eventually leads to lower job satisfaction, loyalty, and organisational performance. As discussed earlier, the concept of *Et-moone* is very similar to the concept of *Wasta*. However, trust and commitment were found to be key factors in establishing *Et-moone* relationships (Abosag & Lee, 2013).

Trust and honesty are important in every stage of the relationship, but it is fundamental in the working stage (induction, developing, and maintenance) (Fam & Waller, 2008); *Wasta* encroaches upon honesty and trust. The research hypothesizes that *Wasta* negatively affects the inception stage of the relationship.

H_{1f}: Wasta negatively affects business relationship quality in the inception stage.

3.8 Business relationships and internet banking adoption

Business relationships are a focus point of researchers in relationship marketing in both B2B and B2C contexts (Srinivasan & Moorman, 2005). The concept of business relationships is more common in the B2B context; however, this research looks at business relationships between banks and their customers (B2C). A study by Tan et al. (2007) indicated that business relationships play a vital role in hindering or accepting e-commerce adoption and diffusion by affecting the flow of information. According to Johns and Perrott (2008), customers' perceptions of the business relationship shape their perceptions of technology and its acceptance, and their perceptions of technology affect the relationship as well. Wen (2009) indicated that a good relationship is vitally important for the purchasing intentions of e-commerce customers. By the same token, Koval (2016) found that digital channels are a significant part of customer decision making and interaction with an organisation. These channels also affect the initiation of the relationship. While Hsu and Chiu (2004) pointed out that interpersonal and social norms have a significant effect on the behavioural intentions toward e-service usage by affecting the attitudes toward e-services usage and attitudes developed in social networks, these attitudes are affected by social influence. Similarly, Sharma et al. (2020) found that social influence positively affects internet banking adoption.

Trust is one of the key determinants in business relationships; Morgan and Hunt (1994) discussed the major role of trust and commitment in relationship building. Trust and commitment can be

considered a basic substrate for business relationships. Another study by Roy, Kesharwani, and Singh Bisht (2012) suggested that perceived risk has a negative impact on customers' intentions to adopt internet banking. However, trust can reduce the perceived risk (Cheng & Lee, 2011). On the other hand, trust plays an important role in e-banking adoption (Eriksson et al., 2005; Nor & Pearson, 2015). Research by Yousafzai, Pallister, and Foxall (2009) confirmed that trust enhances the acceptance of adopting internet banking by customers. Similarly, Foon and Fah (2011) found that trust, social influence, and performance expectancy are the main determinants in the adoption of internet banking. Brun et al. (2014) suggested that trust and commitment are dimensions that promote a long term online business relationship. On a similar note, Palmatier et al. (2006) found that loyalty is one of the outcomes of a successful relationship; trust was found to have a significant role in creating and developing customer loyalty toward internet banking (Akbar & Parvez, 2009; Ribbink, Van Riel, Liljander, & Streukens, 2004; Yee & Faziharudean, 2010). Trust plays an important role in the e-commerce market where high uncertainty and lack of social contact exist (Luo, 2002).

Mayer, Davis, and Schoorman (1995) suggested a model of antecedents of trust and perceived risk, covering: integrity, ability, benevolence, security, and privacy. These antecedents reduce the perceived risk and increase customer trust in the organisation, which will result in a higher chance of these customers adopting or using internet banking services. Integrity is considered one of the main attributes of the 'people factor' which is an important criterion in the inception stage of the business relationship (Cagley & Roberts, 1984). Thus, we hypothesize that a good business relationship at the inception stage positively affects the adoption of internet banking services.

H₂: Business relationship quality positively affects the adoption of internet banking services in the inception stage.

Tarhini et al. (2015) found that religion and culture are influencing factors in the acceptance of internet banking in Nigeria, while Srivastava (2007) pointed out that religion can play a vital role in the acceptance of internet banking. Another study by Sun et al. (2012) concluded that devoted Muslims were socially oriented with their intention criteria to adopt Islamic phone banking, while casually religious and non-Muslims relied more on utilitarian attributes. Thus, based on our previous conceptualisation of the role of the business relationship in this research model, Islamic

business ethics and etiquette are supposed to affect internet banking adoption through improving the business relationship.

H_{3a}: Business relationship quality mediates the relationship between Ihsan, and internet banking adoption.

H_{3b}: Business relationship quality mediates the relationship between Justice, and internet banking adoption.

H_{3c}: Business relationship quality mediates the relationship between gifting, and internet banking adoption.

H_{3d}: Business relationship quality mediates the relationship between Tanaji, and internet banking adoption.

H_{3e}: Business relationship quality mediates the relationship between greeting, and internet banking adoption.

H_{3f}: Business relationship quality mediates the relationship between Wasta, and internet banking adoption.

3.9 Religiosity

Religion is a primary driver in business ethics (George, 1987). The role of the Islamic religion in the Arab world is important in shaping culture and the behaviours of individuals (Rice, 1999). Islamic religion also affects consumer behaviour, ethical beliefs, and conduct (Abou-Youssef et al., 2011). Religion plays a vital role in social interactions and consumer behaviour (Khraim, 2016), especially in Arab/Islamic cultures where religiosity plays a vital role in consumer behaviour (Al-Hyari et al., 2012).

George (1987) held that religion is a primary force in business ethics. Religiosity has been studied to explore its effect on ethical attitudes, beliefs, and judgments (Kum-Lung & Teck-Chai, 2010; Rashid & Ibrahim, 2008; Vitell et al., 2007). Religion is one of the personal characteristics that influence ethical judgment. Religiosity influences consumer ethics and determines ethical beliefs and attitudes toward ethical practices (Hunt & Vitell, 1993; Vitell et al., 2005). Weaver and Agle (2002) suggest that religiosity has an influence on both human ethical behaviour and attitudes.

Singhapakdi, Vitell, Lee, Nisius, and Grace (2013) found that religiosity affects ethical intentions in marketing situations.

The level of religiosity plays an important role in determining the ethical attitudes and beliefs of customers (Vitell et al., 2005; Vitell et al., 2007). Individuals with higher levels of religiosity will evaluate Islamic ethical behaviours in a more positive way, as they will view these ethical behaviours as good deeds and acts of worship. Many scripts from Quran and Sunnah motivate Muslims to engage in ethical behaviours. Prophet Mohammad PBUH said “The best of you is the best among you in conduct” (Muslim).

The extension of Islamic ethical performance is affected by the level of religiosity of the individual (Al-Gamdi, 2000; Albin Shaikh et al., 2019). Muhamad (2009) found that the level of religiosity negatively affected the level of tolerance of unethical behaviours, and consequently affected individuals’ relationships with others who act ethically/unethically, religion and religiosity are concerned with the individual relationship with God and other individuals in the same community (Souiden & Rani, 2015). Islamic religion and religiosity are important in building relationships based on Islamic values (Rice, 1999). Thus, it is expected that the level of religiosity will strengthen the relationship between Islamic ethics and etiquette, and the business relationship.

According to Baron and Kenny (1986, p. 1174), the moderator can be defined as “a qualitative (e.g., sex, race, class) or quantitative (e.g., level of reward) variable that affects the direction and/or strength of the relation between an independent or predictor variable and a dependent or criterion variable.” Religiosity plays an important role especially in Islamic banks; the stronger the religiosity of customers, the more positive their attitudes toward the Islamic bank will be (Souiden & Rani, 2015) and the more likely they are to positively evaluate the Islamic ethical behaviours of the employees of the Islamic bank. The way they perceive the ethical behaviours of the employees will eventually affect their relationship with the bank. Religiosity also creates trust (Suhartanto et al., 2018) which eventually leads to an improved relationship, as trust is one of the main foundations of the business relationship. Religious customers tend to have higher trust in Islamic banks that apply the Islamic principles than non-religious customers (Kayed & Hassan, 2011). More specifically, Kurt et al. (2020) found that spirituality drives individuals to be more committed to their relationship network, they also found that spirituality affects individuals’ contributions to

and demands on their relationship network. Thus, religiosity is considered a moderator of the relationship between Islamic ethics and etiquette, and business relationship quality. Thus,

H_{4a}: Strong religiosity increases the influence of Ihsan on business relationship quality.

H_{4b}: Strong religiosity increases the influence of justice on business relationship quality.

H_{4c}: Strong religiosity increases the influence of gift giving on business relationship quality.

H_{4d}: Strong religiosity increases the influence of Tanaji on business relationship quality.

H_{4e}: Strong religiosity increases the influence of greeting on business relationship quality.

H_{4f}: Strong religiosity increases the influence of Wasta on business relationship quality.

3.10 Internet self-efficacy

Self-efficacy can be defined as a belief about one's capabilities of doing something or one's judgment of one's capability to execute actions to achieve certain goals. Self-efficacy is about one's expectation of the ability to engage in a behaviour, and not about the expectation of behaviour outcomes and or the actual capabilities (Bandura, 1977; Strecher, McEvoy DeVellis, Becker, & Rosenstock, 1986). Dependency on more difficult tasks requires a higher level of self-efficacy. This concept emerged from the social cognitive theory where behaviour, cognition, and the environment influence each other (Bandura, 1977).

People will not have a strong incentive to take action and encounter difficulties unless they believe in their capabilities and believe that they can overcome those difficulties, and that they have the power to make a change to produce something (Bandura, 2001). The outcomes will largely depend on the person's judgment of how he/she will perform in a certain situation (Bandura, 1986). Thus, it is an important factor for successful task completion.

As a specific type of self-efficacy, computer self-efficacy (CSE) can be regarded as the belief in one's ability to use computers in different tasks and situations (Marakas, Yi, & Johnson, 1998), or a belief in a consumer's ability to use a computer (Compeau & Higgins, 1995). Self-efficacy deals with the self-perception or self-appraisal of an individual's capabilities to achieve or accomplish a

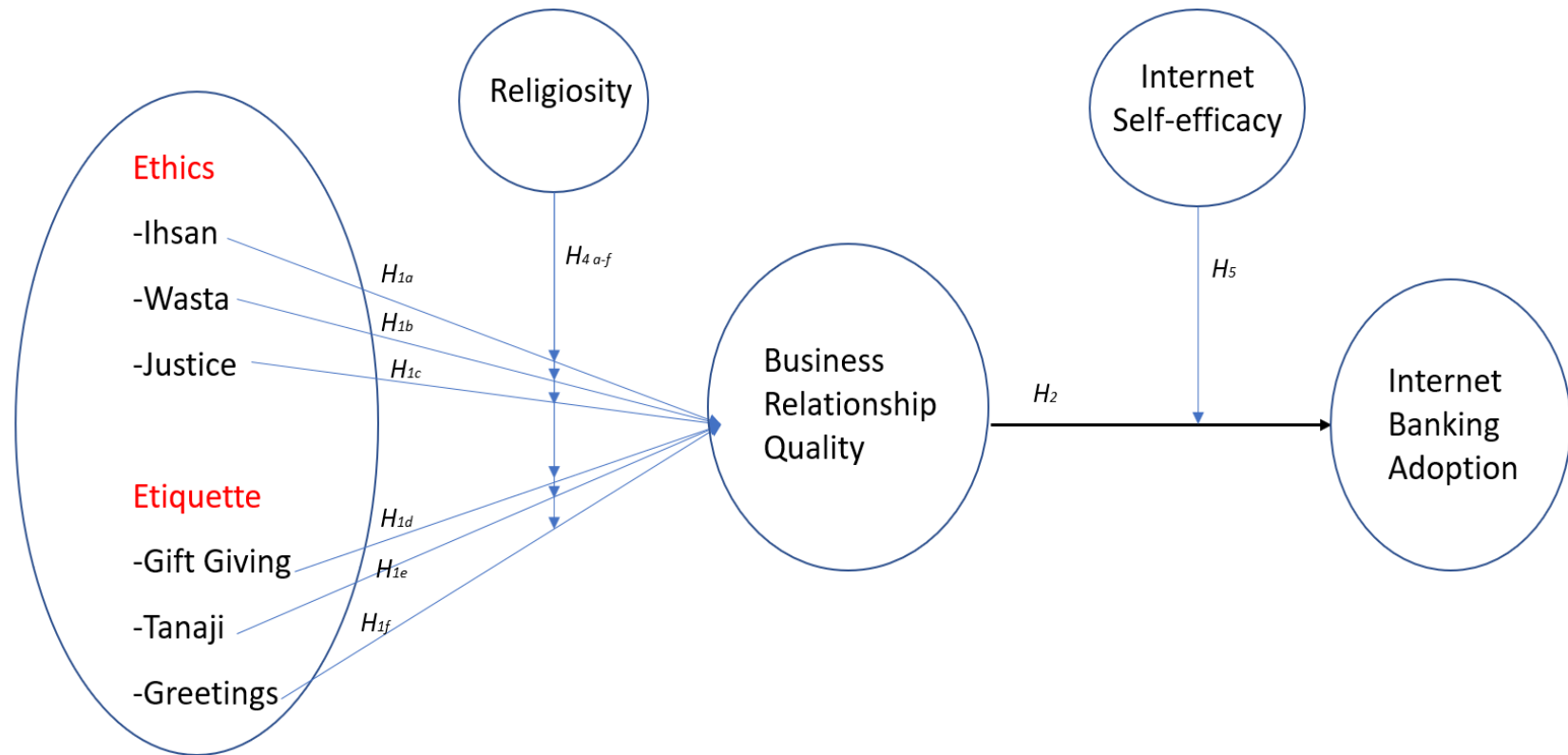
certain behaviour (Cassidy & Eachus, 2002). It also plays a vital role in helping individuals to acquire many skills that are associated with the effective use of computers (Marakas et al., 1998). Prior research has indicated that CSE can positively influence an individual's expectations of the outcome of using a computer, as well as the decision to use a computer (Compeau & Higgins, 1995), and the willingness to engage in a computer-related activity (Karsten & Roth, 1998).

Consumers of internet services should have a computer, computer skills, and internet access. Derived from computer self-efficacy, some researchers distinguish between computer self-efficacy (CSE) and internet self-efficacy (ISE). ISE can be defined as the belief that one can successfully perform a distinct set of behaviours required to establish, maintain and utilize effectively the internet over and above basic personal computer skills, internet self-efficacy is related to the prior experience with the internet (Eastin & LaRose, 2000). According to Hsu and Chiu (2004), ISE is an important factor that explains customers' acceptance of online services, as well as the effect on consumer attitudes toward e-services. The usage of e-services is influenced by attitudes or outcome evaluation, while evaluation influences the customers' intentions to use e-services. Based on this, my study hypothesizes the following:

H₅: Strong Internet self-efficacy increases the influence of business relationship quality on internet banking adoption.

In their study, Ho, Lee, and Hameed (2008) examined the factors that affect the use of the internet for religious activities among Muslims in Singapore. Their study also used the theory of planned behaviour to explain the factors that affect the use of the internet for religious purposes. These factors included the two moderators used in this study (religiosity and self-efficacy). The first part of the model concerning the effect of business ethics and etiquette on business relationships concerns values and beliefs, thus we chose religiosity as a moderator. The second part involved the role of the technical aspect of internet banking services, as IB adoption will be the final result of the second part of the model. The research conceptual model is illustrated in Figure 3.1:

Figure 3. 2 The research model



3.11 Summary

This chapter described the relationships between the research variables and constructs. Based on the literature, this chapter introduces a conceptual framework depicting the hypothesized relationship between the variables. One hypothesis includes the effect of religiosity as a positive moderator that is concerned with values and culture, since it moderates a relationship between Islamic business ethics and etiquette with business relationship quality. This kind of relationship is mainly based on culture and values, as discussed in the literature review. Finally, internet self-efficacy is considered a moderator positively affecting the (business relationship quality – internet banking adoption) relationship, as this moderator can be considered a technically related variable. The next chapter outlines the research methodology in detail.

CHAPTER 4. RESEARCH METHODOLOGY

This research is designed to investigate the effects of business ethics and etiquette on business relationships, and the connection between business relationships and the adoption of internet banking services from a customer perspective.

This chapter describes how this research achieves the objectives of the study, and the methods of validating and testing the research model. The philosophy and design of this research are illustrated at the beginning of this chapter; the study population and sample, instrument development, data collection, and statistical analysis are described then. A research methodology is vitally important to guide the research to achieve its objectives (Bryman & Bell, 2015). The methodology describes the method of collecting the data and analysing it.

4.1 Research philosophy

The term research philosophy relates to the development of knowledge. The research methodology is concerned with the nature of that knowledge (Saunders, 2011). Research philosophy provides guidelines for conducting research based on the researcher's assumptions about the nature of knowledge (Collis & Hussey, 2013). Understanding research philosophy helps the researcher choose the appropriate research design and approach, and it provides general principles for theoretical thinking (Gill & Johnson, 2010; Moon & Blackman, 2014). This research is guided by a post-positivist philosophy.

Post-positivist philosophy is suitable for conducting social research since it reflects the nature of the reality of social sciences knowledge (Robson, 2002; Tashakkori & Teddlie, 1998; Trochim & Donnelly, 2001). Post-positivism aims to gather a wide range of empirical evidence to support or disprove a theory. This empirical evidence includes both symbolic perception and meanings that can be gained through stories, self-reports, or observation. The focus of post-positivism is to discover a reality characterised by patterns in order to explain and predict a phenomenon and to offer outcomes that are probably right. In other words, post-positivism accepts an imperfect or fallible reality (Ford-Gilboe, Campbell, & Berman, 1995; Hunt, 1990).

Post-positivism is an attempt to respond to the criticisms of the positivist approach. Positivism, which progressed through Europe in the seventeenth century, aims to explain and understand a phenomenon scientifically while considering that the researcher is external to the research and that the researcher's main role is to control the research process (Crotty, 1998b; Taylor &

Medina, 2013). The researcher is independent and distant from what is being researched, thus the reality is measured objectively rather than subjectively (Easterby-Smith, Thorpe, & Lowe, 1991). Based on the positivist philosophy the reality is ‘out there to be found’ and the result of the research is to uncover that knowledge even if it is bounded by correctness probabilities (Hanson & Grimmer, 2007).

4.2 Research method and design

The research method is the procedure or technique used to collect and analyse data related to the research problem and questions (Crotty, 1998a). The method employed in this research is quantitative. The decision to use a quantitative method was guided and affected by the purpose of the study. Quantitative research is strong in objectively verifying data (Attewell & Rule, 1991). Jick (1979) pointed out that quantitative research may also “contribute to greater confidence in the generalizability of results” (p.3). Edmondson and McManus (2007) indicated that quantitative methods are more suitable for testing a theory (mature prior research) than qualitative methods which tend to be more appropriate for building the theory. Indeed, quantitative methods are well accepted in the social sciences (Myers, 1997).

The research design choice reflects decisions about the priority given to a variety of dimensions of the research process (Bryman & Bell, 2015), and this will influence the lower-level methodological procedures such as sampling and statistical methods in the analysis, in a way that enables the researcher to analyse the data and answer the research questions (Limpanitgul & Robson, 2009). Correlational quantitative research will be used in this respect to examine relationships in the research. Quantitative research relies more on survey techniques. The process isolates the researcher from manipulating the research and allows the researcher to capture the original situation of the study (Neuman, 2002).

4.3 Operationalisation of the research variables

Some of the research variables have been theoretically and empirically studied in the business field previously; thus, existing variables scales were adapted and modified to be used in this survey. Other concepts in this study have not been studied empirically before, so the researcher created scales based on the conceptualisation of these constructs as illustrated in the theoretical framework. These scales were developed based on the linguistic meaning and the conceptualization of these constructs as discussed later in this section.

The questionnaire included a small paragraph may be similar to other constructs that have been studied in a non-Islamic context. The difference between the two is that in the Islamic values, customers practice these values because of their beliefs and religion, since they will consider following these principles as an act of worship that God will reward them for. Thus, the researcher conceptualized these constructs and their measurement scales based on the Islamic point of view. The researcher also designed these scales to test the model based on the customers point of view.

There is no single unique way or process to develop a reliable and valid measurement for any construct. If a researcher cannot find an adequate or appropriate scale, it becomes necessary to develop a new scale (Hinkin, Tracey, & Enz, 1997). Poor measurement of a construct can be a source of error and ambiguity (De Vellis & Dancer, 1991), as it raises questions about the validity and reliability of the results, even if the researcher was careful in the research design. Proper measurement enhances our ability to understand the construct and ensure that the research fulfils its purpose (Hinkin et al., 1997).

Based on the literature and the conceptualisation of the constructs, a pool of items was generated. After that, a number of experts (three academics and three business practitioners) were interviewed, these experts were either an academics who have experience in the field or practitioners from the Jordanian market; the generated items were presented to them to ensure that the items were suitable and relevant, and that they measured what they were supposed to measure. Some changes (words changing in both English and Arabic versions of the survey, as Arabic language has many synonyms for the same English word) were made to the original items as the experts suggested. A pilot study was conducted on a small sample of the research population. The data gathered from the pilot study helped the researcher to modify the wording and phrasing of the items. Where constructs did not have an existing scale, many items were deleted as they were not clear or necessary and some changes were made to the wording as well. For the existing scales, some changes in the wording were suggested to make sure the respondents were better able to understand the meaning of the items of the scale. All of the constructs in the research model are reflective in nature since the latent construct exists independent of the measure itself (Bollen & Lennox, 1991). The questionnaire was designed based on a scenario when the customer received service from the bank, and the survey items measured the experience of the customer during the service.

The internet banking services adoption scale was adopted from a scale by Suh and Han (2003) which extended the TAM model to fit the internet banking environment, they concluded that trust has a significant role in the acceptance of internet banking. Only two of the factors used in this scale describe the willingness of customers to use internet banking services, they are ‘behavioural intention to use’, and ‘attitude toward using internet banking services’. The scale consisted of 9 items of seven-point Likert scales anchored by ‘strongly disagree’ and ‘strongly agree’. The items derived from the scale were modified to suit the research situation. Internet banking reduces physical locations and personal interaction, but it doesn’t eliminate them (Cheng et al., 2006). This allows personal physical interaction to play an important role in the adoption of internet banking services, so the customer’s experience of the service will play a vital role in the adoption of internet banking.

Table 4. 1: Internet banking adoption measurement items

| | |
|-------|--|
| ADOP1 | Using this Internet banking site is a good idea. |
| ADOP2 | Using this Internet banking site is a wise idea. |
| ADOP3 | Using this Internet banking site is a pleasant idea. |
| ADOP4 | Using this Internet banking site is a positive idea. |
| ADOP5 | Using this Internet banking site is an appealing idea. |
| ADOP6 | I intend to use this Internet banking site in the future. |
| ADOP7 | I expect my use of this Internet banking site to continue in the future. |
| ADOP8 | I will frequently use this Internet banking site in the future. |
| ADOP9 | I will strongly recommend others to use this Internet banking site. |

Note: Seven-point Likert-type scale (1 = strongly disagree; 7 = strongly agree)

Business relationships were studied as a personal interaction between the organisation and its customers and their effects on the adoption of the internet banking services provided by the bank. A business relationship quality scale was adopted from the relationship quality scale by Zolkiewski et al. (2006), this scale aim to explore the main constituents of business relationship quality, the dimensions of trust, commitment, satisfaction, and leave (termination) were adopted from the scale and modified to suit the current situation; all 21 items use a 7-point Likert scale anchored by 7 -‘strongly agree’ and 1 - ‘strongly disagree’. Relationship quality can be defined as “an overall assessment of the strength of a relationship and the extent to which it meets the needs and expectations of the parties based on a history of successful or

unsuccessful encounters or events” (Smith, 1998, p. 78). The *encounters* or *events* in this definition are business ethics and etiquette, and the *result* of the business relationship quality is the adoption of internet banking services. This research studies the inception stage of the business relationship only, hence, the questionnaire included a small paragraph with a brief instruction statement that indicated the stage of the relationship about which the participants were to provide data about, the statement was about if the customer consider their relationship with the bank to be in the inceptions stage, or their past experience with the bank (at the inception stage) if the relationship with the bank is more advanced than the inception stage. The construct items are shown in Table 4.2.

Table 4. 2: Business relationships quality measurement items

| | |
|---------|---|
| *BREL1 | I regret the decision to be a customer of this bank. |
| BREL2 | I am very satisfied with the bank. |
| BREL3 | I am very pleased with what the bank does for me. |
| *BREL4 | I am not completely happy with the bank. |
| BREL5 | I would still choose to be a client of the bank if I had to do it all over again. |
| BREL6 | The bank keeps promises it makes to me. |
| BREL7 | The bank is genuinely concerned that I succeed. |
| BREL8 | The bank considers my welfare as well as its own when making important decisions. |
| BREL9 | I trust that the bank keeps my best interests in mind. |
| BREL10 | The bank is trustworthy. |
| BREL11 | The relationship with the bank is something to which I am very committed. |
| BREL12 | The relationship with the bank is very important to me. |
| BREL13 | The relationship with the bank is something I intend to maintain indefinitely. |
| BREL14 | The relationship with the bank is very much like being family. |
| BREL15 | The relationship with the bank is something I really care about. |
| BREL16 | The relationship with the bank deserves my maximum effort to maintain. |
| *BREL17 | I plan to terminate the relationship with the bank within the next six months. |
| *BREL18 | I plan to terminate the relationship with the bank within the next year. |
| *BREL19 | I plan to terminate the relationship with the bank within the next two years. |

Note: Seven-point Likert-type scale (1 = strongly disagree; 7 = strongly agree)

* Reversed items

The present study used multiple dimensions in order to measure *Wasta*, such as time which refers to the shortening of time during the service providing process. Since *Wasta* is often used to speed up the provisions of services, special services or benefits refer to some extra benefits that would not be gained without knowing someone who works at the bank (*Wasta*), for recognition or for special treatment. People who benefit from engaging in *Wasta* are supposed to justify *Wasta* as a good thing. Hence, the scale will deal with *Wasta* as something that the participant has witnessed but not engaged in. The *Wasta* scale used scenarios in which the service provider or the bank employee responds to *Wasta* practices observed for another bank client, the scale included items about whether the employee sped up the process for the mentioned client, skipped some routine procedures, or provided extra services for the client.

Table 4. 3 Wasta measurement items

| Wasta | |
|--------------|--|
| WAS1 | The employee of the bank treated the client better than other clients. |
| WAS2 | The employee of the bank served the client without making him/her wait in the queue. |
| WAS3 | The employee of the bank helped the client speed up the procedures by using his/her connections inside the bank. |
| WAS4 | The client gained extra services because he/she knew the bank's employee. |
| WAS5 | The bank employee skipped some of the routine procedures because he/she knew the customer. |

Note: Seven-point Likert-type scale (1 = Always; 7 = Never)

The definition of *Ihsan* from the literature review is “wishing and doing for others more than what one expects from them”. That also includes forgoing individual rights for the welfare of the others (Ahmad, 2004; Manan et al., 2013). Linguistically, *Ihsan* also includes doing something in the best way. Although Wahab et al. (2016) developed and validated a scale to measure *Ihsan*, this scale does not suit this research as it measures the employees' *Ihsan* from their own perception, not from the customers' point of view. Based on the definition, *Ihsan* dimensions used in this research were developed, they included exceeding expectations, CSR, or offering services to support the core service.

Table 4. 4 Ihsan measurement items

| Ihsan | |
|--------------|--|
| IHS1 | The bank's services exceeded my expectation |
| IHS2 | The bank tries to provide additional services to increase customer satisfaction |
| IHS3 | The bank cares about the welfare of its society (e.g., it offers a charity or social services) |
| IHS4 | The bank cares about the welfare of its customers |

Note: Seven-point Likert-type scale (1 = Always; 7 = Never)

Interactional justice reflects the communication process (Bies & Moag, 1986) that is most suitable for the customer's interaction with the bank. Justice is measured using a scale of how just the system used by the bank is, and how just the treatment of the employees and customers is. However, interactional justice can be split into interpersonal and informational justice. Informational justice includes providing information about procedures concerning people's interests, while interactional justice is concerned about their interests or the outcomes received (Greenberg & Cropanzano, 1993; Spell & Arnold, 2007).

“Adl” is the literal translation of the word “Justice” (Schaefer, 2007), many research studied the concepts of Adl and justice as synonyms (Babookani et al., 2020; Salman, 2019; Yanzhe & Abdallah, 2021). The work Adl is usually used in the Islamic context, but the researcher preferred to use the word Justice since the readers are more familiar with this word in an English text.

The justice measurement was adopted from the nine-items scale of Colquitt (2001). All of the items were measured using 7-point Likert-type scales, anchored by ‘1 strongly disagree’ and ‘7 strongly agree’. The scale items are shown in Table 4.5.

Table 4. 5 Justice measurement items

| Justice | |
|----------------|---|
| JUS1 | The employee of the bank treated you in a polite manner. |
| JUS2 | The employee of the bank treated you with dignity. |
| JUS3 | The employee of the bank treated you with respect. |
| JUS4 | Has the employee of the bank refrained from improper remarks or comments? |
| JUS5 | Has the employee of the bank been candid in his or her communications with you? |

| | |
|------|---|
| JUS6 | Has the employee of the bank explained the financial procedures thoroughly? |
| JUS7 | Were the explanations of the bank employee regarding financial procedures reasonable? |
| JUS8 | Did the employee of the bank communicate the process details in a timely manner? |
| JUS9 | Did the employee of the bank tailor communications to your specific needs? |

Note: Seven-point Likert-type scale (1 = Always; 7 = Never)

Park (1998) defined gifts as “purchased or hand-made physical objects, money, and services or experiences provided” (p. 9). A number of items in line with the mentioned definition measure gift giving. These items were adapted to suit the context of the present study. The items generated for these scales are shown in Table 4.6. Based on the literature, the term Gift giving is used and understood in the Islamic context, and there is no specific Islamic term for gift giving.

Table 4. 6 Gift giving measurement items

| Gift giving | |
|--------------------|---|
| GIFT1 | The bank offers me gifts. |
| GIFT2 | The bank offers me gifts that are beneficial to me. |
| GIFT3 | The bank offers me gifts to appreciate me. |
| GIFT4 | The bank offers me monetary gifts. |
| GIFT5 | The bank offers me physical objects gifts (pen, watch, souvenir). |
| GIFT6 | The bank offers me gifts as services. |

Note: Seven-point Likert-type scale (1 = Always; 7 = Never)

We define *Tanaji* as the exclusion of one individual from a conversation among three individuals or more. *Tanaji* was measured using a scenario where a conversation between three parties occurs and is observed. The first two parties are bank employees and the third party is the client. The scenario was based on three cases: a) the first two parties are whispering or using a different language that the third party is not able to understand, b) using internal jokes, or c) using words in the same language that only mean something to the first two parties but not the third one. These dimensions are taken from the linguistic definition of *Tanaji* and from its context in the Quran and Sunnah.

Table 4. 7 Tanaji measurement items

| Tanaji | |
|---------------|---|
| TANA1 | The bank employees spoke in a language that I cannot understand. |
| TANA2 | The bank employees made inside jokes. |
| TANA3 | The bank employees whispered to each other in my presence. |
| TANA4 | The bank employees used words that only made sense to people who worked in the bank in my presence. |
| TANA5 | The bank employees made expressions or gestures that only they understood. |

Note: Seven-point Likert-type scale (1 = Always; 7 = Never)

Greetings in Islam include smiling, handshaking, and saying *Assalam Alaikom* which means peace be upon you. Handshaking is considered part of the traditional greeting. Based on that, the dimensions of greetings used in this research are verbal expressions, handshakes, facial expressions, and gestures. Based on the literature, the term greetings is used and understood in the Islamic context, and there is no specific Islamic term for greetings.

Table 4. 8 Greeting measurement items

| Greeting | |
|-----------------|---|
| GRE1 | The employee of the bank greeted me by saying Assalam Alaikom. |
| GRE2 | The employee of the bank welcomed me with a smile. |
| GRE3 | The employee of the bank welcomed me and looked me in the eyes. |
| GRE4 | The employee of the bank welcomed me by shaking my hand. |
| GRE5 | The employee of the bank offered me a seat. |

Note: Seven-point Likert-type scale (1 = Always; 7 = Never)

McDaniel and Burnett (1990) defined religiosity as “a belief in God accompanied by a commitment to follow principles believed to be set by God” (p.3). This belief is supposed to affect the customers’ perceptions of Islamic business ethics and etiquette in a positive way. The measurement of religiosity was adopted from Zamani-Farahani and Musa (2012). It is a 16-item 7-point Likert-type scale, each item is rated as (Strongly disagree, disagree, neutral, agree, strongly agree), the used scale measures both belief and practice.

Table 4. 9: Religiosity measurement items

| | |
|---------|---|
| RELIG1 | In my personal life, religion is very important. |
| RELIG2 | Islam helps me lead a better life. |
| RELIG3 | The supplication (dua') helps me. |
| RELIG4 | Muhammad (peace be upon him) instructs me in good conduct. |
| RELIG5 | I believe in God strongly. |
| RELIG6 | Performing hajj will be my priority the moment I have fulfilled all the necessary conditions. |
| RELIG7 | I believe that Allah helps me. |
| RELIG8 | I believe the hijab is obligatory for all women. |
| RELIG9 | I'm a religious person. |
| RELIG10 | I always fast the whole month of Ramadan. |
| RELIG11 | I always perform Friday Prayer. |
| RELIG12 | My prayers are always on time. |
| RELIG13 | I regularly perform my daily prayers in the mosque. |
| RELIG14 | I perform the obligation of zakat maal (asset/income) every year. |
| RELIG15 | I read the Quran regularly. |
| RELIG16 | I always pray five times a day. |

Note: Seven-point Likert-type scale (1 = strongly disagree; 7 = strongly agree)

Internet self-efficacy can be defined as the belief that one can successfully perform a distinct set of behaviours required to establish, maintain and utilize effectively the internet over and above basic personal computer skills (Eastin & LaRose, 2000). The scale used in this research is adopted from Eastin and LaRose (2000) measurement, which is 8 items on a 7-point Likert scale anchored by '1 strongly disagree' and '7 strongly disagree'.

Table 4. 10 : Internet self-efficacy measurement items

| | |
|---------|--|
| EFFICA1 | I feel confident in understanding terms/words relating to internet software. |
| EFFICA2 | I feel confident in understanding terms/words relating to internet hardware. |
| EFFICA3 | I feel confident in describing the function of internet hardware. |
| EFFICA4 | I feel confident in troubleshooting internet problems. |
| EFFICA5 | I feel confident explaining why a task will not run on the internet. |

| | |
|---------|---|
| EFFICA6 | I feel confident using the internet to gather data. |
| EFFICA7 | I feel confident learning advanced skills within a specific internet programme. |
| EFFICA8 | I feel confident turning to an online discussion group when help is needed. |

Note: Seven-point Likert-type scale (1 = strongly disagree; 7 = strongly agree)

4.4 The survey design

Questionnaires are one of the most common and primary sources of collecting data. Quantitative research relies more on survey techniques, as they allow the researcher to capture the original situation of the study (Neuman, 2002; Zohrabi, 2013). Usually, respondents are more likely to disclose more sensitive information in the case of anonymous or confidential surveys. Surveys can be described as “a medium of remote conversation between researcher and respondent” (Brace, 2018, p. 5). Tanur (1982) defined survey as “gathering information about the characteristics, actions, or opinions of a large group of people, referred to as a population” cited in (Pinsonneault & Kraemer, 1993, p. 5). Behavioural data is usually collected through respondents’ reporting on their perception of behaviour or influence (Valente, 2005). A standardised survey exposes each respondent to the same set of questions, in this case, the researcher does not need to determine which question to ask each respondent (Brace, 2018). A survey was used in this research to collect data from the population. The data collected from the respondents’ reports of their perception of the bank employees’ Islamic business ethics and etiquette practices, the quality of their relationship with the bank, and their willingness to adopt and use the internet services offered by the Islamic banks.

The first part of the questionnaire included descriptive data about the respondents including age, gender, education, income, bank name, and how long the respondent had been using the internet. There was only one open-ended question, “If you do not use internet banking, why not?”, this question helped the researcher understand the reasons behind the customers’ reluctance to adopt internet banking services.

The other parts of the questionnaire are structured close-ended multiple-choice items. It is a self-report survey, in which the respondents express their perceptions of several statements. The second part included six constructs representing the Islamic business ethics and etiquette discussed in the theoretical framework: *Ihsan*, justice, gift giving, *Tanaji*, greetings, *Wasta*. The third part consisted of nineteen items to measure the quality of the business relationship;

a small brief was added to illustrate the intended stage of the relationship before this part, the fourth part was made of nine items of an internet banking adoption scale, and the last part contained two constructs (religiosity, and internet self-efficacy) both of which were moderators in the research model of this study, as theorised in chapter three. The survey was approved by the Human Ethics Committee (HEC) of Victoria University of Wellington (Approval number 0000026051).

4.5 Translation

The survey was designed first in English and then translated into Arabic by the researcher himself. It was then presented to three academic staff members and two marketing graduates. The translation was presented to two bilingual speakers of Arabic and English and then back-translated to English. Modifications and changes took place before proceeding with the survey any further. This process was followed to avoid any language biases as suggested by Chapman and Carter (1979). This procedure was to avoid any language bias or any misunderstanding of the items of the instrument. The final Arabic version of the survey was then presented to the interviewees (three academics and three business practitioners) to ensure the relevance and validity of the instrument as mentioned earlier in the operationalisation part. The majority of the study population had a beginner to intermediate level of English, so it was better to conduct the survey in Arabic.

4.6 Research population

The research population is Jordanian Islamic bank customers (users and non-users of internet banking services). Jordan is a conservative Middle Eastern country, and its society is highly affected by Islamic rules and Arabic culture. Islam is the main source of Jordanian culture (Sharp, 2014), where Islam governs the different aspects of daily life and the vast majority of the population are Muslims, this makes the findings of this research generalizable to the Islamic countries, and allows the researcher to access such a market to study the effects of religion on technology acceptance. Out of twenty-five banks in Jordan, only four follow the Islamic banking system that complies with Islamic principles (Migdadi, 2012).

The selection of the Jordanian market is based on the fact that this market is a fast growing market (Al-Oqool, Okab, & Bashayreh, 2014) and the Jordanian market is underrepresented in the literature. In addition, despite the high percentage of internet users in Jordan (66.8 percent

of the population) (Telecommunication Union ITU, 2019), the adoption rate of internet banking services in Jordan is still low at less than 3.5 percent of the total number of bank customers (AL-Majali, 2011; Alalwan et al., 2014). This small percentage motivates banks to look for factors that may stimulate customers to adopt internet banking services, particularly since these banks have already invested a large amount of money and resources in the establishment of internet banking (Migdadi, 2012).

Since this research intended to study Islamic values in Jordan, the study population was limited to Islamic banks customers. Customers with a higher commitment to Islamic values are more likely to become customers of Islamic banks rather than traditional banks, and Islamic values will be more relevant to them since these banks offer services that are consistent with Islamic principles under the principle of *Haram* and *Halal* or, basically, the Islamic *Sharia*, these banks have specialized committees that serves as assurers that these banks follow the Islamic *Sharia*. However, these values are not exclusive to the customers of Islamic banks

4.7 Pilot study

To help detect methodological and practical problems before the main study was conducted, a pilot study was used to validate the new and adapted scales and to strengthen the methodology and highlight any modifications that should be made to the study (Kim, 2011). It is always recommended to do a pilot study for the questionnaire, whether it is a new questionnaire and scale written for a specific purpose, or a previously used and validated survey developed by other researchers and adapted to the present research. The aim of the pilot study is to revise, test, and amend the questionnaire to the best of the researcher's ability in order to ensure that the questionnaire measures what it is supposed to measure (Brace, 2018).

A pilot study was used to assess the adequacy and feasibility of the study as well as the sampling and data collection methods. In addition, a pilot study was conducted to pre-test the questionnaire before conducting the main study. Pilot studies are widely used in quantitative research to pre-test the questionnaire: they are usually applied to a small number of the study population members. Ideally, these members will be excluded when conducting the main study in order to avoid influencing their behaviour when they participate in the same study again (Haralambos, Holborn, & Heath, 2000).

This research employed a pilot study in order to test validity and increase the efficiency of the survey before data collection (Dunn, Seaker, & Waller, 1994) and to evaluate the time, cost,

and feasibility of conducting the study (Hulley, Cummings, Browner, Grady, & Newman, 2013). Of course, a pilot study can't eliminate all possible errors, but it can reduce the possibility of their occurrence. This step gives the chance to make corrections before conducting the main study and collecting data from the actual sample. By the same token, the pilot study enhances the researcher's ability to measure the validity of the new scales developed by the researcher, and the adequacy of the previously validated scales for the population of the current study.

The data gathered from the first pilot study helped the researcher to test the construct validity and reliability. Here, the reliability of the questionnaire means that the items can be answered meaningfully, and the respondents are able to understand the questions. Validity means that the questions address the objectives of the study (Brace, 2018). This type of validity is called content validity (Zohrabi, 2013). At this stage, the survey was presented to two staff members of the marketing department at Yarmouk University in Jordan.

The second phase involved distributing the survey to a small sample of the research population. According to (Hill, 1998), a sample size of 10-30 participants will be sufficient in the case of exploratory research. Thus, 30 participants were chosen in the pilot study from the research population and were excluded from the main study. These 30 participants were chosen randomly from 10 branches (every second client to leave the bank was selected to participate), the surveys were physically distributed to the pilot study sample. Twenty-seven valid responses were returned, minor changes to the Arabic wording were made by the researcher to ensure the best understanding of the items in the survey. The reliabilities of the scales were high, the Cronbach's coefficient for the survey scales ranged between 0.82 and 0.96.

4.8 Data collection and sampling

It is rarely practical or efficient to study a whole population, therefore it is important to select the sample carefully, so the results of the study can be generalized to the whole population of the research (Marshall, 1996). In this research, a sample of customers of Jordanian Islamic banks was selected. Sampling is "the selection of a fraction of the total number of units of interest to decision makers for the ultimate purpose of being able to draw general conclusions about the entire body of units" (Parasuraman, Grewal, & Krishnan, 2006, p. 365). Since this research employed a survey about internet banking services, all research participants should

have access to the internet, but they may or may not have been using internet banking services. 86.1 percent of the population in Jordan have internet access (Khraim, 2016).

No matter the size of the population, the sample won't necessarily exceed 400 (Krejcie & Morgan, 1970), but the larger the size of the sample, the smaller the chance of sampling error (Marshall, 1996). Based on that, 1000 surveys were physically distributed to the respondents at different branches of the Islamic banks.

The need for the sample to accurately reflect the characteristics of the population becomes smaller when the study population is homogeneous (Adams & Schvaneveldt, 1991), which is the case of the Jordanian population. However, in quantitative research, the most common approach is to use a random sample when all members of the population have an equal chance to be selected (Marshall, 1996), this type of sampling increases the likelihood of obtaining a representative sample (Reynolds, Simintiras, & Diamantopoulos, 2003). Thus, a random sample was selected from the research population, both users and non-users of internet banking services, from ten randomly selected branches of the Islamic banks in Jordan in the main three cities (Irbid, Amman, Zarqa). Every second client to leave the bank was selected to participate in this survey. However, the sample members must have internet access, so they could be considered potential internet banking customers for the bank. All of the Islamic banks in Jordan offer financial products via internet banking, so any customer of an Islamic bank is a potential internet banking user.

4.9 Statistical analyses

Working with data relies on the researcher employing correct statistical procedures. The purpose of the study should guide the choice of statistical methods (Saunders, Lewis, & Thornhill, 2009). A variety of statistical procedures was used to analyse the data in order to describe the data and the sample, to test the research hypotheses and examine the relationships between research variables. The validity and reliability of the measurements were tested to increase the credibility of the research results (Patton, 1990). Demographic data were used to describe the research sample.

The model proposed in chapter three drew relationships between ten constructs of 86 items in total. Structural equation modelling was undertaken in order to simultaneously explore and assess the paths of the relationships in the model. Thus, a structural equation modelling analysis was conducted.

4.9.1 Structural equation modelling

The main statistical analysis used in this research is structural equation modelling (SEM), which is a general statistical modeling technique used widely in social sciences. SEM is used to analyse structural relationships between a range of variables. It enables researchers to specify confirmatory factor analysis models, regression models, discriminant analysis, and complex paths. SEM is suitable for all types of data and it is used in many disciplines, including marketing (Chau, 1997; Chin, 2000; Hox & Bechger, 1998) . It allows the researcher to test multistage theoretical relationships as it includes paths for all propositions in the theory (Lowry & Gaskin, 2014). SEM is considered a second generation analysis technique that results in greater flexibility in theory modelling than first generation techniques. This flexibility includes the ability to model multiple predictors and variables, and statistically test prior theoretical and measurement assumptions against empirical data (Chin, 2000). Unlike simple regression, structural equation modelling is more sophisticated, covering multiple regression between dependent and independent variables (Grover & Vriens, 2006). SEM is popular among researchers to study relationships between constructs and it has the statistical ability to test causal relationships between many items (Ong & Puteh, 2017).

According to Lowry and Gaskin (2014), the advantages of using SEM include:

- 1- assesses measurements and theory jointly, theory and measurement are dealt with together since they are conceptually integrated, the separation between the theory and measurement might cause “incorrect measurements, incorrect explanations, and incorrect prediction” (p.127).
- 2- holistic testing for multi-staged models.
- 3- avoids the fixed scale construction, it estimates the relationship between the model constructs by taking into consideration the measurement error of each construct. It also allows all indicators of every construct to be analysed in the model.
- 4- tests moderators.

There are two types of structural equation modelling: covariance based (CB) SEM and Partial Least Squares based (PLS) SEM, these two types are different in terms of the statistical assumptions (Gefen, Straub, & Boudreau, 2000). PLS considers the variances of the dependent variables, while CB SEM looks for all item covariances based on goodness of fit indices and the chi-square statistics (Chin, 2010b). Covariance-based SEM is often used in a large sample,

and when the purpose of the study is to validate a model. PLS SEM is used for score computation and can be used with small sample sizes (Tenenhaus, 2008). It is suitable for both exploratory and confirmatory research and does not require a solid theory base (Gefen et al., 2000).

Partial Least Squares-based SEM (PLS) is used in this study for a number of reasons. PLS offers accurate predictions (Fornell, 1994). PLS is suitable when the research subject is still developing and relatively new, or the research aims to explore something rather than to confirm it, which is the case in the present research as it is exploring the relationships based on prior theoretical knowledge (Chin & Newsted, 1999; Gefen et al., 2000; Ong & Puteh, 2017), not validating an existing theory. PLS is more flexible when it comes to the data distribution, it is suitable for deviations from multivariate distribution (Gefen et al., 2000), and can produce more accurate estimates than covariance-based SEM (Chin, 2010b). Although PLS is more suitable for a smaller sample size (Tenenhaus, 2008), the more items the model has, the bigger the sample needs to be (Gefen et al., 2000). PLS is not limited to small size samples, but it is more suitable than covariance-based SEM in small samples (Afthanorhan, 2013). Finally, PLS SEM handles complex research models more effectively and efficiently as it does not require goodness of fit measures (Chin, 2010b; Henseler, Ringle, & Sinkovics, 2009; Ong & Puteh, 2017).

Some researchers have argued that Partial Least Squares-based SEM (PLS) is more appropriate than covariance-based SEM for conducting confirmatory factor analysis as it provides more reliable and valid results (Afthanorhan, 2013). More and more scholars are using PLS-SEM in marketing and other business disciplines as it provides a more robust estimation for the structural model (Henseler et al., 2009).

Conducting Partial Least Squares-based SEM (PLS) using SmartPLS allows the researcher to find the validity and reliability, item loadings, R^2 , and path coefficients. It also maps paths to multi-dependent variables in the same model and all paths (both measurements and structural) are calculated at the same time rather than running each path one at a time (Hair, Risher, Sarstedt, & Ringle, 2019). SmartPLS software provides strong analytical ability and a user friendly interface as well (Davari & Rezazadeh, 2013).

4.10 Summary

This chapter provided an illustration of the research philosophy, method, design, and statistical analysis to be used in this research to answer the research questions and achieve the aims of this research. It also fortified the rationale behind using the quantitative empirical approach and provided a description of how the research was conducted and how the research variables were operationalised. In addition to that, this chapter discussed the details of adapting and formulating scales and operationalised the research variables. Some of the scales were adopted from previous studies, and some other variables required scales to be developed. Thus, a pool of items was generated, and these items were presented to experts and practitioners in the field to ensure the adequacy of the scale. The research population, sample, and data collection methods were described. This research employed a questionnaire which was validated through a pilot study.

CHAPTER 5. RESULTS

5.1 Introduction

The goal of this research is to test the effects of business ethics and etiquette on business relationships and the adoption of internet banking. This chapter lays out the empirical findings and analyses the data collected via the survey. It contains a detailed description of the sample characteristics, the validity and reliability of the model, the structural equation model, the results of the hypotheses testing including the mediation and moderation effects, and other analyses.

5.2 Response rate

The survey responses were gathered in 2018. One thousand surveys were physically distributed to customers of four Islamic banks in several cities in Jordan (Jordan Islamic bank, Arab Islamic Bank, Alrajihi bank, Dubai Jordan Islamic bank). Of these, 746 surveys were returned, 54 surveys were incomplete, and 3 respondents reported that they had no internet access. These surveys were excluded resulting in 689 valid surveys. This equates to a response rate of 68.9%. There is no absolute acceptable response rate for surveys (Nulty, 2008), although the response rate is usually lower when the survey is voluntary (DeMaio, 1980). The help and cooperation of the banks managers and staff in distributing the survey resulted in a higher-than-expected response rate. Some managers held master's and Ph.D. degrees which made them more understanding of the importance and process of survey distribution. Another reason for the high response rate in this study is that the respondents were easily reachable by the researcher. The return rate is generally higher in such cases (Zohrabi, 2013).

The small number of customers who reported that they did not have access to the internet is supported by the fact that 86.1 percent of the population in Jordan has internet access (Khraim, 2016).

5.3 Sample characteristics

Table 5.1 shows the sample characteristics and frequencies. Out of 689 respondents, 261 were males (37.9% of the study sample), and 428 were females, representing 62.1% of the population of the study, which indicates that females were keener to participate than females in this study. More than 82% of the population were between 20 and 40 years old which reflects

the age distribution structure in Jordan (Department of Statistics, 2017). Jordan Islamic Bank is the largest Islamic bank in Jordan with an 11% market share of the total banking industry and 56% of the Islamic banking industry in Jordan (Alrai.com, 2018). This was reflected in the percentage of participants from Jordan Islamic bank, who represented almost 60% of the respondents. 29.3% were customers of Arab Islamic bank, and only 9% of them were customers of Dubai Jordan Islamic bank and Rajihi Bank together. The respondents' monthly income was consistent with the statistical yearbook of Jordan (Department of Statistics, 2017): most of the participants reported a monthly income of less than one thousand USD at 71.1% of the participants, 19.4% were between one thousand and two thousand USD, only 9.4 percent of participants reported a monthly income of more than two thousand dollars USD. The education statistics show that 61.5 percent of the participants held a bachelor's degree and 21.7 percent held a master's or Ph.D. degree.

Table 5. 1 Sample characteristics

| Profile | Description | Frequency | Percent |
|----------------|----------------------|------------------|----------------|
| Gender | Male | 261 | 37.9 |
| | Female | 428 | 62.1 |
| Age | Less than 20 | 6 | 0.9 |
| | 20-30 | 308 | 44.7 |
| | 31-40 | 259 | 37.6 |
| | 41-50 | 91 | 13.2 |
| | More than 50 | 25 | 3.6 |
| Bank | Jordan Islamic | 413 | 59.9 |
| | Arab Islamic | 202 | 29.3 |
| | Dubai Jordan Islamic | 30 | 4.4 |
| | Rajihi bank | 31 | 4.5 |
| | Other | 13 | 1.9 |
| Income | Less than 1,000 USD | 490 | 71.1 |

| | | | |
|---------------------------------------|-------------------|-----|------|
| | 1,000-2,000 | 134 | 19.4 |
| | More than 2000 | 65 | 9.4 |
| Education | High school | 76 | 11.0 |
| | Bachelor | 424 | 61.5 |
| | Master | 132 | 19.2 |
| | Ph.D. | 17 | 2.5 |
| | Other | 40 | 5.8 |
| Internet use | Yes | 644 | 93.5 |
| | No | 45 | 6.5 |
| When did you start using the internet | Less than 3 years | 58 | 8.4 |
| | 3-7 | 253 | 36.7 |
| | More than 7 | 378 | 54.9 |

Although the population of internet banking users in Jordan is still relatively small (Alalwan et al., 2015), the vast majority (93.5%) of the research sample reported that they used the internet. The Internet Banking Adoption scale used in this research is designed to measure the willingness of customers to use internet banking services. This refers to a behavioural intention to use, and attitude toward using internet banking services, not to the actual adoption of internet banking services.

5.4 PLS-SEM reporting

Although many researchers provide guidelines to report PLS-SEM analysis (Chin, 2010b; Hair et al., 2019), Chin (2010b) suggests a two-step approach for reporting PLS results for model evaluation: step 1) measurement model results, which concerns the reliability and validity of the measures to establish the appropriateness of the measures, step 2) structural model results that connect the latent variables in the model and test hypotheses.

5.4.1 Measurement model

The quality of research findings is measured by the validity and reliability of the results, which confirm the trustworthiness, dependability, and strength of these results (Zohrabi, 2013). The

definitions of these two concepts in the relevant literature have some divergences and overlaps (Hammersley, 1987).

Data were tested for multicollinearity which indicates highly correlated independent variables that have a linear relation, where one variable adds no additional information (Paul, 2006). The VIF is a widely accepted measure of multicollinearity that measures the combined effects of the dependence between the regressors on the variance of that term (Chang & Mastrangelo, 2011). Items with a high variance inflation factor (VIF) based on the collinearity statistics provided by SmartPLS were considered for deletion. Items with a VIF greater than 10 were considered for deletion at this stage, because they could be seen as an indication that associate regression is estimated poorly due to multicollinearity (Chang & Mastrangelo, 2011). The deleted items were (Gifts3, Tanaji2, Business relations18, IB adoption2 and 8, Religiosity5, and 7). These items were flagged by the respondents in the pilot study and they were modified based on that, these items seemed to be confusing and not fully understood by the respondents. All remaining items had a VIF smaller than 10 after this deletion.

The measurement model is concerned with the reliability and validity of the model constructs. Reliability refers to the consistency, dependability, and replicability of the results of the research (Nunan, 1992). Although the concepts of validity and reliability are both associated with accuracy, the attribute of replicability is more common with reliability. To test the items' reliability, items with loadings less than 0.70 were candidates for deletion as suggested by Hair et al. (2019). One item (religiosity4) was deleted as it was below 0.60. This item was considered too general as was addressed in the pilot study. All other item loadings were higher than 0.70. Table 5.4 displays the cross-loading matrix showing the loadings of each item on the appropriate construct.

Table 5. 2 Item loadings and cross loading

| Item | Adoption | Ihsan | Wasta | Business relationship quality | Efficacy | Gifts | Greeting | Justice | Religiosity | Tanaji |
|------|----------|-------|--------|----------------------------------|----------|-------|----------|---------|-------------|--------|
| br10 | 0.223 | 0.490 | -0.579 | 0.914 | 0.138 | 0.476 | 0.537 | 0.655 | 0.220 | -0.574 |
| br11 | 0.212 | 0.464 | -0.566 | 0.891 | 0.113 | 0.478 | 0.514 | 0.606 | 0.187 | -0.536 |
| br12 | 0.230 | 0.451 | -0.565 | 0.900 | 0.108 | 0.483 | 0.529 | 0.611 | 0.196 | -0.560 |
| br13 | 0.220 | 0.449 | -0.551 | 0.904 | 0.091 | 0.518 | 0.558 | 0.634 | 0.187 | -0.569 |

| | | | | | | | | | | |
|---------|--------------|--------------|--------|--------------|--------------|--------------|--------------|-------|--------|--------|
| br14 | 0.195 | 0.471 | -0.562 | 0.886 | 0.058 | 0.533 | 0.530 | 0.608 | 0.188 | -0.552 |
| br15 | 0.189 | 0.474 | -0.542 | 0.885 | 0.089 | 0.520 | 0.541 | 0.584 | 0.173 | -0.539 |
| br16 | 0.210 | 0.439 | -0.549 | 0.882 | 0.067 | 0.528 | 0.544 | 0.578 | 0.195 | -0.528 |
| BR17rev | 0.211 | 0.337 | -0.709 | 0.738 | 0.070 | 0.202 | 0.552 | 0.475 | 0.177 | -0.701 |
| BR19rev | 0.204 | 0.334 | -0.681 | 0.745 | 0.054 | 0.227 | 0.545 | 0.447 | 0.166 | -0.684 |
| BR1rev | 0.143 | 0.390 | -0.705 | 0.813 | 0.059 | 0.388 | 0.464 | 0.593 | 0.129 | -0.704 |
| br2 | 0.264 | 0.443 | -0.594 | 0.804 | 0.119 | 0.309 | 0.623 | 0.475 | 0.164 | -0.542 |
| br3 | 0.260 | 0.470 | -0.602 | 0.825 | 0.116 | 0.341 | 0.681 | 0.496 | 0.193 | -0.552 |
| BR4rev | 0.108 | 0.344 | -0.683 | 0.791 | 0.050 | 0.360 | 0.451 | 0.586 | 0.154 | -0.713 |
| br5 | 0.270 | 0.458 | -0.591 | 0.807 | 0.097 | 0.290 | 0.601 | 0.433 | 0.163 | -0.513 |
| br6 | 0.254 | 0.467 | -0.583 | 0.910 | 0.116 | 0.478 | 0.562 | 0.643 | 0.225 | -0.589 |
| br7 | 0.238 | 0.465 | -0.559 | 0.875 | 0.087 | 0.494 | 0.529 | 0.591 | 0.184 | -0.521 |
| br8 | 0.283 | 0.497 | -0.602 | 0.842 | 0.120 | 0.338 | 0.689 | 0.471 | 0.181 | -0.514 |
| br9 | 0.215 | 0.463 | -0.548 | 0.902 | 0.102 | 0.542 | 0.522 | 0.598 | 0.198 | -0.518 |
| effi1 | 0.396 | 0.170 | -0.053 | 0.115 | 0.910 | 0.005 | 0.135 | 0.126 | 0.168 | -0.048 |
| effi2 | 0.381 | 0.144 | -0.024 | 0.091 | 0.951 | -0.004 | 0.122 | 0.098 | 0.181 | -0.015 |
| effi3 | 0.356 | 0.119 | -0.013 | 0.078 | 0.929 | 0.014 | 0.108 | 0.095 | 0.175 | -0.008 |
| effi4 | 0.349 | 0.135 | -0.065 | 0.111 | 0.943 | 0.013 | 0.124 | 0.106 | 0.149 | -0.054 |
| effi5 | 0.358 | 0.162 | -0.035 | 0.089 | 0.942 | 0.018 | 0.132 | 0.115 | 0.159 | -0.032 |
| effi6 | 0.343 | 0.157 | -0.049 | 0.108 | 0.926 | 0.022 | 0.111 | 0.111 | 0.137 | -0.039 |
| effi7 | 0.360 | 0.156 | -0.039 | 0.100 | 0.939 | 0.023 | 0.133 | 0.116 | 0.170 | -0.036 |
| effi8 | 0.346 | 0.149 | -0.044 | 0.114 | 0.916 | 0.030 | 0.119 | 0.083 | 0.148 | -0.021 |
| gift1 | -0.009 | 0.332 | -0.218 | 0.450 | -0.011 | 0.932 | 0.268 | 0.352 | -0.055 | -0.188 |
| gift2 | 0.008 | 0.347 | -0.234 | 0.456 | 0.000 | 0.946 | 0.276 | 0.354 | -0.061 | -0.207 |
| gift4 | 0.002 | 0.346 | -0.221 | 0.443 | -0.002 | 0.937 | 0.228 | 0.348 | -0.062 | -0.203 |
| gift5 | 0.074 | 0.376 | -0.274 | 0.461 | 0.024 | 0.911 | 0.357 | 0.329 | -0.025 | -0.213 |
| gift6 | 0.101 | 0.350 | -0.244 | 0.441 | 0.062 | 0.853 | 0.383 | 0.333 | -0.011 | -0.196 |
| gree1 | 0.282 | 0.410 | -0.438 | 0.527 | 0.135 | 0.200 | 0.869 | 0.463 | 0.219 | -0.446 |
| gree2 | 0.291 | 0.466 | -0.450 | 0.589 | 0.149 | 0.207 | 0.918 | 0.513 | 0.247 | -0.461 |
| gree3 | 0.266 | 0.456 | -0.496 | 0.585 | 0.151 | 0.276 | 0.925 | 0.510 | 0.231 | -0.491 |
| gree4 | 0.217 | 0.402 | -0.398 | 0.504 | 0.097 | 0.377 | 0.838 | 0.364 | 0.143 | -0.357 |
| gree5 | 0.243 | 0.367 | -0.414 | 0.614 | 0.048 | 0.380 | 0.808 | 0.612 | 0.257 | -0.502 |
| ib1 | 0.848 | 0.080 | -0.124 | 0.251 | 0.337 | 0.076 | 0.230 | 0.263 | 0.295 | -0.147 |
| ib3 | 0.905 | 0.113 | -0.173 | 0.221 | 0.319 | -0.050 | 0.340 | 0.154 | 0.312 | -0.159 |
| ib4 | 0.921 | 0.114 | -0.192 | 0.231 | 0.342 | -0.027 | 0.349 | 0.152 | 0.307 | -0.159 |
| ib5 | 0.944 | 0.093 | -0.137 | 0.221 | 0.380 | 0.024 | 0.249 | 0.204 | 0.321 | -0.151 |
| ib6 | 0.941 | 0.079 | -0.141 | 0.220 | 0.388 | 0.046 | 0.228 | 0.198 | 0.303 | -0.151 |
| ib7 | 0.930 | 0.091 | -0.146 | 0.254 | 0.351 | 0.096 | 0.268 | 0.207 | 0.322 | -0.151 |
| ib9 | 0.926 | 0.115 | -0.129 | 0.245 | 0.370 | 0.070 | 0.267 | 0.212 | 0.309 | -0.134 |
| IHS1 | 0.080 | 0.918 | -0.383 | 0.460 | 0.136 | 0.344 | 0.423 | 0.520 | 0.070 | -0.379 |
| IHS2 | 0.104 | 0.918 | -0.363 | 0.487 | 0.153 | 0.384 | 0.477 | 0.562 | 0.004 | -0.346 |
| IHS3 | 0.097 | 0.921 | -0.405 | 0.484 | 0.163 | 0.337 | 0.417 | 0.523 | 0.070 | -0.392 |
| IHS4 | 0.111 | 0.934 | -0.371 | 0.475 | 0.139 | 0.347 | 0.462 | 0.532 | 0.045 | -0.359 |

| | | | | | | | | | | |
|-------|--------|--------|--------------|--------|--------|--------|--------|--------------|--------------|--------------|
| JUS1 | 0.216 | 0.507 | -0.459 | 0.587 | 0.133 | 0.321 | 0.528 | 0.903 | 0.219 | -0.606 |
| jus2 | 0.213 | 0.548 | -0.464 | 0.620 | 0.108 | 0.353 | 0.574 | 0.934 | 0.226 | -0.621 |
| jus3 | 0.233 | 0.517 | -0.443 | 0.604 | 0.118 | 0.325 | 0.540 | 0.924 | 0.245 | -0.603 |
| jus4 | 0.237 | 0.544 | -0.447 | 0.593 | 0.109 | 0.321 | 0.538 | 0.892 | 0.235 | -0.588 |
| jus5 | 0.185 | 0.533 | -0.430 | 0.607 | 0.090 | 0.334 | 0.486 | 0.910 | 0.222 | -0.579 |
| jus6 | 0.156 | 0.491 | -0.406 | 0.571 | 0.094 | 0.345 | 0.473 | 0.906 | 0.223 | -0.526 |
| jus7 | 0.168 | 0.531 | -0.370 | 0.598 | 0.099 | 0.338 | 0.489 | 0.907 | 0.205 | -0.529 |
| jus8 | 0.172 | 0.541 | -0.407 | 0.602 | 0.091 | 0.368 | 0.518 | 0.913 | 0.227 | -0.557 |
| jus9 | 0.199 | 0.530 | -0.427 | 0.618 | 0.097 | 0.361 | 0.528 | 0.900 | 0.216 | -0.569 |
| re1 | 0.237 | 0.022 | -0.074 | 0.113 | 0.180 | -0.051 | 0.176 | 0.140 | 0.731 | -0.140 |
| re10 | 0.370 | 0.040 | -0.148 | 0.202 | 0.189 | -0.077 | 0.208 | 0.247 | 0.920 | -0.205 |
| re11 | 0.250 | 0.030 | -0.137 | 0.183 | 0.093 | 0.017 | 0.201 | 0.228 | 0.810 | -0.160 |
| re12 | 0.255 | 0.065 | -0.138 | 0.201 | 0.135 | -0.030 | 0.221 | 0.217 | 0.882 | -0.185 |
| re14 | 0.257 | 0.061 | -0.114 | 0.181 | 0.108 | 0.042 | 0.202 | 0.174 | 0.777 | -0.160 |
| re15 | 0.205 | 0.090 | -0.121 | 0.194 | 0.109 | 0.067 | 0.241 | 0.216 | 0.784 | -0.141 |
| re16 | 0.278 | 0.064 | -0.181 | 0.235 | 0.112 | -0.015 | 0.292 | 0.232 | 0.858 | -0.230 |
| re2 | 0.358 | 0.020 | -0.119 | 0.153 | 0.173 | -0.112 | 0.214 | 0.175 | 0.857 | -0.179 |
| re3 | 0.349 | 0.033 | -0.136 | 0.162 | 0.234 | -0.098 | 0.181 | 0.208 | 0.890 | -0.202 |
| re6 | 0.296 | 0.012 | -0.090 | 0.156 | 0.175 | -0.099 | 0.206 | 0.203 | 0.889 | -0.160 |
| re8 | 0.321 | 0.047 | -0.127 | 0.165 | 0.193 | -0.118 | 0.188 | 0.231 | 0.883 | -0.175 |
| re9 | 0.269 | 0.005 | -0.139 | 0.178 | 0.105 | -0.051 | 0.218 | 0.192 | 0.860 | -0.180 |
| tana1 | -0.164 | -0.388 | 0.698 | -0.647 | -0.022 | -0.177 | -0.491 | -0.584 | -0.193 | 0.951 |
| tana3 | -0.169 | -0.376 | 0.716 | -0.628 | -0.038 | -0.186 | -0.518 | -0.578 | -0.205 | 0.965 |
| tana4 | -0.146 | -0.390 | 0.710 | -0.663 | -0.042 | -0.218 | -0.501 | -0.584 | -0.207 | 0.960 |
| tana5 | -0.145 | -0.369 | 0.657 | -0.648 | -0.027 | -0.257 | -0.479 | -0.664 | -0.199 | 0.935 |
| was1 | -0.139 | -0.407 | 0.924 | -0.623 | -0.065 | -0.177 | -0.471 | -0.400 | -0.116 | 0.653 |
| was2 | -0.160 | -0.362 | 0.933 | -0.619 | -0.033 | -0.203 | -0.505 | -0.368 | -0.134 | 0.662 |
| was3 | -0.146 | -0.404 | 0.955 | -0.671 | -0.041 | -0.267 | -0.488 | -0.433 | -0.175 | 0.701 |
| was4 | -0.177 | -0.409 | 0.952 | -0.663 | -0.043 | -0.225 | -0.520 | -0.448 | -0.160 | 0.690 |
| was5 | -0.128 | -0.331 | 0.872 | -0.673 | -0.019 | -0.325 | -0.360 | -0.523 | -0.127 | 0.674 |

The second step was to assess the internal consistency reliability. Table 5.3 shows the Cronbach's alpha, composite reliability, and Average Variance Extracted (AVE) as indicators for the internal consistency of the constructs. Results showed high Cronbach's Alpha values at > 0.921 for all constructs in the model. The minimum acceptable Cronbach's Alpha value in the social sciences is 0.70 (Cronbach, 1951; Kline, 2013; Nunnally, 1978). One of the alternatives for Cronbach's Alpha is the composite reliability (CR) which is usually calculated in conjunction with structural equation modelling (Peterson & Kim, 2013). All of the constructs' composite reliability exceeded the threshold of 0.80 suggested by Netemeyer, Bearden, and Sharma (2003). Unlike the Cronbach's alpha coefficient which considers the

constructs' loading to be equal, composite reliability allows the constructs' loading or weights to vary, which generates better estimates of true reliability (Peterson & Kim, 2013).

Table 5. 3 Construct reliability

| Construct | Number of items | Cronbach's Alpha α | Composite Reliability (CR) | Average Variance Extracted (AVE) |
|-------------------------------|------------------------|---|-----------------------------------|---|
| Adoption | 9 | 0.968 | 0.974 | 0.841 |
| Ihsan | 4 | 0.942 | 0.958 | 0.852 |
| Wasta | 5 | 0.959 | 0.969 | 0.861 |
| Business relationship quality | 19 | 0.978 | 0.979 | 0.727 |
| Efficacy | 8 | 0.978 | 0.981 | 0.869 |
| Gifts | 6 | 0.952 | 0.963 | 0.840 |
| Greeting | 5 | 0.921 | 0.941 | 0.762 |
| Justice | 9 | 0.974 | 0.977 | 0.828 |
| Religiosity | 16 | 0.964 | 0.968 | 0.717 |
| Tanaji | 5 | 0.966 | 0.975 | 0.908 |

The measurements were then tested for validity. Validity concerns whether the research is believable and whether or not it measures what it is supposed to measure (Sartori & Pasini, 2007; Zohrabi, 2013). It is also concerned with how generalisable the results are to other fields or contexts (Burns, 1999). According to Winter (2000), there are many definitions of validity, but they mainly revolve around two points: first, whether the measurement or scale is accurate, and second whether it measures what it is supposed to measure.

Convergent validity refers to the extent to which the construct converges to explain the variance of its items. Convergent validity is measured by calculating the average variance extracted (AVE) for each construct which is the mean value of the square of the loading for each item on a construct. The minimum acceptable AVE is 0.50 which indicates the percentage of an item's variance explained by the construct (Fornell & Larcker, 1981; Hair et al., 2019). All the constructs' AVE were above the suggested threshold, which indicates an adequate internal consistency, and is an indicator that the items or indicators of each construct are related to each other.

Discriminant validity refers to the extent to which a construct is empirically different or distinct from other constructs within the structural model (Hair et al., 2019). To establish discriminant validity, the square root of the average variance extracted should be higher than the correlation of the constructs with all other constructs in the structural model, refer to Table 5.3 (Fornell & Larcker, 1981). All measurement items loaded higher on their intended latent variable than on other constructs, which indicates that the measurement model is valid. This indicates an adequate discriminant validity for the model.

Table 5. 4 Discriminant validity

| | Adoption | Ihsan | Wasta | Business relationship quality | Efficacy | Gifts | Greeting | Justice | Religiosity | Tanaji |
|--------------------------------------|-----------------|--------------|--------------|--------------------------------------|-----------------|--------------|-----------------|----------------|--------------------|---------------|
| Adoption | 0.917 | | | | | | | | | |
| Ihsan | 0.106 | 0.923 | | | | | | | | |
| Wasta | -0.162 | -0.412 | 0.928 | | | | | | | |
| Business relationship quality | 0.256 | 0.516 | -0.702 | 0.853 | | | | | | |
| Efficacy | 0.388 | 0.160 | -0.043 | 0.108 | 0.932 | | | | | |
| Gifts | 0.038 | 0.382 | -0.260 | 0.492 | 0.016 | 0.916 | | | | |
| Greeting | 0.299 | 0.482 | -0.505 | 0.650 | 0.132 | 0.331 | 0.873 | | | |
| Justice | 0.217 | 0.579 | -0.470 | 0.660 | 0.114 | 0.375 | 0.571 | 0.910 | | |
| Religiosity | 0.338 | 0.051 | -0.154 | 0.214 | 0.173 | -0.047 | 0.255 | 0.246 | 0.847 | |
| Tanaji | -0.164 | -0.400 | 0.730 | -0.679 | -0.034 | -0.220 | -0.522 | -0.633 | -0.211 | 0.953 |

Another measure of discriminant validity is the heterotrait-monotrait (HTMT) ratio of the correlations proposed by Henseler, Ringle, and Sarstedt (2015). HTMT is the mean value of the correlations of the item across constructs comparative to the mean of the average correlations for the items measuring the same construct. Henseler et al. (2015) proposed a threshold of 0.90 for constructs that are very similar conceptually. All values in the matrix were less than the threshold, hence, the results of the HTMT was satisfactory (refer to Table 5.5).

Table 5. 5 HTMT matrix

| | Adoption | Ihsan | Wasta | Business relationship quality | Efficacy | Gifts | Greeting | Justice | Religiosity | Tanaji |
|--------------------------------------|-----------------|--------------|--------------|--------------------------------------|-----------------|--------------|-----------------|----------------|--------------------|---------------|
| Adoption | | | | | | | | | | |
| Ihsan | 0.112 | | | | | | | | | |
| Wasta | 0.169 | 0.434 | | | | | | | | |
| Business relationship quality | 0.264 | 0.538 | 0.725 | | | | | | | |
| Efficacy | 0.397 | 0.166 | 0.045 | 0.110 | | | | | | |
| Gifts | 0.081 | 0.403 | 0.270 | 0.508 | 0.026 | | | | | |
| Greeting | 0.318 | 0.517 | 0.537 | 0.683 | 0.140 | 0.353 | | | | |
| Justice | 0.223 | 0.604 | 0.485 | 0.675 | 0.117 | 0.389 | 0.596 | | | |
| Religiosity | 0.352 | 0.056 | 0.156 | 0.215 | 0.183 | 0.082 | 0.263 | 0.251 | | |
| Tanaji | 0.170 | 0.419 | 0.757 | 0.699 | 0.035 | 0.229 | 0.549 | 0.652 | 0.216 | |

The model was tested for multicollinearity, reliability, consistency, and validity issues, changes were made to ensure the appropriateness of the model, results confirmed the appropriateness of the model against the mentioned criteria. Results supported the overall quality of the measures.

The model was also tested for the common method bias, common method bias is a phenomenon in the measurement method in structural equation modelling, and is detected through a full Collinearity assessment approach (Kock, 2015). It happens when the variations in responses are caused by the instrument rather than the actual respondents' predispositions the instrument is trying to find (Podsakoff, MacKenzie, & Podsakoff, 2012). All the VIFs for the latent variables were less than 3.3, which indicates the model is free of common method bias (Kock, 2015).

5.4.2 Structural model

After assessing the measurement model, the next step in PLS-SEM is to assess the structural model which connects the latent variables in the model and tests hypotheses. For the assessment of the structural model, the directions and values of beta coefficients, t -values and significance (p -value), the coefficient of determination R^2 , and the predictive relevance, Q^2 , were measured by running a bootstrapping (2,000 bootstraps) as suggested by Davison and Hinkley (Davison & Hinkley, 1997) using SmartPLS software.

Effects results

Direct effects

Results from the bootstrapping showed that the majority of Business Ethics and Etiquette factors significantly influenced business relationship quality except for the effect of *Ihsan* on Business relationship quality ($\beta = 0.028$, $p = .295$). Justice ($\beta = 0.160$, $p < .001$), Gift giving ($\beta = 0.218$, $p < .001$), and Greetings ($\beta = 0.185$, $p < .001$) have a significant positive influence on Business relationship quality at the inception stage. *Tanaji* ($\beta = -0.165$, $p < .001$) and *Wasta* ($\beta = -0.349$, $p < .001$) showed a significant negative affect on Business relationship quality, see Table 5.6. The strongest effect was *Wasta* which negatively affected Business relationship quality ($\beta = -0.349$, $p < .001$). The results also showed that the Business relationship quality \rightarrow Internet Banking Adoption path was significant ($\beta = 0.216$, $p < .001$). This means that hypotheses 1b-f and hypothesis 2 were supported, and hypothesis 1a was not supported.

Table 5. 6 Direct effects

| | Path coefficient (β) | Standard deviation (Stdev) | t value | p value |
|--|------------------------------|----------------------------|-----------|-----------|
| Ihsan \rightarrow Business relationship quality | 0.028 | 0.027 | 1.048 | 0.295 |
| Justice \rightarrow Business relationship quality | 0.160 | 0.034 | 4.671 | < .001 |
| Gifts \rightarrow Business relationship quality | 0.218 | 0.023 | 9.512 | < .001 |
| Tanaji \rightarrow Business relationship quality | -0.165 | 0.044 | 3.725 | < .001 |
| Greeting \rightarrow Business relationship quality | 0.185 | 0.033 | 5.566 | < .001 |

| | | | | |
|---|--------|-------|-------|--------|
| Wasta → Business relationship quality | -0.349 | 0.045 | 7.842 | < .001 |
| Business relationship quality → Internet banking adoption | 0.216 | 0.038 | 5.686 | < .001 |

Mediating and moderating paths

Contemporary researchers are less concerned about separately studying the ‘how’ or ‘when’ of a phenomenon but are more interested in research that investigates both. The ‘how’ is often associated with the mediation analysis, and the ‘when’ is associated with the moderation analysis (Hayes, 2012). This research hypothesised (H_{3a-f}) a mediation effect for business relationship quality on the Business Ethics and Etiquette → Internet Banking Adoption paths, see Table 5.9. Results showed a significant mediating effect of Justice ($\beta = 0.035, p < .001$), Gift giving ($\beta = 0.047, p < .001$), *Tanaji* ($\beta = -0.036, p = .003$), Greetings ($\beta = 0.040, p < .001$), and *Wasta* ($\beta = -0.075, p < .001$) on the relation between Business relationships and Internet banking adoption. Hypotheses (H_{3b-f}) were supported, while hypothesis H_{3a} Ihsan → Business Relationship quality → Internet Banking Adoption path, was insignificant ($\beta = 0.006, p = .313$). The mediating results are shown in Table 5.7.

Table 5. 7 Mediating effects

| | Path coefficient (β) | Standard deviation (Stdev) | <i>t</i> value | <i>p</i> value |
|---|------------------------------|----------------------------|----------------|----------------|
| Ihsan → Business relationship quality → Internet Banking Adoption | 0.006 | 0.006 | 1.008 | .313 |
| Wasta → Business relationship quality → Internet banking adoption | -0.075 | 0.016 | 4.842 | < .001 |
| Gifts → Business relationship quality → Internet banking adoption | 0.047 | 0.009 | 5.200 | < .001 |
| Greeting → Business relationship quality → Adoption | 0.040 | 0.010 | 3.828 | < .001 |
| Justice → Business relationship quality → Adoption | 0.035 | 0.009 | 3.652 | < .001 |
| Tanaji → Business relationship quality → Adoption | -0.036 | 0.012 | 2.960 | .003 |

Results obtained from the data (see Table 5.8) showed significant moderating effects for Religiosity on Business Relationship quality for Justice x Religiosity → Business Relationship quality ($\beta = 0.030, p = .002$), and Tanaji x Religiosity → Business Relationship quality ($\beta =$

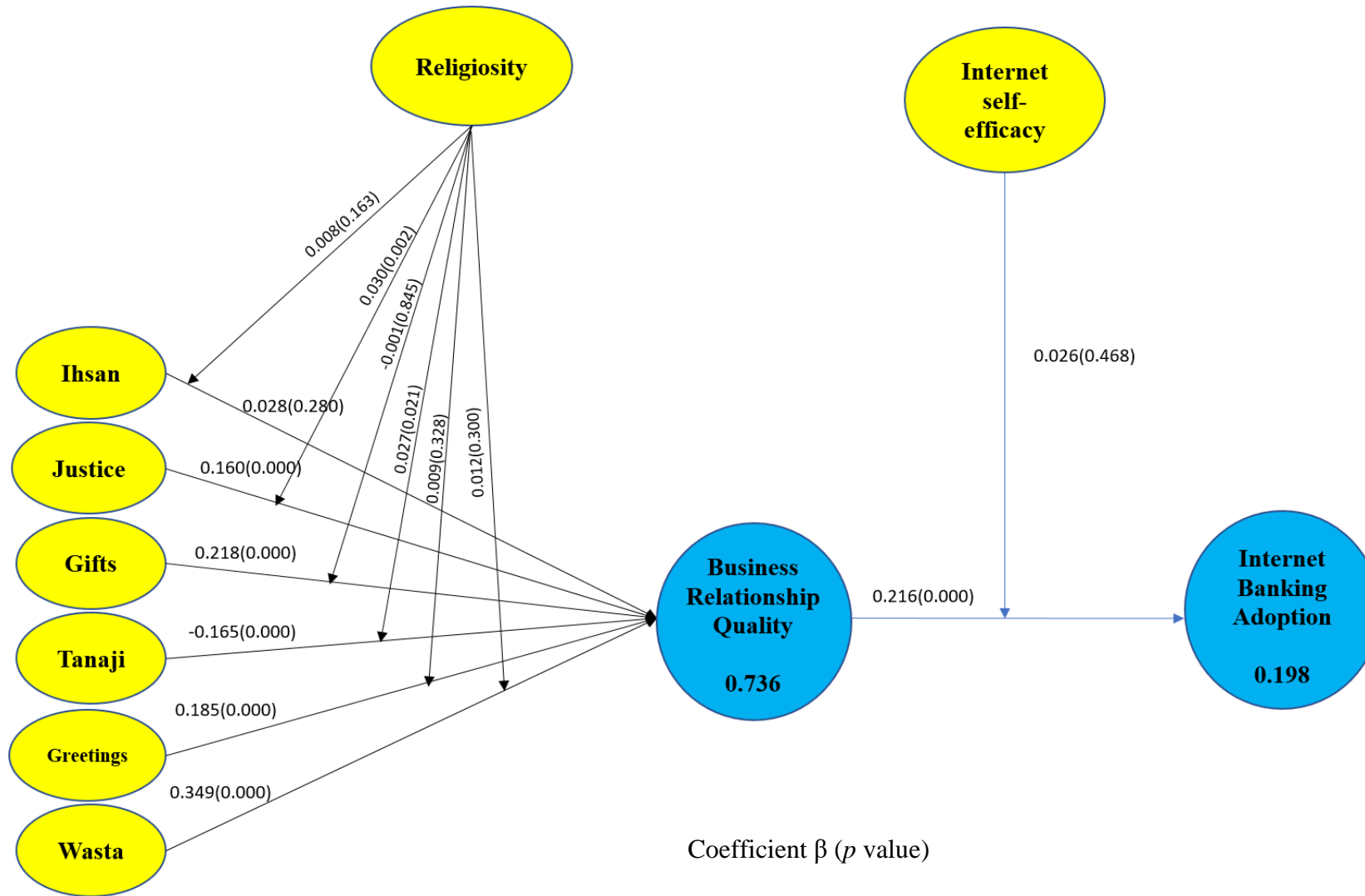
0.027, $p = .021$), the effects of *Ihsan*, Gift giving, Greetings, and *Wasta* on Business relationship were not found to significantly moderated by the level of religiosity. Similarly, the moderating effect of Internet Self Efficacy on Business Relationship quality was not significant, Business Relationship quality x Internet Self-efficacy \rightarrow Internet Banking Adoption ($\beta = -0.026$, $p = .463$).

Table 5. 8 Moderating effects

| | Path coefficient (β) | Standard deviation (Stdev) | <i>t</i> value | <i>p</i> value |
|--|------------------------------|----------------------------|----------------|----------------|
| The moderating effect of religiosity on | | | | |
| Gifts x Religiosity \rightarrow Business relationship quality | -0.001 | 0.005 | 0.196 | 0.845 |
| Greeting x Religiosity \rightarrow Business relationship quality | 0.009 | 0.009 | 0.978 | 0.328 |
| Ihsan x Religiosity \rightarrow Business relationship quality | 0.008 | 0.006 | 1.396 | 0.163 |
| Justice x Religiosity \rightarrow Business relationship quality | 0.030 | 0.010 | 3.091 | 0.002 |
| Tanaji x Religiosity \rightarrow Business relationship quality | 0.027 | 0.012 | 2.318 | 0.021 |
| Wasta x Religiosity \rightarrow Business relationship quality | 0.012 | 0.011 | 1.036 | 0.300 |
| The moderating effect of internet self-efficacy on | | | | |
| Business relationship quality x Internet self-efficacy \rightarrow Internet Banking adoption | -0.026 | 0.036 | 0.734 | .463 |

Figure 5.1 shows the structural model bootstrapping results from SmartPLS. The values on each path between the constructs represent the path coefficient, and the p value is shown in parentheses.

Figure 5. 1 The bootstrapping results from the SmartPLS



Coefficient of determination (R^2)

The R^2 (coefficient of determination) measures the explained variance in each endogenous (latent variable) and represents the model's explanatory power, which is the explained proportion of variance by the regression model, and is a measure of the model's success to predict the dependent variable from the independent variables (Nagelkerke, 1991). R^2 values range from 0 to 1; the higher the R^2 , the higher the explanatory power. Chin (1998) suggested that the values of R^2 in PLS path models are substantial if the R^2 value is 0.67, moderate if the R^2 value is 0.33, and weak if the R^2 value is 0.19. The calculated R^2 for Business Relationship quality was substantial at the value of 0.74, but weak for Internet Banking Adoption at 0.20, which means that the used model explained 73 percent of the variance of business relationship and 20 percent of internet banking adoption. The low R^2 for Internet banking adoption may be due to the number of latent variables, the larger the number of latent variables, the higher the R^2 would be. However, this does not affect the reliability of our findings since it exceeded the minimum accepted R^2 .

Table 5. 9 PLS R^2 results

| | R^2 | R^2 adjusted |
|-------------------------------|-------------------------|----------------------------------|
| Internet banking adoption | 0.198 | 0.194 |
| Business relationship quality | 0.736 | 0.731 |

Predictive relevance (Q^2)

Predictive relevance is one of the means to assess the predictive accuracy of the model and to assess the model fit of the structural model (Esposito Vinzi, Chin, Henseler, & Wang, 2010). It is used as an indicator of how well observed values can be reproduced by the model and its parameter estimates (Chin, 2010a). Predictive Relevance (Q^2) is measured using PLS-SEM blindfolding procedures (Henseler et al., 2009). It allows the researcher to evaluate the predictive validity of large and complex models. Q^2 measures the predictive relevance of the constructs in the structural model, the blindfolding procedure predicts the data that were removed for all variables. If the difference between the original and predicted values was small then the Q^2 will be higher (Hair et

al., 2019). The model has predictive relevance if $Q^2 > 0$. Q^2 values of 0.02, 0.15, and 0.35 mean that the model has weak, moderate, or strong predictive relevance, respectively (Hair, Ringle, & Sarstedt, 2013). The Q^2 was calculated using SmartPLS by dividing the Sum of Squares of Prediction Errors (SSE) by the Sum of Squares of Observations (SSO) (Henseler et al., 2009). Business Relationship quality had moderate predictive relevance, while Internet Banking Adoption had strong predictive relevance, as shown in Table 5.10.

Table 5. 10 PLS Blindfolding results

| Construct | SSO | SSE | Q^2 |
|-------------------------------|-----------|----------|-------|
| Business relationship quality | 4,823.00 | 4,081.15 | 0.154 |
| Internet banking adoption | 12,402.00 | 6,258.14 | 0.495 |

Multi group analysis

Additionally, data were analysed to see if there were any differences between males and females in the effects of the model variables. Although there was a larger number of female participants in the survey than males; results showed that there were no statistically significant differences between males and females at $p < .05$ in all of the paths in the research model, considering business relationship quality as a dependent variable for business ethics and etiquette, and internet banking adoption as a dependent variable for business relationship quality as shown in table 5.11.

Table 5. 11 Multi group analysis results.

| | Path Coefficients- diff (male - female) | P Value (male vs female) |
|--|---|-----------------------------|
| Ihsan → Business relationship quality | 0.007 | 0.451 |
| Wasta → Business relationship quality | 0.024 | 0.609 |
| Gifts → Business relationship quality | 0.013 | 0.382 |
| Greeting → Business relationship quality | 0.009 | 0.446 |
| Justice → Business relationship quality | 0.152 | 0.061 |

| | | |
|---|-------|-------|
| Tanaji → Business relationship quality | 0.147 | 0.062 |
| Business relationship quality → Internet Banking adoption | 0.137 | 0.962 |

5.5 Hypotheses testing summary

Path coefficient assessment shows that all proposed hypotheses of Business ethics and etiquette on the effect of Business relationship quality were supported (H_{1b-f}) except H_{1a} . Hypothesis H_2 on the effect of Business ethics and etiquette → Internet banking adoption was supported as well. Hypotheses on the mediation effect of Business Relationship quality on the Business ethics and etiquette → Internet banking adoption paths were supported (H_{3b-f}) except H_{3a} which was not supported as it was statistically insignificant. None of the moderation effects hypotheses were supported except H_{4b} and H_{4d} as shown in Table 5.12.

Table 5. 12 Summary of Hypotheses testing results

| <i>Hypothesis</i> | <i>Statement</i> | <i>Validation</i> |
|--------------------------|--|--------------------------|
| <i>H_{1a}</i> | <i>Ihsan positively affects business relationship quality in the inception stage.</i> | <i>Not supported</i> |
| <i>H_{1b}</i> | <i>Justice positively affects business relationship quality in the inception stage.</i> | <i>Supported</i> |
| <i>H_{1c}</i> | <i>Gift giving positively affects business relationship quality in the inception stage.</i> | <i>Supported</i> |
| <i>H_{1d}</i> | <i>Tanaji negatively affects business relationship quality in the inception stage.</i> | <i>Supported</i> |
| <i>H_{1e}</i> | <i>Greeting positively affects business relationship quality in the inception stage.</i> | <i>Supported</i> |
| <i>H_{1f}</i> | <i>Wasta negatively affects business relationship quality in the inception stage.</i> | <i>Supported</i> |
| <i>H₂</i> | <i>Improved business relationship quality positively affects the adoption of internet banking services in the inception stage.</i> | <i>Supported</i> |
| <i>H_{3a}</i> | <i>Business relationship quality mediates the relationship between Ihsan and internet banking adoption.</i> | <i>Not supported</i> |
| <i>H_{3b}</i> | <i>Business relationship quality mediates the relationship between justice and internet banking adoption.</i> | <i>Supported</i> |
| <i>H_{3c}</i> | <i>Business relationship quality mediates the relationship between gifting and internet banking adoption.</i> | <i>Supported</i> |
| <i>H_{3d}</i> | <i>Business relationship quality mediates the relationship between Tanaji and internet banking adoption.</i> | <i>Supported</i> |
| <i>H_{3e}</i> | <i>Business relationship quality mediates the relationship between greeting, and internet banking adoption.</i> | <i>Supported</i> |
| <i>H_{3f}</i> | <i>Business relationship quality mediates the relationship between Wasta and internet banking adoption.</i> | <i>Supported</i> |
| <i>H_{4a}</i> | <i>Religiosity moderates the relationship between Ihsan and business relationship quality.</i> | <i>Not supported</i> |
| <i>H_{4b}</i> | <i>Religiosity moderates the relationship between justice and business relationship quality.</i> | <i>Supported</i> |
| <i>H_{4c}</i> | <i>Religiosity moderates the relationship between gifting and business relationship quality.</i> | <i>Not supported</i> |
| <i>H_{4d}</i> | <i>Religiosity moderates the relationship between Tanaji and business relationship quality.</i> | <i>Supported</i> |
| <i>H_{4e}</i> | <i>Religiosity moderates the relationship between greeting and business relationship quality.</i> | <i>Not supported</i> |
| <i>H_{4f}</i> | <i>Religiosity moderates the relationship between Wasta and business relationship quality.</i> | <i>Not supported</i> |
| <i>H₅</i> | <i>Internet self-efficacy moderates the relationship between business relationship quality and internet banking adoption.</i> | <i>Not supported</i> |

5.6 Chapter summary

This chapter presented the responses from the survey. This study followed the guidelines of Chin (2010b) who suggested a two-step approach for reporting PLS results for model evaluation: a) measurement model results; and b) structural model results. Several statistical tests were conducted, including reliability and validity tests, R^2 , and blindfolding.

The proposed measurement model was satisfactory with high reliability and validity indicators and high item loadings at > 0.7 . The structural model had an acceptable R^2 and Q^2 , the results showed that Islamic business ethics and etiquette affect Business relationship quality at all the proposed variables except for Ihsan. It also confirmed that Business Relationship quality mediates the effects of Islamic Business ethics and etiquette on Internet banking adoption except for Ihsan which was statistically insignificant. The results did not support the proposed moderation effects of religiosity on the relationship between Business ethics and etiquette and Business relationship quality, except at Justice and at Tanaji. The results did not support the proposed moderation effect of Internet Self efficacy on the relationship between Business relationship quality and Internet banking adoption.

The next chapter presents the discussion and implications and will connect the results of this study to the theoretical constructs.

CHAPTER 6. DISCUSSION AND CONCLUSIONS

6.1 Introduction

The main goal of this study was to explore the effects of religion and cultural aspects on customers' acceptance of technology by investigating the direct and the indirect effects of Islamic business ethics and etiquette on internet banking adoption at the inception stage of the business relationship lifecycle and to provide initial evidence about the nature of the mentioned relationships. Thus, a theoretical research model was conceptualised to test the direct and indirect effects through business relationships. Two moderators (religiosity and internet self-efficacy) were included in the research model to gain a better understanding of the nature of the relationships.

This main purpose of this chapter is to discuss the research findings and link them to the existing literature. It explains the theoretical contribution and practical implications of these results and gives directions for future research.

In this research, business relationships were investigated at the inception stage only, as it is important that banks build and maintain relationships with their customers especially during the early stages of the relationship. Customers lacking relationship quality at this stage are unlikely to continue dealing with the bank in the next stages of the relationship. The proposed model was designed to expand and enrich the Islamic marketing research field by empirically investigating the relationships of the proposed model and practical and theoretical knowledge in the field. The Muslims comprise 98% of the Jordanian population, thus the Jordanian market was selected to conduct this study which its primary goal is to investigate the effect of religion on technology acceptance.

The research model was tested using data from a questionnaire survey targeting Islamic bank customers in Jordan, data was collected between September and November 2018. The survey results were analysed using SmartPLS software – a type of Structural Equation Modelling (PLS SEM).

This chapter discusses the results of this research and positions the findings within the broader context of the existing literature. It provides a summary of the hypotheses testing and statistical

analyses results discussed in Chapter Five. It also discusses the implications, conclusions, contributions, research limitations, and areas for future research.

6.2 Islamic business ethics and etiquette, and business relationships

The findings of the study indicate a significant effect of Islamic business ethics and etiquette on business relationships at the inception stage of the relationship. Six ethics and etiquette factors, *Ihsan*, justice, gifts, *Tanaji*, greetings, and *Wasta* were used to investigate the impact on business relationship initiation. Five of these six constructs were found to significantly influence business relationship quality. This addressed the study's first research question *Do Islamic business ethics and etiquette influence the quality of business relationships at the inception stage?*

Although many studies have explored the effects of business ethics and etiquette on organizations and businesses (Hassan et al., 2008; Khan et al., 2015; Rokhman, 2010; Yousef, 2001), the field is still in need of deeper and more extensive study on the impact of Islamic business ethics and etiquette, especially on business relationships. Generally, ethical behaviours of the employees affect the relationship of the bank with its customers. The findings of this study align with previous studies e.g., (Ali & Al-Owaidan, 2008; Martin & Chaney, 2012b; McMurrian & Matulich, 2016; Roberts et al., 2003). Findings of this research also aligns with the results of other studies that found a positive relationship between religion and culture with technology acceptance (Srivastava, 2007; Sun et al., 2012; Tarhini et al., 2015).

Ethical behaviours of bank employees affect a customer's perception and image of the bank. It is expected that customers will be more tolerant to higher prices or lower quality if they have a positive image of the bank. They see the ethicality of the bank as an added value as supported by McMurrian and Matulich (2016). The reputation of the bank is affected by its ethical practices (Mahmood, 2008) it is one of the factors that might drive customers to maintain their relationship with the bank as reputation is one of the determinants of the business relationship (Souiden & Rani, 2015), and eventually it creates positive word of mouth that affects other customers and can even expand and broaden the bank's customer base. Trust and commitment are not only the main ethical values that Islam highly promotes but are also the main results of the other Islamic values.

As discussed in chapter three, the establishment of trust and commitment is vitally important in building and maintaining business relationships as they are the main foundations and basis for a good relationship (Morgan & Hunt, 1994). Following is a detailed discussion of each of the business ethics and etiquette findings.

6.2.1 *Ihsan and business relationships*

Of the proposed six constructs of Islamic business ethics and etiquette, the only one that had a non-significant effect on business relationships was *Ihsan*. *Ihsan* was theorised to have a positive impact on business relationships, which was not statistically achieved.

In this research, the definition of *Ihsan* is associated with the concept of social responsibility (Sidani & Al Ariss, 2015). The findings of this study may indicate that social responsibility from Islamic banks is not visible to the customers or is not as visible as it should be. Perhaps customers responding to the survey compared what they saw with what they believed was required from these banks according to Islamic *Sharia*. Some studies have found that Islamic banks are not completely fulfilling their social role compared with what they are supposed to do Islamically and that social responsibility is not of major concern for Islamic banks (Hassan & Syafri Harahap, 2010; Maali, Casson, & Napier, 2003). The Islamic *Sharia* is supposed to be concerned with social welfare and the community's interests (Rusydiana & Firmansyah, 2018). In other words, Islamic bank customers don't see *Ihsan* of the Islamic banks in Jordan as significantly influencing their relationship with their bank.

6.2.2 *Justice and business relationships*

The findings indicated a significant positive direct effect of justice on business relationships; this confirms the researcher's hypothesis about the nature of the relationship. These findings can be corroborated by previous studies that found a positive effect of justice on some of the main factors that shape business relationships, such as commitment, satisfaction, and trust (Elamin & Alomaim, 2011; Folger & Konovsky, 1989; Santos & Laczniak, 2009; Tax et al., 1998; Thibaut & Walker, 1975; Witt & Broach, 1993). It is also corroborated by Kawsar (2016) who indicated that building fairness and justice would lead to stronger relationships. He indicated that Muslim business owners believe that practicing justice develops relationships with their customers.

When customers perceive fairness and justice, they are more accepting of the results of the business interaction, this results in a better perception of the business relationship. Customers who reported a higher level of fairness in the business interaction with bank employees also reported a higher quality business relationship. Higher levels of justice affect the reactions of customers to unfavourable outcomes (Greenberg & Cropanzano, 1993).

The feeling of justice enhances the customers' image of the bank as suggested by Mostafa, Lages, Shabbir, and Thwaites (2015). The way the customers view the organisation is affected by their perception of fairness or unfairness, and consequently affects their relationship with the bank, enhancing or decreasing its ethical image. This feeling of fairness or justice improves the feeling of trust in the bank, both trust and justice are uncompromising for businesses (Rawls, 2009). Trust is supposed to be a fundamental aspect of building and maintaining relationships, this is supported by previous research (Folger & Konovsky, 1989; Saunders & Thornhill, 2003; Tax et al., 1998).

6.2.3 Gift giving and business relationships

The business relationships results show that receiving a monetary or non-monetary gift from the bank will positively affect the relationship with the bank, supporting H_{1b}. This finding supports previous studies which found that gifts have social value capable of spreading and connecting business partners and that a positive response to gifts by customers depends on a strong existing business relationship (Bodur & Grohmann, 2005; Lemmergaard & Muhr, 2011), and that gift giving is important in building business relationships by positively influencing trust and cooperation between related parties (Carmichael & MacLeod, 1997a).

Gifts can be considered a way of signalling appreciation and recognition. Gift giving leads to enhanced trust and commitment to the relationship: a customer who receives gifts feels more appreciated and this makes them feel more committed to their relationship with the bank since gift receiving involves a reciprocal aspect that might make the customers feel obligated in some way to the relationship. This reciprocity is not going to be in the form of gifting back but in the form of a positive reaction to the bank and its products. The role of gifting in the enhancement of the organisation's image positively affects the relationship quality.

6.2.4 *Tanaji and business relationships*

The finding that *Tanaji* negatively affects business relationship quality supports H_{1d}. *Tanaji* reflects exclusion and a lack of respect and is discouraged in Islamic culture. No previous academic studies have investigated the influence or impact of *Tanaji*, on business relationships.

Tanaji can be viewed as a form of social isolation or exclusion. Many studies have indicated that social isolation is considered a form of bullying (Kivimäki et al., 2000; Rayner & Hoel, 1997), which will affect the relationship between the customer and the bank. Individuals who feel isolated and distrusted might react in a negative way, a relational conflict might be the result

The low mean of the *Tanaji* construct tells us that it is not obvious or seen by customers, and that it is not usually practiced by individuals in the Jordanian culture. This form of behaviour is considered to be rude and offensive, although sometimes necessary. The feeling of isolation can be devastating to a relationship as customers can feel they were bullied, they might react in a negative way and show some disrespectful behaviour, they also might also show negative emotions such as anger and anxiety (Hobman & Bordia, 2006; Menguc & Boichuk, 2012). *Tanaji* also affects trust (Qutb et al., 1979) between the bank and the customer and makes the customer feel uncomfortable, which will affect the business relationship negatively. Being exposed to a *Tanaji* situation negates the feeling of involvement and inclusivity, and creates a feeling of a lack of transparency, as customers will be no longer sure about what is being said. This leaves room for negative ideas and interpretations about what has been said.

6.2.5 *Greetings and business relationships*

Greetings have a positive effect on business relationships. The results support H_{1e}: there is a significant positive direct effect of greetings on business relationships. These results are consistent with previous findings that appropriate greetings at the beginning of a relationship are important social interactions for building relationships (Huang, 2010; Martin & Chaney, 2012b).

This study addresses the construct of greetings from an Islamic perspective, which includes the handshake, eye contact, and saying ‘*Assalam Alaikom*’ (peace be upon you). Kawsar (2016) found that greetings in Islam foster and strengthen relationships and concluded that it is not only Muslim customers who appreciate the Islamic greeting but non-Muslims also. Islamic greetings improve a

customer's impression of the seller. Indeed, it is a way to break barriers between two business parties. Customers appreciate the Islamic way of greeting them; saying 'Assalam Alaikom' is appreciated by the customers as they consider this phrase as a good deed and a way of supplication (the phrase also includes asking God to bless you with peace), that is rewardable by God. Thus, it is recommended and more effective when used, especially in the Islamic banking industry. The main reason for customers to deal with Islamic banks is their concern about the Islamic Code of Law 'Sharia', therefore these customers will be more appreciative to any Islamic behaviour by the bank and its employees.

6.2.6 *Wasta and business relationships*

The strongest effect of all business ethics and etiquette was from *Wasta*. In business relationships, *Wasta* is associated with factors that negatively affect the business relationship, such as fairness, trust, and honesty (Hutchings & Weir, 2006a; Keles et al., 2011; Ramady, 2015). The strength of the effect can be attributed to the obvious and visible nature of *Wasta* in every aspect of Jordanian life (Barnett et al., 2013; Hutchings & Weir, 2006b).

As we discussed in the conceptualisation chapter, the practice of *Wasta* is considered an unethical and illegal act that negates honesty, fairness, and trust, and a customer who witnesses a situation in which another client is treated in a more favourable way will consider the bank to be dishonest, unfair, and untrustworthy. Customers might even feel the bank considers them to be a lower class of customer in the situation of *Wasta*, if they are witnessing someone being treated better than them for personal reasons. Thus, it harms the customer's relationship with the bank as it is a form of unfairness and injustice.

Despite the results of this research showing a negative impact on the business relationship as reported by customers themselves, *Wasta* is practiced in every location and situation in the Arab world and has a strong impact on the business structure (Sefiani et al., 2018). One interpretation is that customers see it as the only way they can achieve their goals and fulfil their requirements. The extensive practice of *Wasta* makes it very hard for organisations to control or to prevent, especially when some customers associate *Wasta* with positive values such as trust and loyalty (Loewe et al., 2008). *Wasta* can sometimes be seen as a positive concept related to some cultural values like trust (Loewe et al., 2008) and provides positive outcomes (Sefiani et al., 2018). That's because *Wasta*,

in these studies, was investigated from the perspective of someone who is practicing it. These individuals do benefit from *Wasta* and are biased to view it positively as a way to justify their actions. Additionally, *Wasta* can be acceptable and beneficial if it does not harm any other person, this type of *Wasta* was discussed in the literature as intermediary *Wasta*. This type of *Wasta* is seen in a positive light in the middle east market and it is also Islamically acceptable (Cunningham & Sarayrah, 1993; Hutchings & Weir, 2006b; Megdadi, 2020; Megdadi & Fam, 2019). Most of the studies about *Wasta* were carried out from the perspective of someone who is practicing *Wasta* themselves, but this study investigated this phenomenon from a witness perspective where no self-interest bias plays role in beautifying it, and where it falls under the second type (intercessory *Wasta*).

6.3 Business relationships and internet banking adoption

Results from the present study show a statistically significant positive direct effect of business relationships on internet banking adoption which supports H_2 . These results are bolstered by previous studies that show that business relationships play an important role in accepting or rejecting e-commerce and internet banking services (Beckinsale, Levy, & Powell, 2006; Tan et al., 2007; Wen, 2009). These results answer the second research question of this study “*Is a good business relationship between Islamic banks and their customers, in the inception stage, enough to positively influence customer adoption of internet banking services?*”

Customers with better relationships with their banks tend to be more likely to accept and adopt internet banking services than customers with poor relationships. A better relationship with the bank improves trust and reduces the perceived risk for customers. Consequently, customers would be more willing to accept and adopt the bank’s services. The research studied both the behavioural intention to use and attitude toward using internet banking services. The absence of the interpersonal factor in e-services makes it more difficult for customers, especially in the case of a community that relies heavily on the social relations and networking, to conduct business with an obvious weak formal institutions effect (ALHussan et al., 2017; Weir, Sultan, & Van De Bunt, 2016); thus, an improved business relationship will facilitate and ease the decision for customers to adopt or at least to change their ideas about internet-banking services. A good relationship is important in the early stages of information technology adoption, diffusion of innovation theory

suggests that technology acceptance creates uncertainty about the expected outcomes, this uncertainty declines as individuals proceed through the stages of adoption. Interpersonal and social effects are more important in the early stages of adoption (Hsu & Chiu, 2004). Interpersonal and social effects are significant in the Jordanian market as only a small percentage of the Jordanian population can be considered internet banking customers. As discussed earlier, privacy and trust are positively correlated with business relationships, customers with a higher relationship quality tend to have higher levels of trust in the bank and are less vulnerable to privacy breaches, they will feel that their data is more safe and their transactions are secured. A better relationship reduces the level of risk perceived by the customers. However, trust, perceived risk, and security are the main antecedents of technology acceptance and are the main factors that drive customers to use internet banking services. These factors were found to influence internet banking adoption as we found in this study and as supported by previous research (see 2.5.2).

The vast majority of participants (91.6%) had been internet users for at least three years. This highlights the significant opportunity available in offering internet banking services. This opportunity comes from the low internet banking adoption rate in Jordan and the large percentage of customers who already use the internet on a daily basis.

6.4 Mediating effects

Mediation analysis gives us the *how* (Hayes, 2012), it tells us how the independent variable affects the dependent variable. In this study, the researcher hypothesised that Islamic business ethics and etiquette affect internet banking adoption through the mediation effect of the quality of business relationships. The results supported the hypotheses for the mediation effect of business relationships between business ethics and etiquette variables and internet banking adoption, the only insignificant effect was the mediation effect on the business relationship between *Ihsan* and internet banking adoption (H_{3a}). This, however, addresses the main research question of this study “*Do Islamic business ethics and etiquette influence customer adoption of internet banking services?*”.

Business ethics and etiquette are supposed to enhance trust in the bank. Consequently, this leads to better chances of internet banking adoption, as trust is a belief that the bank’s promises and

obligations will be fulfilled. As one of the key factors in customer willingness to become users of internet banking services; trust is a vital aspect of any business relationship. Practising Islamic business ethics and etiquette leads to a better business relationship, including improved trust between the two parties. Business ethics integrates values such as trust and fairness, into practices and decision making (Mahmood, 2008). These results are consistent with Hassan et al. (2008), who indicated that Islamic ethical behaviours enhance the customer's trust in the Islamic bank. Also, trust reduces the risk perceived by customers in adopting internet banking services.

Another aspect that affects the willingness of customers to adopt internet banking services is social influence. This has also been suggested by previous studies, for example (Chaouali, Yahia, & Souiden, 2016; Foon & Fah, 2011; Kesharwani & Singh Bisht, 2012). Social influence is the social pressure exerted on a person to adopt a new technology (Martins et al., 2014). Positive social influence toward internet banking adoption can be one of the functions of a better relationship between the customer and the bank, and therefore leads to internet banking adoption. Islamic ethical behaviours lead to a better relationship, which socially influences customers.

6.5 Moderating effects

The present study hypothesised that religiosity moderates the relationship between business ethics and etiquette, and business relationships. The findings of this research show that religiosity significantly moderated two relationship variables; justice and *Tanaji*. Religiosity demonstrated no significant effect for *Ihsan*, gift giving, greetings, and *Wasta*. These results address the third research question “*Does religiosity positively moderate the impact of business ethics and etiquette on business relationships?*”.

Religiosity affects the ethical behaviours and societal relationships of individuals, as religiosity is a belief in God with a commitment to follow principles set by God (McDaniel & Burnett, 1990). Saat et al. (2009) found that students with a religious education were inclined to be more committed to both spiritual and societal relationships. Similarly, Muhamad (2009) found that the level of religiosity of an individual negatively affected the level of tolerance of unethical behaviours. Similarly, Megdadi (2020) found that religiosity was one of the factors that stops

individuals from behaving unethically, although Islamic Sharia has a weak legislative power on the civil law in Jordan.

People with higher levels of Islamic religiosity tend to be more affected by the Islamic behaviours of the bank and its employees as they saw these behaviours not just as good and positive conduct, but as a good deed and an act of worship that brought them closer to Allah the exalted. The Messenger of Allah PBUH said, “The dearest and nearest among you to me on the day of resurrection will be one who is the best of you in manners” (1:631 Al-Tirmidhi). He also said, “Nothing will be heavier on the Day of Resurrection in the Scale of the believer than good manners” (1:626 Al-Tirmidhi). Therefore, it is logical that religious Muslims will be more appreciative of ethical Islamic behaviours and more affected by them: they will be more likely to engage in a better relationship with a bank whose practices are consistent with Islamic ethical values, as the results showed. The perception of the bank that religious individuals create is highly affected by how committed this bank is to Islamic ethical practices. Customers build their image of the bank based on many factors including how ethical the bank is, and thus it shapes what their relationship with the bank is going to be like. In other words, religiosity determines how strong the effect of Islamic business ethics and etiquette is on the quality of a customer’s relationship with the bank. The insignificant effects of religiosity on *Ihsan*, gift giving, greeting, and *Wasta* may be due to the social desirability bias of the respondents, as religiosity affects the image of that individual among his or her society, especially in a collective society like the Jordanian one where Islamic values are the main foundation of the culture.

Internet self-efficacy was conceptualised as a moderator between business relationships and internet banking adoption. Results from the present research showed that the Internet self-efficacy effect was insignificant. These results may be due to the social desirability bias of the respondents: individuals tend to answer the survey in a way that makes them look good and more advanced than others. The responses, especially in the cases of Religiosity and Internet Self-Efficacy are subjected to social desirability bias as both factors affect the image of the individual in society. These results answer the fourth question of this study “*Does Internet Self-Efficacy positively moderate the impact of Business relationships on Internet banking Adoption?*”.

6.6 Open ended question

The questionnaire was a structured closed-ended, multiple-choice survey. But there was one open-ended question in the first part of the survey: “If you do not use internet banking, why not?”. This question was designed to provide a better idea of the possible reasons why customers chose not to adopt internet banking services.

The non-users reported many reasons. One respondent said: “I don’t think that the experiences of people around me are enough for me to become an internet banking customer. I need to see many people giving positive feedback about it, then I will be using it confidently”. Another respondent said, “Internet banking services are not so common, that doesn’t make me confident to start using them”. Another said, “These services are not prevalent and not common”. These answers are consistent with the diffusion of innovations theory (DOI) which was discussed in the literature review. These respondents seemed to belong to the early or late majority, which represent 68% of the population, meaning that their view might be applicable to most of the individuals in the potential market. This majority will only accept the new idea if it is surrounded by people who have already adopted it (Rogers, 2002).

Others mentioned risk, security, and trust issues as factors hindering their internet banking adoption. One respondent said, “Trustworthiness is questionable for me regarding internet banking services”. Another said, “I am not sure if the account is safe from hacking over the internet”. One respondent said that he preferred direct personal banking over the Internet-based services. Another simply answered, “I don’t want to risk it”, while one just commented, “security issues”. One respondent was concerned about the privacy of his information and details. The more secure customers feel and the less risk they perceive, the more they will trust the bank, and consequently the more likely they will be to adopt the bank’s internet banking services. Much of the existing research has studied these factors in the context of the adoption of internet banking services (Lallmahamood, 2015; Lee, 2009). The results of this study were consistent with those of previous studies. Security and privacy issues might have a greater effect on technology acceptance in the Jordanian market, where laws and regulations regarding the protection of online customers are still very weak.

For a considerable number of the respondents (18 respondents), internet banking did not add any significant benefits, and they were satisfied with the existing level of services provided by their

bank. A respondent said, “No need to use internet banking as long as I am happy with the current system. I use my bank account for limited services, mainly for my salary deposit”. Another said “Why would I try the internet to do my banking transactions when I can do it at the branch, basically, I visit the bank only once or twice a month”. This indicates the serious lack of effort made by banks to teach and inform their clients about the benefits and services of internet banking. The banks’ promotional and educational campaigns are still very limited and there should be more interest in these issues. Customer awareness and recognition is vitally important and some of the respondents said that they were not aware of banking services provided over the internet. One respondent said that he was never exposed to or informed about these services and he didn’t have any idea about them. Another said, “I didn’t see any encouragement or advertisement campaign to use it”. Another respondent said, “There are no efforts for marketing internet banking services”. Banks have a good chance to increase the number of users of internet banking services by making some effort to teach customers and increase market awareness about the benefits of internet banking. Customers need to be aware of the many benefits of using internet banking services and then banks will also benefit from offering these services. Almost everything can be done through the internet banking application: transferring money, paying a bill, a speeding ticket, and even issuing official documents from the government.

Only very few respondents said that they had difficulties in using internet banking services. A respondent said, “It is really complicated, and the bank is not helping customers to learn”, another respondent said, “I don’t think it is easy to deal with, I prefer traditional banking”. Some other respondents mentioned they were not confident enough regarding their internet skills. The low ratio of internet banking users compared to traditional banking users may result in very little attention from the banks toward continuous development and upgrading of their internet banking applications and websites. These developments should be seen as an investment and as a way to create an opportunity that might expand a bank’s customer base.

6.7 Contributions and implications

This study offers several contributions to research and theory, and implications for managerial practices. These contributions are discussed below.

6.7.1 Contributions to the literature

The main contribution of this research is the study of the effect of religion and religious values and its perception on technology acceptance, this research found a positive significant effect of religion and Islamic values on technology acceptance through enhancing business relationships; the present study investigates the effects of cultural and behavioural aspects on customers' technology acceptance. Results from this research reveal the direct effect of Islamic business ethics and etiquette on business relationships. A considerable body of literature has studied Islamic values and ethics and their effects on the organisation (Khan et al., 2015; Murtaza et al., 2016; Rokhman, 2016; Sidani & Al Ariss, 2015). Islam is the main foundation of culture and it affects business practices in Jordan and other Islamic countries. By building the research model, this study empirically addresses the effect of Islamic business ethics on business relationships. It also extends the existing literature by discussing business relationships from an Islamic perspective. In the business and marketing context, there is no research that discusses Islamic business etiquette, this research provides a guideline for future research on Islamic business etiquette. This research and the research model were designed around the Islamic religion (Quran, Sunnah) and Islamic business etiquette. The model was tested using data from the market and now provides a framework for further research. To the best of the author's knowledge, this study is the first to investigate Islamic business etiquette in the research field.

This research also discussed several aspects of Islamic business ethics and etiquette. It adds to the existing literature on *Ihsan*. Although some research has studied the concept in the context of Islamic ethics (Ahmad, 2004; Ali et al., 2013; Sidani & Al Ariss, 2015), the present research is the first to empirically study the effects of *Ihsan* of the bank on the relationship of the customer with the organisation from the customer's point of view. It also provided a scale to measure the construct of *Ihsan* for future research to fit this specific case since previous research studied the *Ihsan* of the organisation from a different angle. This research shows us a moderate level of *Ihsan*. However, this moderate level of *Ihsan* was not an important factor for the customers to improve their relationship with the bank; as we mentioned earlier, results from this research showed that *Ihsan* is not very obvious or it is not as obvious as it should be. Many previous studies examined justice from an Islamic perspective, both theoretically and practically, but justice was mainly

studied along its general meaning. This research adds to the existing literature by studying and taking into consideration interactional justice, rather than studying only the general meaning of the term. Interactional justice refers to the fairness in interpersonal treatment that people receive during a transaction (Tax et al., 1998). Additionally, the effect of interactional justice on business relationships had not previously been studied empirically. Most of the literature on interpersonal justice dealt with the organisational justice and the perceived justice of the employees of the organisation. This research studied the customers' perceived justice instead. It is one of very few studies to do so.

Although a few researchers have studied gift giving from an Islamic perspective (Abuznaid, 2009; Moufahim, 2013), this field is still in need of further work both theoretically and practically especially in the Middle East to cover the different aspects of this concept. The present research adds to the literature in this field and provides empirical evidence from the market of the positive effects of gifting on the quality of the business relationships. The concept of *Tanaji* has not been studied practically or theoretically. Even though some research has been conducted on social isolation as a form of bullying, the term *Tanaji* is slightly different as it does not mean any form of bullying or abuse, but rather inappropriate behaviour that negates Islamic etiquette. This research conceptualised *Tanaji* based on the main sources of Islamic religion (Quran and Sunnah) and it refers to some well-known sources to build up this construct and provide material for future researchers to consider.

In many cultures, the initial greeting is an important part of business protocol. This study attempted to fill a research gap by studying greetings in an Islamic business context. The study also addresses the differences and unique aspects of Islamic greetings. Although greetings have been studied before, there is still a need for more research on their effect on the social relations of an organisation. This research presented evidence for future researchers to use.

The concept of *Wasta* is widely understood in the Middle East countries, it governs and rules many aspects of life, yet research regarding this phenomenon is scant. This study adds to and extends the existing *Wasta*-related literature and is one of the few studies to investigate the phenomenon empirically using scenarios given to respondents to measure the levels of *Wasta* witnessed and practiced. Although many studies investigated the effects of *Wasta*, this research dealt with this

phenomenon as an ethical issue of social interaction, studying its effects on the relationship. It also dealt specifically with the intercessory type. This perspective of *Wasta* has not been studied before. This research developed new scales to measure *Ihsan*, gift giving, greetings, *Tanaji*, and *Wasta*. These new scales were validated by experts and then a small sample of the research population was surveyed. These new scales were developed because of the inappropriateness of existing scales or because there were no scales at all to measure the construct. Researchers in the field can use the developed scales in the future especially if they are studying the Islamic business ethics from a customer perspective. Most existing scales measure these ethical values from an employee perspective.

In the Islamic world, religiosity is one of the main determinants of the behaviours of individuals. This research built up a model that connects religiosity to the behaviours of individuals and their relationships. This model better explains the philosophy of relationship marketing by describing and studying some of the Islamic business ethics and etiquette as factors to improve the business relationships that help us to understand how an organisation can develop business relationships with its customers. The outcomes of this research are important for theory building in consumer-to-business relationships. Furthermore, this study focused only on the inception stage of the business relationship. It is important to understand that a business relationship is not an action that happens all of a sudden, it is a process that evolves over time and involves other factors. This study is one of the very few to examine the business relationship at one stage of its lifecycle, and it contributes to the literature as one of the very few studies to examine business relationships at the inception stage.

Most of the current research about business relationships was conducted in the business-to-business context, but this study was designed to study business relationships in the business-to-consumer market. Although business relationships are vitally important in both B2B and B2C markets, there is still a shortage of research in the B2C context. This study contributes to the theory by exploring some factors that business relationships affect or are affected by. This study contributes to the current literature as the first empirical evidence of the relationship between the quality of business relationships and internet banking adoption.

The Jordanian e-commerce market is growing fast. Although some research has been conducted about the adoption of internet banking in Jordan (AbuShanab & Pearson, 2007; Al-Qeisi & Al-Abdallah, 2013; Malek, 2011), the field is still in need of further and deeper research to explore the possible factors that affect the willingness of customers' acceptance of technology and internet banking adoption. This research fills a gap in the research on the cultural and ethical behaviours of technology acceptance. In addition, this research is one of the very few studies that examine Islamic business behaviours in the Middle East, specifically in Jordan. In this way, the contribution of this research is vitally important as Islam is the main source of culture in Jordan.

6.7.2 Managerial implications

In addition to its theoretical contributions, this research has practical implications as well. The findings indicated that employees' behaviours affect the organisation and its customers. In fact, customers will blame the bank for their employees' unethical behaviours and they will consider the bank responsible for its employees' actions. Customers might even blame the organisation for the incivility of other customers (Bacile, Wolter, Allen, & Xu, 2018). Managers should take into consideration the ethicality and appropriateness of their employees' behaviours, creating an ethical climate and setting up an ethical standard for employee behaviour can be very important. As suggested by Murphy et al. (2007), organisations should work to create an ethical climate or ethical culture that enhances long-term strategic relationships with customers, this ethical climate should be consistent with the Islamic ethical system. It is also important for managers to be aware of the importance of training on ethical behaviours, as this can significantly affect the behaviours of employees (Loe et al., 2000; Valentine & Fleischman, 2004).

These ethical behaviours can be encouraged through assigning incentives and rewards. Schwartz (2013) contended that in order to develop and sustain an ethical organisation, managers must establish ethics programmes including an ethics hotline, ethics training, and ethics officers. He also suggested that the presence of an ethical leadership should be reflected by the directors, executives, and managers. Managers should demonstrate ethics individually, they should use the available managerial tools to craft an ethical organisation as suggested by Romar (2004), and they should be aware of the fact that they are role model for their subordinates, thus their ethical

practices should be consistent with what they are promoting. They should be moral champions who encourage the ethical practice of their employees as suggested by (Albin Shaikh et al., 2019). Furthermore, managers should be aware of the behaviours of their employees, as the employees' ethical behaviours can affect the organisation and its relationships with its clients. The practices of bank employees in their interactions with customers should be consistent with the Jordanian culture where Islamic behaviours and values are respected and cherished. The more committed these banks are to these behaviours, the better the outcomes for the bank, especially in the case of Islamic banks. The results of this research have supported this. Organisations should promote themselves as ethical, this should be made apparent when formulating promotional activities and strategies of the bank. A reputation for ethical business practices and activities can be a source of competitive advantage, it also maintains social capital as a part of the bank's market image as suggested by McMurrian and Matulich (2016).

Unethical behaviour by employees is detrimental to the bank. In addition to all of the previously mentioned negative effects of unethical behaviours of employees and the advantages of ethical behaviours, according to the social exchange theory (Blau, 1964), interpersonal interaction is a form of exchange that creates a reciprocal obligation between the exchange parties. If an employee behaves ethically to a customer the customer will feel obligated to behave in a similar way in the future, and vice versa. An employee's unethical behaviours lead to similar behaviour from the customer toward the bank and its employees. It even goes beyond that; any unethical behaviour or any form of incivility of the customers might lead to lower service levels being offered by frontline service employees. This retaliatory behaviour from both the employee and the customer will not work in the bank's favour as supported by Frey-Cordes, Eilert, and Büttgen (2020). These forms of unethical behaviours affect service satisfaction and create negative emotions among customers as confirmed by Lin et al. (2018).

Unethical behaviour by employees does not only affect the customer who was exposed to the unethical or ethical behaviour, the effect is also extended to the other customers or observers of the behaviour, this might be obvious in this research in the case of *Wasta* observed by the other customer who was not actually exposed to it. This is consistent with Bacile et al. (2018) who

suggested that justice goes beyond the direct victims of incivility and unethical behaviours to the observers, in order to avoid reputational damage and customer loss.

Even for non-Islamic banks, these results are still important since the ethical values and behaviours that have been studied in this research do not only concern Islamic banks customers. These values are shared in the Jordanian community even among the non-Muslim Jordanian population. The results of this research can also be important for non-Islamic banks managers.

Despite the insignificant results of the effect of *Ihsan* on business relationship, it is evident that *Ihsan* has positive effects on the organisation and its relations with its customers; banks should be aware of the fact that customers appreciate the bank exceeding their expectations. Both banks and customers belong to the same society and appreciate any activity that might increase the welfare of that society's members. Managers are highly recommended to engage in more social and community activities. Also, offering services in a way that shows that the bank appreciates and cares about its customers is important. The low mean of the gift giving construct means that it is not a common practice by banks, the smallest and least expensive gift is still considered a gift that might affect the customers in a reciprocal way and make them feel obligated to act back.

One of the important aspects of the bank's business relationship with its customers is the relationship network of the employees and the customers (their *Wasta*). Despite the fact that family organisations and the public sector are more affected by the *Wasta*, the private sector and banks are still affected by this phenomenon (Ali et al., 2015). It is difficult to control the behaviours of the bank's employees regarding their *Wasta* in a tribal community like in Jordan where the whole economy functions on relationships (Sefiani et al., 2018); bank managers need to be aware of the fact that *Wasta* can be stronger than the bank's ability to enforce certain behaviours on its employees, especially when the employee has the power to make a decision regarding a certain matter. One way to reduce the chance of *Wasta* behaviour is to standardise some of the procedures instead of giving bank employees the chance to give different service types to different people. This might limit the capability of an employee to give favourable treatment or extra services to a customer whom he knows.

Drawing some behavioural guidelines for employees could be effective in regard to their behaviour toward customers, including the way they greet and meet customers, the appropriate way to talk in front of customers, not making them feeling neglected, making sure that customers are treated

with respect and that their needs are fulfilled. This etiquette may look minor to some managers but it could make a difference to customers, and could be the one simple thing that drives a customer to form a positive image of the bank, or it could be the straw that breaks the camel's back.

This research reveals the importance of business relationships for the organisation as they can lead to higher chances of customers accepting their technology. These findings are consistent with the general direction of the existing literature on business relationships and relationship marketing. As discussed earlier, we can consider the effort and costs of developing and maintaining an organisation's relationship networks the main task of the manager, and a future investment that creates unique value for the organisation. Relationship formation should be consistent with the strategy of the organisation and should occur on the basis of the culture's values and principles. Increased effort from managers to manage customer relations is a wise idea (Verma et al., 2016). Managers are advised to maintain a high level of competency in their relationship management, they should consider their relationships as a competitive advantage that they need to maintain and plan for strategically. A proper feedback system can be very beneficial for the organisation, knowing the opinions of customers about their relationship with the bank can be crucial in formulating the bank's relationships strategies, ethical education courses and seminars for frontline employees.

This study reveals a significant opportunity for banks in the technology acceptance area. The Jordanian market is still growing, and the number of internet banking adopters is still a minority (Alalwan et al., 2015). This research gives some direction to managers to enhance the chances of internet banking adoption. Nonetheless, the number of individuals with internet access is relatively large (Khraim, 2016). If banks focus their efforts on internet banking, there will be enormous advantages for both the bank and their customers, as discussed previously. Banks should be aware that they have a chance to expand their market and increase internet banking usage by making internet banking more attractive, secure, easy to use, and useful. Along with recognising factors like trust, perceived risk, security, and familiarity; banks should be aware that their relationships with their customers do facilitate their customers' willingness to adopt internet banking services. Continuous development and upgrades of the internet banking websites and applications, continuous improvement of their security systems, and more guarantees for customers contribute to customers' acceptance of the technology. It is vitally important for banks to adjust their

strategies to strengthen their customers' trust, as trust is one of the most valued factors that affect internet banking adoption (Lin et al., 2020). Banks should make more effort to reach their current customers and teach them about the internet banking services provided by the bank. More guarantees should be given to customers to reduce the perceived risk and enhance the reputation and trust in the bank and its services, particularly in today's world where e-commerce and online business dominate, and where organisations are geographically far from their customers. In such cases, customer trust and an organisation's reputation becoming increasingly important. Banks could also expand their market by attracting new customers on the basis of their internet-based services' competitive advantage. The chances of creating such a competitive advantage is high since the online banking market is still immature in the Jordanian market in general. More advertising efforts should be also made to increase the awareness of the customers about the internet banking services a bank provides and its benefits to customers. More incentives should be presented as well. Educating and training customers might be a good idea since the low ratio of users of internet banking services means that there is very little knowledge about these services and how to use them. Banks should consider investing in more development of online banking applications and websites as this might be an encouragement for such a reluctant market.

Trust was highlighted in every aspect of this research; it is one of the main attributes and one of the key determinants of the business relationship, it is also one of the main antecedents of internet banking adoption as it helps to reduce the risk and privacy concerns of the customers, and it is one of the main Islamic ethical values that overlaps with the ethics and etiquette we studied in this research. It is important for managers to be aware of the importance of trust in their businesses: managers must find ways to develop and nourish trust with their customers. Many scholars suggested ways and factors that develop trust, for example, Vodicka (2006) suggested four elements to develop trust: consistency, compassion, communication, and competency. Moreover, managers should consider that trust building doesn't happen at a glance, it is a process that required time and effort. Focusing on the quality of the services provided by the bank, help and support, security and privacy, and interaction with customers are factors that should be looked at carefully. Indeed, trust is essential to e-business in general (Warrington & Caldwell, 2000).

6.8 Limitations of the study

Like all studies, this study has some limitations. The research population was limited to Islamic bank customers only, rather than studying the whole banking industry in Jordan. It was also limited to the banking industry in Jordan, so any generalisation to other fields or industries should take into consideration the population of the present study. Also, the research was conducted in the Jordanian market only, the characteristics of the population in the Middle East are quite similar, but it is challenging to conduct research in many countries in the Middle East. Based on that, any generalisation of the findings of this research should take into consideration the current research population.

Respondents tend to answer surveys in a way that makes them look good, especially when they are reporting positive aspects about themselves. In this study, religious behaviours and activities are usually subjected to common method bias. With this type of bias, it is possible that the responses are produced by the instrument and do not reflect the actual tendency of the respondents. It is difficult to ask Muslim respondents about their religious behaviours or attitudes (Khraim, Mohamad, & Jantan, 1999). However, the researcher tried to eliminate this issue by getting prior approval from the respondents and by keeping the questionnaire anonymous.

For the *Wasta* scale, the questions were designed to measure the *Wasta* practices witnessed by the respondents, not the *Wasta* the respondent actually practiced. It is quite difficult to formulate questions to measure *Wasta* practiced by the respondent as the respondents might answer in a biased way. This might even be in a positive way that shows *Wasta* as an ethically acceptable behaviour (Loewe et al., 2008). As this study measured *Ihsan* from a customer point of view, there may be some hidden aspects of *Ihsan* that customers are not easily able to identify, especially regarding the social responsibility of the organisation.

This research studied only one stage of the business relationship – the inception stage. The inception stage is the first stage of the relationship in which the customer decides whether he/she will proceed to the next phase or will terminate the relationship at that point. To study the other stages of the business relationship would be time and effort consuming and couldn't be done with the limited time and resources of the researcher.

Regardless of the mentioned limitations, the findings of this research are valuable to the areas of online marketing and relationship marketing. They also contribute to the literature on Islamic

business ethics and etiquette. All research has limitations and contributions, the findings of this research contribute to the mentioned research areas both practically and theoretically.

6.9 Future research

The findings of this study provide the foundations for future research on Islamic business ethics and etiquette, business relationships, and technology acceptance. It is conceivable to say that the customers of non-Islamic banks in Jordan will be affected by Islamic business ethics and etiquette. The vast majority of the population in Jordan is Muslim and most customers of non-Islamic banks are Muslim as well. We can say that the adoption of Islamic banking or Islamic finance is one of the obligations of a Muslim, so the customers of non-Islamic banks can be considered less committed to Islamic principles and teachings in a financial aspect. One of the possible misconceptions in this research field is that the effect of the Islamic behaviours is limited to Islamic banks and their customers or employees. These behaviours are acceptable even among non-Muslims. This study recommends that future studies investigate the effects of Islamic business ethics and etiquette on the customers of non-Islamic banks, since the Islamic ethics and etiquette are not exclusive to Muslims, and not practiced only by Islamic bank customers. This could contribute to a better understanding of the nature of these behaviours and their effects. In addition to that, it would be possible to broaden the scope of the research population to other industries, since the characteristics of the customers in other industries will be similar. Expanding the research population to include other countries from the Middle East is an option for future research as well.

Another possible misconception in this field is about the nature of the effect of religion and religious values (especially the Islamic ones) on technology acceptance, this research contributed to change this misconception, but there still is a need for more work in this field, especially regarding religion, religious values and behaviors, and religious beliefs.

Internet banking is different than purchasing from internet retailers. Despite its benefits and conveniences, internet purchasing is still not common in Jordan (Nabot, Garaj, & Balachandran, 2018). Thus, it is recommended to study the effect of business relationships on internet purchasing. The main concept of e-commerce is the same but future research could conclude how similar or not these two concepts are.

As this study measured *Ihsan* only from a customer point of view, some of the aspects of the construct might not be clearly obvious to the customers. Future research should investigate the aspects that the customer might not be able to assess such as the social responsibility of the bank. As discussed earlier, *Wasta* was studied from the customer perspective regarding their witnessing of the practice of *Wasta*, rather than the *Wasta* they themselves practiced. One of the concerns addressed by this study is that individuals who practice *Wasta* might view it in a different way than if they witnessed it without practicing it. Since people tend to respond to surveys in a way that makes them 'look good' (Stephens-Davidowitz & Pabon, 2017), it was easier for a customer to report that he/she witnessed negative behaviour than saying they actually practiced it. Thus, these efforts could better address the mentioned phenomenon in the future. This study discussed the two types of *Wasta*: negative (intercessory *Wasta*), and positive type (intermediary *Wasta*). Future research endeavours should look for the grey space between the two types of *Wasta*, that includes some aspects of the negative type of *Wasta*, but does not include any harm or injustice to others.

It has been argued before how the body of literature on business relationships is still in need of further research in the business-to-consumer context. It is suggested that future research explore the antecedents and outcomes of the business relationships at different stages. As the inception stage of the relationship is the first stage, when customers will decide whether to continue or terminate the relationship based on their assessment of the relationship at this stage, future research can carry on with the next stages of the relationship to create the full picture of the nature of the relationship.

The current research model was designed to test the effects of business ethics and etiquette on business relationships at the inception stage only, future research can extend this model to include other stages or all stages of the business relationship. The factors of security, perceived risk, and trust can be added as well since the respondents reported the role of these factors in their technology acceptance willingness. The factor of *Wasta* was studied based on respondent's report of someone else using it, not of the *Wasta* of the respondent himself. Studying the *Wasta* from the perspective of the respondent himself could add a new perspective to understanding to this phenomenon. Other Islamic ethical values and etiquette could be included in the model to create a

bigger image about the effects of Islamic values and behaviours. This model can be extended to investigate other forms of online business such as online shopping and purchasing, and can include individuals who only use internet banking in their banking activities

6.10 Summary

This chapter concludes this research on the effects of business ethics and etiquette on business relationships, and their effect on internet banking adoption. A theoretical model was built in which business relationships were a mediator between business ethics and etiquette and internet banking adoption; religiosity and internet self-efficacy were moderators in this study. The findings show that Islamic business ethics and etiquette affect business relationships at the inception stage, and show that business relationships affect the willingness of customers to accept internet banking services. Religiosity moderated the relationship between only two out of six Islamic business ethics and etiquette and business relationships, and the moderating effect of internet self-efficacy was insignificant. The results of the study were discussed in this chapter along with their consistency (or inconsistency) with the previous literature. Both theoretical and practical implications were discussed as well as suggestions for future research.

This study added to the existing knowledge about Islamic business ethics and etiquette by introducing new variables to the research field, and by studying factors that have not been studied empirically before. It also created new scales that can be used by researchers in the field. Furthermore, this research studied business relationships at only the inception stage of the relationship. The findings of this research provided insight and a deeper understanding of the factors that influence customers' adoption of internet banking services by providing empirical evidence of the effect of the social and cultural values and behaviours, and the role of business relations and networks on technology acceptance of the technology.

This study also creates important guidelines for managers as well. It sheds light on some practices that help organisations to better articulate the problem. Islamic and conventional banks managers should consider creating an ethical climate and ethical training, focusing on customer relations, and developing strategies that focus on customer relations. Paying more attention and putting more

effort toward activities that might increase internet banking adoption rates should be of concern of to managers as the ratio of internet banking users in Jordan is still relatively low.

To conclude, the key contributions and findings of this thesis are as follows:

- It developed a research model that tests the effect of Islamic ethics and etiquette on internet banking adoption with the mediation effect of business relationships. The results confirmed the proposed model.
- It identified and conceptualised six Islamic business ethics and etiquette, some of which had not been studied before.
- All but one (*Ihsan*) of these constructs was found to significantly affect business relationships and consequently technology acceptance.
- It developed scales for some of the proposed constructs that can be used for future research.
- It discussed the role of religiosity in the proposed model and the role of ethical behaviours and social interactions among the Jordanian population.
- It discussed the role of social interaction in technology acceptance and provided academic evidence from the Middle East market.
- It provided guidelines for both practitioners and academics in this field regarding the Islamic ethics and etiquette, internet banking adoption, and business relationships.

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APPENDICES

Appendix 1. The research survey

Participant information sheet

Title of the project: Investigating the Effects of Islamic Business Ethics and Etiquette on Business Relationships and Customers' Adoption of Internet Banking, the customers' perspective.

Researcher: Omar Megdadi, school of Marketing and International Business, Victoria University of Wellington.

This is a request for you to take part in this research, please read the following information carefully before you decide to participate in this research or not.

This survey is being carried out as a part of my Ph.D. thesis. The purpose of this study is to examine the direct effect of Islamic business ethics and etiquette on Internet banking adoption, and the mediating effect of business relationships. This study is being conducted in the Jordanian Islamic banking market. This survey is interested in your perception as a customer of an Islamic bank. Please answer the survey questions based on your experience with your bank and your attitudes toward your bank.

None of the respondents will be identified by the information provided in this survey. The information provided will be accessible only by me and my supervisors, and it will be destroyed three years after thesis completion. Participation in this survey is voluntary, and you may choose to terminate your participation anytime during the survey. This survey will take approximately 10-15 minutes. Please answer the questions freely as it is a voluntary survey.

A summary of the result might appear on the School of Marketing and International Business website at the end of this project, the final results may also be published in academic or professional journals. The results of this research will be of benefit for both academic and practitioners of Internet banking.

Your participation is highly appreciated, thank you for taking part in this survey and for the time and effort you put in, please do not hesitate to contact us if you have any questions regarding this survey.

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Section 1: (please tick the relevant box)

- Demographic information.

1- Gender:

Male () Female ()

2- Age

Under 20 () 20-30 () 31-40 () 41-50 () More than 50 ()

3- Specify your bank:

Jordan Islamic Bank () Arab Islamic Bank ()

Dubai Jordan Bank () Al-rajihi Bank ()

Other ()

4- Monthly income (personal or household):

Less than 1000 USD () 1000-2000 USD () more than 2000 USD ()

5- Education level:

High school () Bachelor degree () Master ()

PhD () other ()

- Internet usage

1- Do you use internet banking?

Yes () No ()

2- How long have you been using the internet banking?

Less than three years () 3-7 years () more than 7 years ()

3- If you do not use internet banking, why not?

Section 2:

In this part, you will tell us about your experience with some of the Islamic ethical values and behaviors practiced by the employees of the bank.

Please indicate your level of agreement/disagreement with the following statements on the scale of 1 = “strongly disagree” to 7 = “strongly agree”.

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | The bank’s services exceeded my expectation | | | | | | | |
| 2 | The bank tries to provide additional services to increase customer satisfaction | | | | | | | |
| 3 | The bank cares about the welfare of its society (e.g., it offers a charity or social services) | | | | | | | |
| 4 | The bank cares about the welfare of its customers | | | | | | | |

Based on your experience with the bank, please indicate your level of agreement/disagreement with the following statements on the scale of 1= “to a small extent” to 7= “to a large extent”.

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | The employee of the bank treated you in a polite manner. | | | | | | | |
| 2 | The employee of the bank treated you with dignity. | | | | | | | |
| 3 | The employee of the bank treated you with respect. | | | | | | | |
| 4 | Has the employee of the bank refrained from improper remarks or comments? | | | | | | | |
| 5 | Has the employee of the bank been candid in his or her communications with you? | | | | | | | |
| 6 | Has the employee of the bank explained the financial procedures thoroughly? | | | | | | | |
| 7 | Was the employee of the bank explanations regarding financial procedures reasonable? | | | | | | | |

| | | | | | | | | |
|---|---|--|--|--|--|--|--|--|
| 8 | Has the employee of the bank communicated the process details in a timely manner? | | | | | | | |
| 9 | Has the employee of the bank tailored communications to your specific needs? | | | | | | | |

Based on your experience with the bank, please choose the type of experience most relevant to your bank on the scale 1= “never” to 7= “always”

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | The bank offers me gifts | | | | | | | |
| 2 | The bank offers me gifts that are beneficial to me | | | | | | | |
| 3 | The bank offers me gifts to appreciate me | | | | | | | |
| 4 | The bank offers me monetary gifts | | | | | | | |
| 5 | The bank offers me physical objects gifts (pen, watch, souvenir) | | | | | | | |
| 6 | The bank offers me gifts as services | | | | | | | |

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | The bank employees spoke in a language that I cannot understand. | | | | | | | |
| 2 | The bank employees made inside jokes. | | | | | | | |
| 3 | The bank employees whispered to each other in my presence. | | | | | | | |

| | | | | | | | | |
|---|---|--|--|--|--|--|--|--|
| 4 | The bank employees used words that only made sense to people who worked in the bank in my presence. | | | | | | | |
| 5 | The bank employees made expressions or gestures that only they understood. | | | | | | | |

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | The employee of the bank greeted me by saying Assalam Alaikom. | | | | | | | |
| 2 | The employee of the bank welcomed me with a smile. | | | | | | | |
| 3 | The employee of the bank welcomed me and looked at my eyes. | | | | | | | |
| 4 | The employee of the bank welcomed me by shaking my hand. | | | | | | | |
| 5 | The employee of the bank offered me a seat. | | | | | | | |

Consider a scenario where a client (known to the bank employee) came to the bank for a specific reason. Please choose the type of experience most relevant to the way the employee treated the mentioned customer above.

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|---|---|---|---|---|---|---|---|
| 1 | The employee of the bank treated the client better than other clients | | | | | | | |
| 2 | The employee of the bank served the client without making him/her wait in the queue | | | | | | | |
| 3 | The employee of the bank helped the client speed up the procedures by using his/her connections inside the bank | | | | | | | |

| | | | | | | | | |
|---|---|--|--|--|--|--|--|--|
| 4 | The client gained extra services because he/she knew the bank's employee | | | | | | | |
| 5 | The bank employee skipped some of the routine procedures because he/she knew the customer | | | | | | | |

Section 3:

Business relationships evolves and grow in several stages. The inception stage of the relationship is the first stage of when the customer is still newly acquainted with the bank, the customer in this stage want to know more about the bank.

From your present experience with the bank if you can consider your relationship with it to be in the inceptions stage, or from your past experience with the bank (at the inception stage) if your relationship with the bank can be considered as more advanced than the inception stage. Please indicate your level of agreement/disagreement with the following statements on the scale of 1= “strongly disagree” to 5= “strongly agree”, about how you feel about your relationship with the bank

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | I regret the decision to be a customer of this bank | | | | | | | |
| 2 | I am very satisfied with the bank | | | | | | | |
| 3 | I am very pleased with what the bank does for me | | | | | | | |
| 4 | I am not completely happy with the bank | | | | | | | |
| 5 | I would still choose be a client of the bank if I had to do it all over again | | | | | | | |
| 6 | The bank keeps promises it makes to me | | | | | | | |
| 7 | The bank is genuinely concerned that I succeed | | | | | | | |
| 8 | The bank considers my welfare as well as its own when making important decisions | | | | | | | |
| 9 | I trust that the bank keeps my best interests in mind | | | | | | | |

| | | | | | | | | |
|----|---|--|--|--|--|--|--|--|
| 10 | The bank is trustworthy | | | | | | | |
| 11 | The relationship with the bank is something to which I am very committed | | | | | | | |
| 12 | The relationship with the bank is very important to me | | | | | | | |
| 13 | The relationship with the bank is something I intend to maintain indefinitely | | | | | | | |
| 14 | The relationship with the bank is very much like being family | | | | | | | |
| 15 | The relationship with the bank is something I really care about | | | | | | | |
| 16 | The relationship with the bank deserves my maximum effort to maintain | | | | | | | |
| 17 | I plan to terminate the relationship with the bank within the next six months | | | | | | | |
| 18 | I plan to terminate the relationship with the bank within the next year | | | | | | | |
| 19 | I plan to terminate the relationship with the bank within the next two years | | | | | | | |

Section 4:

In this Section please tell us how you feel using internet banking services. Please indicate your level of agreement/disagreement for the following statements on the scale of 1=“strongly disagree” to 7= “strongly agree”.

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|---|---|---|---|---|---|---|---|
| 1 | Using this Internet banking site is a good idea | | | | | | | |
| 2 | Using this Internet banking site is a wise idea | | | | | | | |

| | | | | | | | | |
|---|---|--|--|--|--|--|--|--|
| 3 | Using this Internet banking site is a pleasant idea | | | | | | | |
| 4 | Using this Internet banking site is a positive idea | | | | | | | |
| 5 | Using this Internet banking site is an appealing idea | | | | | | | |
| 6 | I intend to use this Internet banking site in the future | | | | | | | |
| 7 | I expect my use of this Internet banking site to continue in the future | | | | | | | |
| 8 | I will frequently use this Internet banking site in the future | | | | | | | |
| 9 | I will strongly recommend others to use this Internet banking site | | | | | | | |

Section 5:

Please indicate your level of agreement/disagreement with the following statements regarding your religiosity on the scale of 1=“strongly disagree” to 7= “strongly agree”.

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | In my personal life, religion is very important | | | | | | | |
| 2 | Islam helps me lead a better life | | | | | | | |
| 3 | The supplication (dua') helps me | | | | | | | |
| 4 | Muhammad (peace be upon him) instructs me in good conduct | | | | | | | |
| 5 | I believe in God strongly | | | | | | | |
| 6 | Performing hajj will be my priority the moment I've fulfilled all the necessary conditions | | | | | | | |

| | | | | | | | | |
|----|--|--|--|--|--|--|--|--|
| 7 | I believe that Allah helps me | | | | | | | |
| 8 | I believe hijab is obligatory for all women | | | | | | | |
| 9 | I'm a religious person | | | | | | | |
| 10 | I always fast the whole month of Ramadan | | | | | | | |
| 11 | I always perform Friday Prayer | | | | | | | |
| 12 | My prayers are always on time | | | | | | | |
| 13 | I regularly perform my daily prayers in the mosque | | | | | | | |
| 14 | I perform the obligation of zakat maal (asset/income) every year | | | | | | | |
| 15 | I read the Quran regularly | | | | | | | |
| 16 | I always pray five times a day | | | | | | | |

Section 6:

Please indicate your level of agreement/disagreement with the following statements on the scale of 1="strongly disagree" to 7= "strongly agree".

| Number | Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|--|---|---|---|---|---|---|---|
| 1 | I feel confident understanding terms/words relating to internet software | | | | | | | |
| 2 | I feel confident understanding terms/words relating to internet hardware | | | | | | | |
| 3 | I feel confident describing the function of internet hardware | | | | | | | |
| 4 | I feel confident troubleshooting internet problems | | | | | | | |

| | | | | | | | | |
|---|--|--|--|--|--|--|--|--|
| 5 | I feel confident explaining why a task will not run on the internet. | | | | | | | |
| 6 | I feel confident using the internet to gather data | | | | | | | |
| 7 | I feel confident learning advanced skills within a specific internet program | | | | | | | |
| 8 | I feel confident turning to an online discussion group when help is needed. | | | | | | | |

Appendix 2 Translated survey (the Arabic version)

نموذج مشاركة في الاستبيان

عنوان البحث: أثر الأخلاقيات والآداب الإسلامية في بيئة العمل على علاقات العمل وعلى تبني الخدمات البنكية عبر الإنترنت من وجهة نظر العملاء.

الباحث: عمر مقدادي، قسم إدارة الأعمال الدولية والتسويق، جامعة فكتوريا في ولنجتون.

هذا الملف هو عبارة عن طلب من الباحث للمشاركة في الاستبيان، الرجاء قراءة المعلومات التالية بتمعن قبل أن تقرر ما إذا كنت ستشارك في الاستبيان أم لا.

يتم إجراء هذا الاستبيان كجزء من رسالة الدكتوراه الخاصة بي. يهدف هذا البحث إلى دراسة الأثر المباشر للأخلاقيات والآداب الإسلامية في بيئة العمل على تبني العملاء للخدمات البنكية المقدمة عبر الإنترنت، والأثر الوسيط لعلاقات العمل على الأثر المباشر المذكور أعلاه. تجرى هذه الدراسة على قطاع البنوك الإسلامية الأردني. هذه الدراسة تهتم بمشاركة كعميل لأحد البنوك الإسلامية. الرجاء الإجابة عن أسئلة هذا الاستبيان تبعاً لخبرتك التعامل مع البنك والفكرة الموجودة عندك عنها.

لا يمكن تحديد هوية أي من المشاركين في الاستبيان من خلال المعلومات التي ستقدمه هذا الاستبيان يستخدم موقع عالي الحماية، لن يكون بمقدور أي شخص أن يتعرف على شخصية المشارك في الاستبيان بما فيه الباحث نفسه. المعلومات التي ستقدمها لن تكون متاحة إلا للباحث ومشرفي المشروع البحثي، وسيتم التخلص من هذه البيانات بعد الانتهاء من المشروع البحثي. المشاركة في هذا الاستبيان تطوعية وبإمكانك إنهاء الإجابة في أي مرحلة من مراحل الإجابة. ستستغرق المشاركة في هذا الاستبيان حوالي 10-15 دقيقة. الرجاء الإجابة بكل حرية كون هذا الاستبيان تطوعي.

سيتم نشر ملخص عن هذه الدراسة على الصفحة الإلكترونية لقسم إدارة الأعمال الدولية والتسويق، كما يحتمل أن يتم نشر في مجلات أكاديمية وعملية مختصة. ستكون نتائج هذا البحث مهمة سواء للعاملين في مجال البنوك أو الأكاديميين في هذا الحقل.

نقدر لك جداً مشاركتك في هذا الاستبيان، شكراً لك على المشاركة فيها وشكراً على وقتك وجهدك، نرجو منك ألا تتردد في التواصل معنا إذا كان لديك أي استفسار أو سؤال متعلق بهذا الاستبيان.

| | | |
|--|--|--|
| الباحث: | مشرف: | مشرف: |
| عمر مقدادي | بروفيسور. كيم فام | د. جيمس ريتشارد |
| طالب دكتوراه | أستاذ جامعي | أستاذ جامعي |
| قسم إدارة الأعمال الدولية والتسويق | قسم إدارة الأعمال الدولية والتسويق | قسم إدارة الأعمال الدولية والتسويق |
| Omar.megdadi@vuw.ac.nz | kim.fam@vuw.ac.nz | james.richard@vuw.ac.nz |
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القسم الأول: (ضع إشارة على الإجابة التي تعكس وضعك)

• المعلومات الديمغرافية

1- الجنس

ذكر () أنثى ()

2- العمر 20 تحت () 30-20 () 31-40 () 41-50 () أكثر من 50 ()

3- حدد البنك الذي تتعامل معه:

البنك الإسلامي الأردني () البنك العربي الإسلامي ()
بنك الأردن دبي الإسلامي () بنك الراجحي ()
غير ذلك ()

4- الدخل الشهري (للعائلة) :

أقل من 1000 دولار () 1000-2000 دولار () أكثر من 2000 دولار ()

5- المستوى التعليمي:

ثانوية عامة () بكالوريوس () ماجستير ()
دكتوراه () غير ذلك ()

• استخدام الانترنت

1- هل تستخدم الخدمات البنكية عبر الانترنت ؟

نعم () لا ()

2- منذ متى بدأت تستخدم الانترنت

أقل من 3 سنوات () 3-7 سنوات () أكثر من 7 سنوات ()

3- إذا لم تكن تستخدم الخدمات البنكية عبر الانترنت، فلماذا ؟

القسم الثاني :

في هذا القسم، من خلال خبرتك في التعامل مع موظفي البنك من خلال بعض الأخلاقيات والآداب الإسلامية في بيئة العمل. يرجى تحديد مدى موافقتك/ عدم موافقتك على الفقرات التالية على مقياس من 1 = "غير موافق بشدة" إلى 7 = "موافق بشدة"

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|
| 1 الخدمات التي قدمها البنك تخطت توقعاتي | | | | | | | |
| 2 يحاول البنك تقديم خدمات إضافية لزيادة رضى العملاء | | | | | | | |
| 3 يهتم البنك برفاه المجتمع (مثل أن يقوم بأعمال خيرية أو خدمات اجتماعية) | | | | | | | |
| 4 يهتم البنك برفاه عملاءه | | | | | | | |

يرجى تحديد مدى موافقتك/ عدم موافقتك على الفقرات التالية على مقياس من 1 = "إلى حد قليل" إلى 7 = "إلى حد كبير"

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|
| 1 لقد عاملك موظف البنك بشكل مؤدب | | | | | | | |
| 2 لقد عاملك موظف البنك معاملة كريمة | | | | | | | |
| 3 لقد عاملك موظف البنك بشكل محترم | | | | | | | |
| 4 هل امتنع موظف البنك عن ابداء تعليقات غير لائقة معك؟ | | | | | | | |
| 5 هل كان موظف البنك صريحاً عندما تعامل معك؟ | | | | | | | |
| 6 هل ناقش معك موظف البنك الإجراءات المالية بشكل مفصل؟ | | | | | | | |
| 7 هل كان توضيح موظف البنك للإجراءات المالية معقولة؟ | | | | | | | |

| | | | | | | | |
|---|--|--|--|--|--|--|--|
| 8 | هل وضح لك موظف البنك العملية تقديم الخدمة في الوقت المطلوب؟ | | | | | | |
| 9 | هل تواصل معك موظف البنك بشكل يلبي حاجتك ويتماشي مع ما كنت تطلبه؟ | | | | | | |

يرجى تحديد مدى موافقتك/ عدم موافقتك على الفقرات التالية على مقياس من 1 = "إطلاقاً" إلى 7 = "دائماً"

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|
| 1 يقدم البنك لي هدايا | | | | | | | |
| 2 يقدم البنك لي هدايا مغيرة لي | | | | | | | |
| 3 يقدم البنك لي هدايا كي يعبر لي عن تقديره | | | | | | | |
| 4 يقدم لي البنك هدايا مالية | | | | | | | |
| 5 يقدم لي البنك هدايا ملموسة (قلم، ساعة، تذكارات) | | | | | | | |
| 6 يقدم لي البنك هدايا على شكل خدمات | | | | | | | |

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--|---|---|---|---|---|---|---|
| 1 تكلم موظفو البنك بلغة لم أفهمها | | | | | | | |
| 2 كان موظفو البنك يلقون نكت داخلية لم أفهمها | | | | | | | |
| 3 كان موظفو البنك يتهايمسون في حضوري | | | | | | | |
| 4 استخدم موظفو البنك كلمات تعني شيئاً فقط لمن يعمل في البنك | | | | | | | |
| 5 استخدم موظفو البنك بعض الإيحاءات وتعابير الوجه والحركات التي يفهمها هم فقط | | | | | | | |

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|---|---|---|---|---|---|---|
|--------|---|---|---|---|---|---|---|

| | | | | | | | |
|---|---|--|--|--|--|--|--|
| 1 | استقبلني موظف البنك بمقولة "السلام عليكم" | | | | | | |
| 2 | استقبلني موظف البنك بابتسامة | | | | | | |
| 3 | استقبلني موظف البنك وكان ينظر في عيني | | | | | | |
| 4 | استقبلني موظف البنك وصافحني | | | | | | |
| 5 | قدم لي موظف البنك مقعدا عندما استقبلني | | | | | | |

بالأخذ بعين الاعتبار موقف حصل عندما دخل أحد العملاء (من معارف موظف البنك) لسبب ما. يرجى تحديد كيفية تعامل موظف البنك مع ذلك العميل. يرجى تحديد مدى موافقتك / عدم موافقتك على الفقرات التالية على مقياس من 1 = "غير موافق بشدة" إلى 7 = "موافق بشدة"

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--|---|---|---|---|---|---|---|
| 1 عامل موظف البنك العميل المذكور بشكل أفضل من العملاء الآخرين | | | | | | | |
| 2 لم يترك موظف البنك العميل المذكور ينتظر على الدور في البنك | | | | | | | |
| 3 ساعد موظف البنك العميل المذكور عندما سرّع عملية الخدمة باستخدام علاقاته داخل البنك | | | | | | | |
| 4 قدم موظف البنك للعميل المذكور خدمات إضافية بسبب معرفته به | | | | | | | |
| 5 تجاوز موظف البنك بعض الإجراءات الروتينية | | | | | | | |

القسم الثالث :

علاقات الأعمال تتطور وتنمو في مراحل عديدة. مرحلة التأسيس هي أولى تلك المراحل وفيها يكون العميل لا يزال حديث عهد بالعلاقة مع البنك، وفي هذه المرحلة يريد العميل أن يعرف أكثر عن البنك.

من خلال تجربتك الحالية مع البنك إذا كنت تعتقد بأن علاقتك مع البنك لا تزال في مرحلة التأسيس، أو من خلال خبرتك السابقة مع البنك إذا كنت تعتقد أن علاقتك مع البنك في مرحلة أكثر تقدماً من مرحلة التأسيس. يرجى تحديد مدى موافقتك / عدم

موافقتك على الفقرات التالية على مقياس من 1 = "غير موافق بشدة" إلى 7 = "موافق بشدة" بما يعبر عن طبيعة علاقتك مع البنك.

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|
| 1 أنا نادم على قراري بأن أصبح عميلاً لهذا البنك | | | | | | | |
| 2 أنا راضٍ جداً عن البنك | | | | | | | |
| 3 أنا مسرور جداً بما يقدمه البنك لي | | | | | | | |
| 4 أنا لست مسروراً جداً مع هذا البنك | | | | | | | |
| 5 إذا كان يجب علي أن أقرر مرة أخرى أي بنك سأختار، سأختار هذا البنك | | | | | | | |
| 6 البنك يفي بوعوده معي | | | | | | | |
| 7 يهتم البنك حقاً بنجاحي | | | | | | | |
| 8 البنك يأخذ بعين الاعتبار مصلحتي كما يأخذ مصلحته بعين الاعتبار عندما يتخذ قراراً مهماً | | | | | | | |
| 9 أنا أثق بأن البنك يأخذ مصلحتي بعين اعتباره | | | | | | | |
| 10 هذا البنك جدير بالثقة | | | | | | | |
| 11 أنا أشعر بالالتزام جداً تجاه علاقتي بالبنك | | | | | | | |
| 12 علاقتي بالبنك مهمة جداً لي | | | | | | | |
| 13 علقتي بالبنك هي شيء أود الحفاظ عليه دائماً | | | | | | | |
| 14 علاقتي بالبنك شبيهة بعلاقة عائلة | | | | | | | |
| 15 علاقتي بالبنك هي شيء أعطيه اهتماماً كبيراً | | | | | | | |
| 16 تستحق علاقتي بالبنك جهداً كبيراً للحفاظ عليها | | | | | | | |
| 17 أخطط لإنهاء علاقتي بالبنك خلال الستة شهور القادمة | | | | | | | |

| | | | | | | | |
|----|---|--|--|--|--|--|--|
| 18 | أخطط إنهاء علاقتي بالبنك خلال السنة القادمة | | | | | | |
| 19 | أخطط إنهاء علاقتي بالبنك خلال السنتين القادمتين | | | | | | |

القسم الرابع

في هذا القسم أخبرنا عن نظرتك لاستخدام الخدمات البنكية عبر الانترنت. يرجى تحديد مدى موافقتك/ عدم موافقتك على الفقرات التالية على مقياس من 1 = "غير موافق بشدة" إلى 7 = "موافق بشدة".

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|
| 1 استخدام موقع خدمات بنكية عبر الانترنت يعتبر فكرة جيدة | | | | | | | |
| 2 استخدام موقع خدمات بنكية عبر الانترنت يعتبر فكرة حكيمة | | | | | | | |
| 3 استخدام موقع خدمات بنكية عبر الانترنت يعتبر فكرة ممتعة | | | | | | | |
| 4 استخدام موقع خدمات بنكية عبر الانترنت يعتبر فكرة ايجابية | | | | | | | |
| 5 استخدام موقع خدمات بنكية عبر الانترنت يعتبر فكرة جذابة | | | | | | | |
| 6 أخطط لاستخدام الخدمات الالكترونية عبر الانترنت في المستقبل | | | | | | | |
| 7 أتوقع أن استمر باستخدام الانترنت البنكي في المستقبل | | | | | | | |
| 8 سأستمر باستخدام الانترنت البنكي في المستقبل بشكل متكرر | | | | | | | |
| 9 سأنصح الآخرين باستخدام الموقع الذي يقدم الخدمات البنكية الالكترونية | | | | | | | |

القسم الخامس:

يرجى تحديد مدى موافقتك/ عدم موافقتك على الفقرات التالية على مقياس من 1 = "غير موافق بشدة" إلى 7 = "موافق بشدة".

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|---|---|---|---|---|---|---|
|--------|---|---|---|---|---|---|---|

| | | | | | | | |
|----|---|--|--|--|--|--|--|
| 1 | في حياتي الشخصية، الدين ضروري للغاية | | | | | | |
| 2 | الإسلام يساعدني لتحقيق حياة أفضل | | | | | | |
| 3 | الدعاء يساعدني | | | | | | |
| 4 | تعليمات الرسول محمد (صلى الله عليه وسلم) توجهني بشكل إيجابي | | | | | | |
| 5 | أنا أؤمن بالله تعالى بقوة | | | | | | |
| 6 | أداء الحج سيكون أحد أولوياتي عندما أستوفي شروطه | | | | | | |
| 7 | أؤمن أن الله يساعدني | | | | | | |
| 8 | أؤمن أن الحجاب واجب على كل النساء | | | | | | |
| 9 | أنا شخص متدين | | | | | | |
| 10 | أنا أصوم شهر رمضان كاملاً | | | | | | |
| 11 | دوماً ما أصلي صلاة الجمعة | | | | | | |
| 12 | دوماً ما أؤدي صلواتي في وقتها | | | | | | |
| 13 | أؤدي صلواتي اليومية في المسجد | | | | | | |
| 14 | أؤدي زكاة مالي سنوياً | | | | | | |
| 15 | أقرأ القرآن بانتظام | | | | | | |
| 16 | أصلي خمس صلوات يومياً | | | | | | |

القسم السادس:

يرجى تحديد مدى موافقتك/ عدم موافقتك على الفقرات التالية على مقياس من 1 = "غير موافق بشدة" إلى 7 = "موافق بشدة".

| الفقرة | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--------|---|---|---|---|---|---|---|
| 1 | | | | | | | |

| | | | | | | | | |
|--|--|--|--|--|--|--|---|---|
| | | | | | | | أشعر بثقة حول فهم المصطلحات المتعلقة بأجهزة الانترنت | 2 |
| | | | | | | | أشعر بثقة حول قدرتي على التعبير عن وظائف أجهزة الانترنت | 3 |
| | | | | | | | أشعر بثقة حول إيجاد حلول لمشاكل الانترنت | 4 |
| | | | | | | | أشعر بثقة حول قدرتي على تفسير عدم عمل أحد التطبيقات على الانترنت | 5 |
| | | | | | | | أشعر بثقة حول قدرتي على استخدام الانترنت في تجميع البيانات | 6 |
| | | | | | | | أشعر بثقة في قدرتي على تعلم مهارات متقدمة متعلقة ببرمجية معينة | 7 |
| | | | | | | | أشعر بثقة عندما أُلجأ لمجموعة نقاش عبر الانترنت عندما أحتاج لمساعدة | 8 |

Appendix 3 Religiosity scale results

| # | Item | Mean | Std Deviation |
|----|--|------|---------------|
| 1 | In my personal life, religion is very important | 5.80 | 1.947 |
| 2 | Islam helps me lead a better life | 5.97 | 1.759 |
| 3 | The supplication (dua') helps me | 5.97 | 1.697 |
| 4 | Muhammad (peace be upon him) instructs me in good conduct | 6.08 | 1.658 |
| 5 | I believe in God strongly | 6.13 | 1.619 |
| 6 | Performing hajj will be my priority the moment I've fulfilled all the necessary conditions | 5.98 | 1.695 |
| 7 | I believe that Allah helps me | 6.04 | 1.656 |
| 8 | I believe hijab is obligatory for all women | 6.03 | 1.692 |
| 9 | I'm a religious person | 5.66 | 1.728 |
| 10 | I always fast the whole month of Ramadan | 6.00 | 1.759 |
| 11 | I always perform Friday Prayer | 5.64 | 1.971 |
| 12 | My prayers are always on time | 5.62 | 1.831 |
| 13 | I regularly perform my daily prayers in the mosque | 4.52 | 2.203 |
| 14 | I perform the obligation of zakat maal (asset/income) every year | 5.55 | 1.989 |
| 15 | I read the Quran regularly | 5.24 | 1.889 |
| 16 | I always pray five times a day | 5.69 | 1.920 |