

# Looking into the Islamic banking sector in Palestine: do religious values influence active social media engagement behavior?

Islamic  
banking sector  
in Palestine

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## Abstract

**Purpose** – The purpose of this paper is to investigate how religious values of Islamic banking users influence their active social media engagement behavior (SMEB), when exposed to online brand related-content.

**Design/methodology/approach** – The method used for data collection was an online self-administered questionnaire. A total of 448 valid responses were obtained from Islamic banks customers, who are members of at least one online brand community (OBC) on Facebook. Responses were analyzed and processed by means of structural equation modeling.

**Findings** – The results of the online survey reveal that religious values have a positive influence on the active SMEB in terms of contributing (like and/or share) and creating (posting positive comments) of brand related-contents via Facebook OBC. Religious values play a key role in encouraging Islamic banks' customers to share and forward posts, advertisements and/or contents. Furthermore, religious values encourage customers to forward contents that comply with their religious values and beliefs and are also compatible with the Islamic rules of *Shari'ah*.

**Originality/value** – The findings of this study suggest that religious values are likely to impact customer behavior when consuming, liking, sharing and commenting on the online contents generated by Islamic banks. Given the fact that Islamic religious values are universal and persistent, there is a potential for long-term benefits for those Islamic banks that identify profitable religious consumer segments within the domestic and global markets as well as to promote and enhance active SMEB in terms of number of positive comments, likes and shares of brand-related contents.

**Keywords** Brand communities, Religious values, Islamic brands, Social media engagement behavior, Online company-generated content

**Paper type** Research paper

## 1. Introduction

Religion is deeply ingrained in people's culture and in many important aspects of people's life, especially with regard to citizens in the Middle East where religion is a major source of identity, culture and association. The importance of religion comes from managing, guiding, shaping and constructing the personality of its followers. Numerous studies have confirmed the constructive role that religion plays in people's life. In this sense, religion can positively promote healthy behavior (Hunter and Merrill, 2013; Turner-Musa and Wilsons, 2006), prevent and mitigate illness, with religious individuals recovering from their mental and



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physical ailments faster and easier (Matthews *et al.*, 1998). In addition, a devout believer usually engages in inspirational attitudes with positive feelings (Koenig *et al.*, 2001). Prior studies related to intrinsic religiosity and spirituality concluded that religious devotion tends to empower people while positively influencing their attitude and confidence (Fehring *et al.*, 1997). Furthermore, Islamic and brand agendas/imperatives have risen in the consciousness and practices of Muslims and non-Muslims globally, through social interactions (Wilson and Grant, 2013). Islamic marketing is not a new phenomenon, Muslims engagement in marketing practices depend always on offering symbolic and functional value globally (Wilson and Grant, 2013).

Various studies ventured to explore the impact of religious values on attitude and behaviors to understand the nature of this relation. Other studies investigated the relationship between the religious affiliation (values and commitments) and the marketing domain. Wilson *et al.* (2013) indicated that consumers' attitude towards halal product is important to be investigated, to understand the nature of this attitude. The authors also indicated that the Islamic marketing is an important area of investigation.

Swimberghe *et al.* (2009) revealed that consumer religious commitment affects store loyalty and consumer complaint intentions. Religious values and beliefs are important aspects for a devout believer. Non-compliance with religious values and beliefs negatively impacts highly religious individuals' willingness to repeat purchases, visit the store again and store recommendations as opposed to those customers who are less religiously committed. For that reason, this study depends heavily on the banking sector compliances with Islamic rules as a key in motivating customers in social media engagement behaviors (SMEB) such as consuming, contributing and creating on brand-related contents. Otherwise, stop purchasing the products and services offered by the bank and leaving negative feedback. Suki and Suki (2015) posited that religion affects consumption attitudes with regard to green food for Muslim and non-Muslim, Muslim consumers follow a strict diet and only consume green food that complies with their religious dietary laws. On the other hand, consumers with higher levels of intrinsic religious orientation (IRO) have a higher intention to buy environmentally friendly products, compared with less-religious consumers (Felix and Braunsberger, 2016). Muslim individuals with strong Islamic beliefs have a marked intention to consider and purchase Islamic life insurance products, while in contrast, Muslims with low Islamic beliefs have strong purchase intentions to subscribe to conventional life insurance (Souiden and Jabeur, 2015). The exogenous religiosity and religious centrism constructs affect word-of-mouth positively (Siala, 2013). For the international companies, the religious beliefs, the increased gap and cultural conflict between the Western and the Islamic world, and the changes in international environments, these factors, played an important role affecting the international companies by negative ways such as consumers' boycotts (Al-Hyari *et al.*, 2012). The strength of religious identity affects the consumer-based halal brand equity (CBHBE) and is a strong predictor of consumer halal choice behavior (Butt *et al.*, 2017).

Islamic values have an influence in religious ceremonies, especially in the intention to purchase plant disposable containers. This is explained by the religious messages used in the advertisements by the marketing campaigns targeting Muslim consumers (Siyavooshi *et al.*, 2019). On the one hand, the fact that core principles of the Islamic banking depend on religious values plays an important role driving customers toward Islamic banking (Lone and Bhat, 2019) and is accompanied by the quality of services, staff dealing, safety and security. On the other hand, the Islamic banking services are related to the core Islamic principles that were derived from the religious and Islamic law, not Islamic tag. Customer satisfaction with regard to Muslim consumers is mainly related and affected by the quality

of services, not an Islamic tag. [Nora \(2019\)](#) revealed that strong religious commitment increases customer intimacy and improves purchase intentions for the customers of *Sharia* banks in Jakarta Bogor. [Suhartanto et al. \(2019\)](#) indicated the importance of bank operations and transactions to comply with Islamic rules and *Sharia*, the study also assessed the role of religious principles in improving customer loyalty. [Aziz et al. \(2019\)](#) found that religiosity plays an important role in influencing the individuals' attitudes toward the intention to purchase family takaful. [Bukhari et al. \(2019\)](#) indicated that Muslim consumers with high level of religiosity follow the Islamic law when consuming food. [Wilson and Liu \(2011\)](#) indicated that halal-conscious consumers are risk averse, which leads to high-involvement behavioral traits.

Also, [Karoui and Khemakhem \(2019\)](#) revealed the central role of religious affiliations, in addition to other factors (cultural, social and psychological) in influencing Muslim consumers' consumption behaviors. [Suhartanto \(2019\)](#) indicated that the behavioral intention of the customers of Islamic banks is more affected by religiosity when compared with a non-customer.

As revealed in previous studies, religious values affect consumers' intentions and behaviors in different marketing situations and fields. Therefore, the findings of the present study will contribute to extant body of knowledge by shedding light on the role of religious values in customer engagement behavior in terms of active engagement with social media, such as interacting with (e.g. likes and sharing) and creating brand-related content (e.g. comments).

## 2. Theoretical framework and literature reviews

### 2.1 Religious values and Islamic banking

[Shabbir \(2010\)](#) indicated that religion is the most important dimension in shaping the individual's knowledge, beliefs and attitude. The religiosity indicated for the commitment level of religiosity, which is indicated as to what extent individuals follow religious practices, values and believes ([Worthington et al., 2003](#)). Islamic banking or Islamic finance is banking or financing activity that complies with *Shari'ah* (Islamic law) and its practical application through the development of Islamic economics. The Islamic financial model works on the basis of risk sharing. The customer and the bank share the risk of any investment based on a pre-negotiated mutual agreement, wherein both parties share any profits based on the actual profit derived from the business and bear any losses between them accordingly ([Al-Salem, 2008](#); [Hassan et al., 2013](#)). [Appendix 1](#) provides further details on Islamic banking principles.

The most important feature that differentiates Islamic banking and finance is that it provides products and services that are compatible with the Islamic rules of *Shari'ah* while the companies conduct their banking activities according to the Islamic code of business ethics. The source of the wealth of the Islamic banks must be halal for the customer, who is looking for Islamic banking services, improving consumer confidence. Therefore, the absence of Islamic banking services in the Islamic banks will lead to loss of customers and their switch to other banks that operate in accordance with the Islamic rules ([Aziz et al., 2019](#)). On the other hand, the religious values are the main drivers for choosing the Islamic banks even when the Islamic banks charge higher prices compared with conventional banks ([Aziz et al., 2019](#)). This affects intentions and behaviors (sharing, endorsing) on social media platforms after being exposed to advertising materials. Muslim customers will not share or recommend any advertising materials on social or traditional media unless the marketing campaign is compatible with the Islamic rules of *Shari'ah*. Religious values shape the attitudes for Muslim to participate in microfinancing ([Bukhari et al., 2019](#)). [Muhammad](#)

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*et al.* (2019) indicated that the importance of the social media as a promotional tool on the customers' attitude towards choosing Islamic banking products and services.

Muslims show higher level of adoption for the Islamic mobile banking than non-Muslim customers (Karoui and Khemakhem, 2019). Customers' willingness to purchase halal banking products and services is influenced by their knowledge, prior experience and familiarity with these services (Suhartanto, 2019). In this case, awareness influences attitudes toward behavior. In this sense, awareness alone is not enough to purchase halal banking product and services unless these products and services comply with the Islamic rules of *Shari'ah*. As previous studies revealed, religiosity and religious values are the most significant drives affecting consumers' attitudes, intentions and behaviors to adopt and purchase Islamic products and services even if money is involved in the process. Therefore, the findings of the present study corroborate that religious values affect customer intention on Facebook as a social media to consume, like, share and recommend the advertising materials are compatible with the Islamic rules of *Shari'ah*.

### *2.2 Religious values and social media engagement behavior*

Compared to less devout followers, religious people are more likely to get offended by the advertising of controversial products such as cigarettes, alcohol, contraceptives, underwear and political marketing (Shyan Fam *et al.*, 2004). Therefore, the intentions and behaviors of religious people on social media are more likely to be adverse when presented with advertising campaigns that are not compatible with the Islamic rules of *Shari'ah*, especially advertising material encouraging usury.

For Islamic banks to be competitive and gain the trust of customers, they must develop and maintain a social media community and provide their targeted customers with products and services that comply with the rules of *Shari'ah* with regard to their banking activities. Otherwise, they risk being labeled un-Islamic and losing their customers. In this sense, in the case of Islamic banking sector the most significant drivers affecting success from their clients' perspective are the credibility and compatibility of all the bank activities with the rules of *Shari'ah*. In addition, religious values are the main non-functional factor in terms of customer satisfaction and loyalty, otherwise intention may switch resulting in loss of customers (Bloemer and De Ruyter, 1998; Sirohi *et al.*, 1998; Sivadas and Baker-Prewitt, 2000; Fournier, 1998). Therefore, social media platforms play a key role in shaping the dynamic relationship and engagement between Islamic financial institutions and their customers. In an emerging and expanding market such as Islamic banking and finance, the exchange of information between the brand and the customers is predominantly invaluable, in addition to connecting and building permanent relationships. In this case, Islamic banks leverage online interactions enabling a better understanding of customers' preferences according to *Shari'ah* compliance to alter perceptions regarding a certain product or service (Kwak *et al.*, 2010). Thus, Islamic banks are practically obliged to produce a worthy and credible brand community page to gain the trust of customers while encouraging them to engage, like and share the page content.

On the other hand, positively valenced SMEB can be classified according to three levels of engagement intensity and valenced behavior, with the first meaning the highest level of engagement intensity (e.g. content creators) and the second referring to moderate levels of engagement intensity (e.g. contributing content). Finally, the third is the lowest level of engagement intensity (e.g. consuming the brand) (Dolan *et al.*, 2016). In this sense, VA Doorn *et al.* (2010) found that positively valenced behaviors are related to higher levels of engagement (e.g. sharing and recommending the brand). Customer engagement is divided into two levels of engagement, the lowest level of engagement is associated with passive consumption such as liking the social media pages, where the highest level of engagement is

associated with active content creators (e.g. publishing new content and leaving comments) (Malthouse *et al.*, 2013). Muntinga *et al.* (2011) already examined the aforementioned three-tier classification system related to social media usage (consuming, contributing and creating). Table 1 provides the definitions of active and passive SMEB giving examples of the assessed activities in each category.

Despite the evidence that religion has a dramatic effect on customers' intentions and behaviors in many marketing fields, the literature on the effects of religious values on customer engagement with social media in terms of consuming, liking, commenting and sharing the social media contents remains scarce. The present study suggests that the religious values for the customers of Islamic banks will play an important role to influence and motive their active engagement behaviors types through the Facebook online brand communities. Moreover, the results respond to the following research question: do the religious values influence the customers of Islamic banks behaviors in terms of liking, sharing, and posting comments when they are exposed to branded contents posted by Islamic banks within the context of online brand communities?

### 3. Hypothesis development

#### 3.1 Relationship between religious values and social media engagement behavior

Malthouse *et al.* (2013) classified customer behavior on social media ranging from passive engagement (reading and viewing the comments created by others) to active engagement behaviors such as contents creators. In this sense, VA Doorn *et al.* (2010) and Dolan *et al.* (2016) indicated that the customer engagement behavior process through social media is not only associated with the purchase of products and services, but also interacting with the brand. In this regard, social media platforms are approached as a touch point for brand interactions such as reviewing, commenting and sharing information related to the brand (Calder Malthouse and Schaedel, 2009). Brodie *et al.* (2013) indicated that content creators sharing their knowledge and experience on social media platforms is classified as the highest form of SMEB. Only a small percentage of customers show the higher levels of engagement (creating posts, sharing knowledge and experience) on social media platforms

SMEB (intensity)	Definition	Activities
<i>Creating (active)</i>	The highest level of customer engagement and interaction within the context of online brand communities	Leaving positive feedback on the posts, videos, audios, pictures, blogs and other content generated by the bank or the administrators of the online brand communities. Uploading content related to the brand such as videos, audios, pictures, etc.
<i>Contributing (active)</i>	A moderate level of customer engagement and interaction within the context of online brand communities	Liking, sharing, and recommending the posts, videos, pictures and other content generated by the bank or administrator of the online brand communities
<i>Consuming (passive)</i>	The lowest level of customer engagement and interactions within the context of online brand communities	Total number of clicks Click to play videos Click to listen to audios Click to View the pictures Click to read comments and conversations Click to read reviews and rating

**Table 1.**  
The active and  
passive of social  
media engagements  
behaviors SMEB

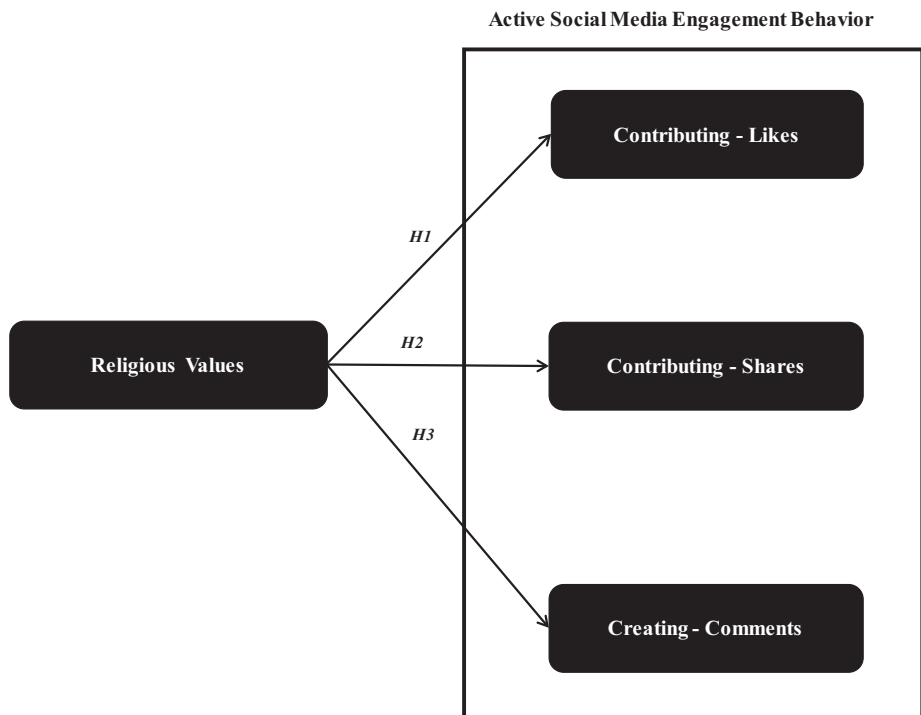
Sources: Dolan *et al.* (2016), Muntinga *et al.* (2011)

(Gummerus *et al.*, 2012). For that reason, the present study aims to investigate the role of religious values in increasing the number of customers engaging in positive behaviors on social media platforms.

The impact of religious values on SMEB has not been investigated in previous studies. In this regard, the main purpose of the present study is to investigate this relationship. Shyan Fam *et al.* (2004) reported that religious people are more likely to feel offended by the marketing of products such as cigarettes, alcohol, contraceptives, underwear and political advertising compared with the less devout followers. Therefore, the SMEB of religious people is adverse toward the advertising of products and services that do not comply with the Islamic rules of *Shari'ah*.

In light of the above theoretical arguments, the present study infers that the religious values for the customers of Islamic banks will play an important role to influence their active engagement behaviors types through online brand communities via Facebook. Thus, the following hypotheses are put forward (Figure 1):

- H1. Religious values positively influence active SMEB in the form of contributing content (likes).
- H2. Religious values positively influence active SMEB in the form of contributing content (shares).
- H3. Religious values positively influence active SMEB in the form of creating content (leaving comments).



**Figure 1.**  
Research model



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## 4. Research methodology

### 4.1 Data collection and sample design

Data collection was conducted through different methods while the researchers arranged personal interviews with potential respondents and provided them with an online questionnaire-based survey (available on Google Docs) to participate. The present study targets the Muslim consumers living in the Palestinian territories and dealing with Islamic financial institutions operating in Palestine. Respondents were selected based on specific criteria, such as at least one registered Islamic bank account and a Facebook account as well as being a member of the Facebook brand community fan page of the Islamic bank in which the brand's customers participate. Respondents delivered 448 valid responses out of 470 with a 95% response rate.

The questionnaire was prepared in English and was translated from English into Arabic by a professional translator. In addition, to ensure the quality and consistency of the survey items, a pilot test was conducted involving 30 university students using the same data collection instruments and procedures. Furthermore, experts in the Islamic banking sector, religious affairs and marketing were also asked to review the items used in the questionnaire, which was developed to tackle all the variables in the study (independent variables and dependent variables). The survey was conducted on January 2020. The items were measured through seven-point Likert type scales, while the questionnaire was structured into two sections. The first section includes a number of questions to assess religious values as an independent variable, and the SMEB as a dependent variable. The second section examines respondents' socio-demographic characteristics along with other relevant details to analyze the participants' profiles, classification and the most significant variables. The profile of the final sample is shown in [Table 2](#).

### 4.2 Measurements

The survey used for data collection includes an adaptation of some of the most recognized scales in the scientific literature, listed in [Appendix 2](#). To confirm a proper understanding and the absence of errors in these scales, a qualitative personal interview and a quantitative test were carried out in the first place among professional bankers, marketing experts and expert in religious field to guarantee the validity of the terms used. In addition, a second pilot test involved a sample of 30 university students who were contacted through Facebook to validate the measurement instruments. Specifically, the present study adapted the religious value scales used by [Putney and Middleton \(1961\)](#) and [Burroughs and Rindfleisch \(2002\)](#), which consist of six items. This research improved the scale with the addition of three items related to religious values and compliance with the Islamic rules of *Shari'ah*. SMEB was measured through the scale originally developed by [Dolan et al. \(2016\)](#). On the other hand, the questions were answered through a seven-point Likert scale ranging from "1, strongly disagree" to "7, strongly agree". Furthermore, the questionnaire contained several questions with regard to demographic characteristics and behaviors (e.g. religion, gender, income, educational qualifications, family status, age, employment status, etc.).

## 5. Data analysis and results

### 5.1 Reliability and validity

Firstly, Cronbach's alpha verified the reliability of the scales using a threshold value of 0.7 ([Nunnally, 1978](#)). In this regard, the variables yielded valid coefficients in two groups ( $\alpha > 0.8$ ). Also, to examine the convergent and discriminant validity of the proposed scales, a confirmatory factor analysis was conducted leading to the removal of the items that contributed the least to the explanatory power of the model ( $R^2 > 0.5$ ). The factor loadings of

Item	Frequency	(%)
<i>Gender</i>		
Male	294	65.6
Female	154	34.4
<i>Marital status</i>		
Married	298	66.5
Unmarried	150	33.5
<i>Education level</i>		
High school	11	2.5
Professional training	117	26.1
Diploma (2 years)	57	12.7
1st university degree (4 years)	139	31.0
Post-graduate studies	124	27.7
<i>Religion</i>		
Muslim	448	100.0
Non-Muslim	0	0.0
<i>Age</i>		
Under 18	7	1.6
18–25	104	23.2
26–30	69	15.4
31–35	96	21.4
36–40	72	16.1
41–45	32	7.1
46–50	8	1.8
51–55	59	13.2
56–60	1	0.2
61–65	0	0.0
Over 65	0	0.0
<i>Employment status</i>		
Unemployed	45	10.0
Student	154	34.4
Employed	145	32.4
Retired	104	23.2
<i>Monthly income (US\$)</i>		
Less than 500	10	2.2
500–899	164	36.6
900–1,299	10	2.2
1,300 and above	264	58.1
<i>Facebook profile</i>		
Yes	448	100
No	0	0
<i>Comments on Facebook</i>		
Yes	448	100
No	0	0
<i>Comment on the bank page on the social media</i>		
Yes	448	100
No	0	0
<i>Experience in Facebook</i>		
1 year or less	7	1.6
Between 2 and 3 years	72	16.1
Between 3 and 5 years	174	38.8
More than 5 years	195	43.5

**Table 2.**  
Descriptive statistics  
of participant  
characteristics



the different indicators were approached to measure the convergent validity of the model, with all items reporting coefficients that exceeded the recommended value of 0.7. In addition, the loadings between the latent and observed variables were found to be significant ( $p \leq 0.001$ ). In light of this, the observed variables serve to explain the latent constructs (Hair *et al.*, 1995).

To test discriminant validity, variance values were checked and were found to be different from zero with none of the correlations for each pair of scales exceeding the 0.8 threshold. The present study found relatively weak relationships between the different constructs, with the three assessed models containing five different constructs each.

Reliability of the measurement scales was examined through the indicators highlighted in the confirmatory analysis. In this sense, values for both standard compound reliability and average variance explained exceed the 0.7 and 0.5 reference thresholds, respectively, along with indicators assessing the fit of the measurement model (Hair *et al.*, 1995) (Table 3).

### 5.2 Structural equation model

After evaluating the validity and reliability of the measurement scales, the study approached a comprehensive literature review on structural equation modeling (SEM) to test the research hypotheses. In this regard, as all the variables show a complete absence of normality, the present study approached both a maximum likelihood estimation method and a bootstrapping technique (or bootstrap learning samples) optimized to perform 5,000 consecutive samples with a significance of over 95%. On the other hand, contrasted with generalized or weighted least squares, the maximum likelihood technique is more fitting when working with considerably smaller samples (West *et al.*, 1995). This study also approached the Bollen–Stine’s corrected  $p$ -value to test the null hypothesis that the model is correct. Also, this procedure allows for constructs’ standard errors to be amended.

It is worth noting that the obtained values from the model used throughout this research are consistent with the threshold values suggested in the literature (Hair *et al.*, 1995): RMSEA < 0.08; GFI > 0.90; CFI and NFI > 0.90 (Table 4).

Variable	Item	Standard coefficients	$p$ -value	Cronbach’s alpha	CR	AVE
<i>Religious values</i>	<i>RV1</i>	0.840	***	0.919	0.915	0.548
	<i>RV2</i>	0.948	***			
	<i>RV3</i>	0.783	***			
	<i>RV4</i>	0.778	***			
	<i>RV5</i>	0.729	***			
	<i>RV6</i>	0.766	***			
	<i>RV7</i>	0.722	***			
	<i>RV8</i>	0.777	***			
	<i>RV9</i>	0.753	***			
<i>Contributing- Likes</i>	<i>CONT1</i>	0.933	***	0.929	0.930	0.932
	<i>CONT2</i>	0.931	***			
<i>Contributing- Shares</i>	<i>CONT3</i>	0.941	***	0.926	0.943	0.920
	<i>CONT4</i>	0.954	***			
	<i>CONT5</i>	0.865	***			
<i>Creating- Comments</i>	<i>CREAT1</i>	1	***	1	1	1

Note: \*\*\*  $p < 0.001$

**Table 3.**  
Results of the  
measurement model

5.3 Hypotheses testing

To evaluate the structural model, this study analyzed the statistical significance of the structural loads with regard to the different proposed relationships. The results of the SEM analysis and the related hypotheses are provided in Table 5 and Figure 2. The results obtained revealed that all hypotheses found statistical support.

More specifically, religious values are found to be positively related to the active SMEB in terms of contributing (likes) (*H1*), contributing (shares) (*H2*) and creating (Leaving positive comments) (*H3*). Therefore, religious values directly affect SMEB. The aforementioned relationship also reveals a significant positive effect on active SMEB (Contributing – likes) ( $\beta = 0.156$ ;  $p$ -value= 0.002) while (Contributing – shares) also was confirmed ( $\beta = 0.116$ ;  $p$ -value= 0.009) offering significant support for *H1* and *H2*. This result indicates that religious values play a key role in motivating customers to “like”, and “share” the brand-related contents within the Facebook fan page of the online brand communities of the Islamic banking sector, especially when the members of the online brand community are exposed to online contents posted by the company or page administrator.

In addition, evidence shows that the effect of religious values on active SMEB in terms of creating (leaving comments) was confirmed ( $\beta = 0.135$ ;  $p$ -value= 0.005) offering support for *H3*. This finding also indicates that religious values play a significant role in motivating, driving and engaging customers in active SMEB (e.g. leaving comments) with regard to the brand-related contents within the Facebook fan page of online brand communities of the Islamic banking sector. These results are consistent with previous studies, such as the one conducted by Dolan *et al.* (2019) that reported how consumers passively interprets an informational message in the form of reading, viewing, and clicking prior to actively liking or sharing the post (contributing behavior). In this sense, Malthouse *et al.* (2013) indicated that customer behavior within the context of social media changed from passive to active interaction. Triantafillidou and Siomkos (2018) indicated that Facebook experiential elements are instrumental to customers’ active consuming and contributing. On the other

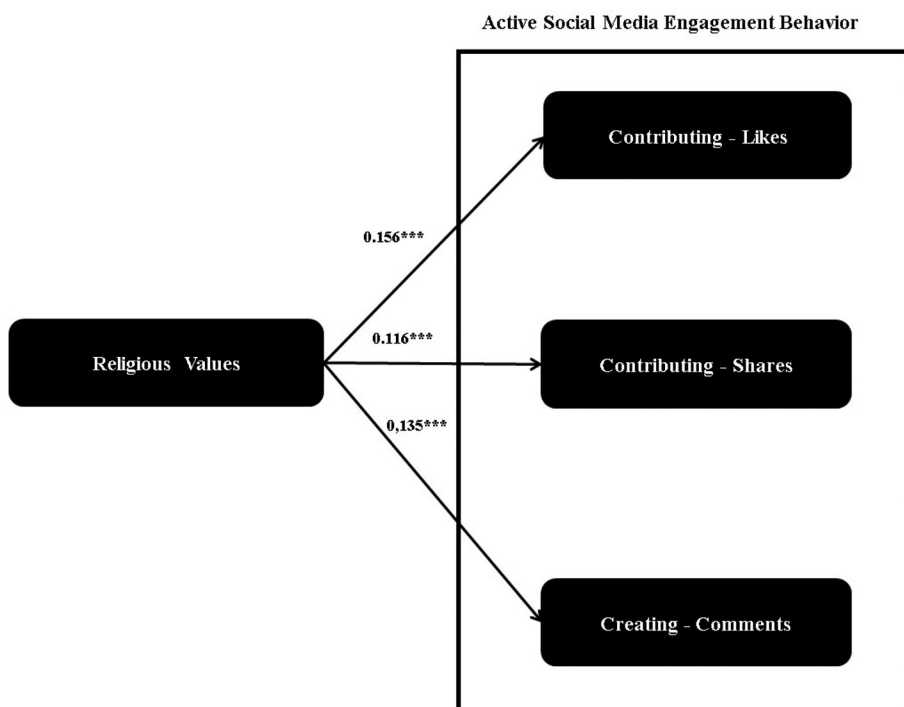
Fit indices	Recommended value	Obtained value
<i>GFI</i>	>0.90	0.932
<i>RFI</i>	>0.90	0.939
<i>NFI</i>	>0.90	0.956
<i>CFI</i>	>0.90	0.968
<i>TLI</i>	>0.90	0.955
<i>IFI</i>	>0.90	0.968
<i>RMSEA</i>	<0.08	0.078

**Table 4.**  
Goodness-of-fit indicators for the structural model

**Notes:** \*CMIN/DF – Normal chi-square/degrees of freedom; *GFI* – Goodness-of-fit index; *RFI* – Relative fit index; *NFI* – Normed fit index; *CFI* – Comparative goodness of fit; *TLI* – Tucker–Lewis Index; *IFI* – Incremental fit index; *RMSEA* – Root mean square error of approximation

**Table 5.**  
Results of the hypotheses testing

Hypothesis	Relationship	Coefficients	<i>p</i> -value	Support	C.R.
<i>H1</i>	RV → Contributing- Likes	0.156	0.002	Yes	3.069
<i>H2</i>	RV → Contributing- Shares	0.116	0.009	Yes	2.626
<i>H3</i>	RV → Creating- Comments	0.135	0.005	Yes	2.797



**Figure 2.**  
Results of the  
proposed model

hand, the results of this study are consistent with Bukhari *et al.* (2019) revealing that religious value shape the attitudes for rural Muslim to participate in micro financing. In general, religious values are not the most important factor when it comes to social media engagement. Therefore, there are other factors driving social media engagement such as customer knowledge, prior experience and familiarity with banking services (Suhartanto, 2019); entertainment (Triantafillidou and Siomkos, 2018); brand experience (Yasin *et al.*, 2019); customer online brand experience (Yasin *et al.*, 2020); and Facebook reliance on customer experience (Triantafillidou and Siomkos, 2018). In this regard, religious people are especially motivated to like, share and comment when the brand related contents are compatible with the Islamic rules.

## 6. Conclusions

### 6.1 Discussion of findings

The main purpose of this study was to examine the role of religious values in affecting the customers' engagement behavior within the context of social media and online Islamic banking. Results of the study indicate that religious values have a significant impact on active SMEB in terms of contributing (likes and shares) and creating (leaving positive comments). Therefore, religious values directly affect SMEB. This means that customers of Islamic banks are motivated to engage with the brand related contents posted by the Islamic banks within the context of social media, as well as likes, shares, and comments. On the other hand, driving engagement depends on compliance with the Islamic rules of *Shari'ah* and conducting banking activates according to the Islamic code of business ethics. The

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obtained results are in accordance with those from [Husain \(2007\)](#) who concluded that customers feel confident because the source of the wealth of the Islamic banks is entirely halal. Moreover, Muslims show a higher level of adoption for the Islamic mobile banking than non-Muslims ([Thye Goh et al., 2014](#); [Kaakeh et al., 2019](#)). In this sense, religious messages in advertising affect Muslim customers' purchase intentions ([Siyavooshi et al., 2019](#)). Muslims engagement in marketing practices depends always on offering symbolic and functional value globally ([Wilson and Grant, 2013](#)). Moreover, according to [Wilson and Grant \(2013\)](#) the functional values are consistent directly with the Islamic banking compliance with Islamic rules, result in shaping the positive behaviors with brand related contents via SMEB.

### *6.2 Theoretical implications*

The results of this study contribute to the existing body of literature by providing a clear understanding of religious values and their influence on the customer engagement behavior within the social media context. From a theoretical viewpoint, this study extends the existing explanations with regard to religious values and their influence on customer engagement behavior. In this sense, behavioral outcomes have received lesser attention in banking sectors, especially the Islamic banking sector operating in Palestinian territories. The proposed relationship suggests that religious values provide and play a positive role in driving active engagement behavior. On the other hand, most of the studies on religious values have revealed important and effective roles in marketing domains and marketing fields. The impacts of religious characteristics are related to consumer attitudes ([Miller and Chamberlain, 2013](#)); religious commitment affects store loyalty and customer's complaint intentions ([Swimberghe et al., 2009](#)); religion influences Muslim consumers' consumption of green food ([Suki and Suki, 2015](#)); Muslims with strong Islamic beliefs have a marked intention to consider and purchase Islamic life insurance ([Souiden and Jabeur, 2015](#)). Moreover, this framework will serve as a platform for academics that are interested in studying the relationships between the concepts of "religious values" and "SMEB." The empirical investigation regarding the influence of religious values on SMEB according to online company-generated contents through social media platforms is also a significant contribution to the marketing literature.

### *6.3 Practical implications*

The findings of this study suggest that religious values can impact on active SMEB and choices, such as liking, sharing and posting comments. Given the fact that religious values are persistent over time, there are some potential long-term benefits for Islamic banks that can identify the profitable religious consumer segments present in the local and global markets to promote the products and services. The results of the data analysis indicate that devout followers are especially influenced by online brand related contents' compliance with the Islamic rules of *Shari'ah* when liking, sharing and posting. This implies that the Islamic banks design and customize their marketing, viral and promotional campaigns through social media such as Facebook that comply with the needs of religious consumers could end up benefiting from free "viral" marketing to induce and drive customers to engage with the online contents. The findings of this research also offer implications for managers in the Islamic banking industry and other competing industries operating in Palestine to cater for the religious target and design and customize their products, services and marketing campaigns based on religious elements, attributes and halal brand certification. In this sense, it is worth noting that the vast majority of consumers in Palestine are Muslims. For marketing and promotional managers, they have to take in their consideration these

findings when designing their marketing campaigns, especially through the social media platforms such as Facebook. Therefore, marketing can benefit from approaching religious personalities and engaging them into these marketing and viral campaigns to mitigate consumer hesitation and increase trust for Muslim consumers. This also may play an important role with regard to the intention to likes, share and post comments according to online contents thought social media. This is in line with Siala (2013), who highlighted the relevance of engaging the prominent religious personalities in marketing when tailoring the religiously approved service to reduce doubt and result into reinforcing the sales of the services. Moreover, social media play a vital role as a promotional tool to attract more customers for Islamic banking products and services (Muhammad *et al.*, 2019). Therefore, the Islamic banking managers must keep the Islamic banking operations compatible with the Islamic rules, to attract more customers and active engagement behavior with brand-related content.

#### 6.4 Limitations and avenues for future research

The first limitation of this study is the limited possibility to generalize the results, as it focuses on a specific relationship between religious values and SMEB. Future research should replicate this study using different scenarios, for example testing the relationship between religious values and negatively valenced SMEB, such as detachment and destruction (Dolan *et al.*, 2016). The second limitation is related to the characteristics of the sample, as data were gathered from customers of Islamic banks operating specifically in the Palestinian geographical area. In addition, data were collected only from one social media platform (Facebook). Thus, future research is needed to test this relationship in other geographical areas and alternative social media platforms. In addition, further research needs to extend the present study by testing the same relationships in banking services through a cross-cultural study comparing Islamic and non-Islamic customers, for example Jewish and Christian samples, via social media platforms other than Facebook, such as (Twitter). The third limitation derives from the fact that only the financial sector has been considered in this study, thus future research should be encouraged to test the model in other industries, such as non-Islamic banks or manufacturing and services sectors to further improve knowledge about the main assessed relationship in this study. Finally, the authors of the present study encourage future studies to test the same relationships in banking services using demographic characteristics such as (gender, age, etc.) as moderating variables in this relationship between religious values and SMEB. Conducting future studies by investigating the role of brand religiosity, brand love and brand personality on SMEB is also especially encouraged.

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Item	Conventional banking	Islamic banking
Foundation	Man-made doctrine and principles (largely capitalism theory)	Islamic <i>Shari'ah</i> law
Primary objective/Aim	to make profit without religious or moral boundaries. (Interest of bank comes first)	to make profit that adheres to Islamic discipline that is limited to which benefit society. (public interest first)
Operation Focus	Interest based Income from loan is predetermined	Based on Profit-and-Loss Sharing More on debtor investment projects, assessments and valuations
Banking relationship	Loan arrangement and services	Financing arrangement based on partnership, profit sharing, trading, buy and sell, agency, commodity sale, services
Contractual terms	Borrower and lender	Partners, fund provider and entrepreneur, buyer and seller, agent, service provider
Common terms used	Interest rate, loan, borrower, lender, penalty	Profit rate, financing, customer financier, compensation
Use of money	Money is: - a commodity, - mode of exchange, and - a store of value	Money is: - a medium of exchange, and - a store of value
Profit-making	Time value is the source for charging interest on capital	Profit on exchange of goods and services is the basis for earning profit
Bank rate calculation	Monthly or daily rest interest calculations based on floating or fixed rate loan	Monthly or daily rest profit calculations based on floating or fixed rate financing
Requirement of asset	no asset is required for loans given by conventional banks. "Money breeds money."	Any loan should have an underlying asset

**Table A1.**  
Main differences between orthodox banking and Islamic banking

## Appendix 2. Measurement scales

### Religious values

- My religion is one of the most important parts of my philosophy of life when I am dealing with Islamic or usury banks.
- Religion is a subject in which I am particularly interested when I am dealing with Islamic or usury banks.
- My personal beliefs with regard to religion have a big influence on my views in other areas.
- The values of the religion I follow is central to the kind of person I want to be.
- My whole life would be very different if I had a different stance on religion.
- I often think about religious matters when I am dealing with Islamic or usury banks.
- My religion forbids usury so it is better to deal with Islamic banks rather than (usury) riba-based banks.
- I do not deal with riba-based banks for fear of God sending me to Hell as a punishment.
- It is best for me to deal with Islamic banks because it applies the principles of Islamic rules of *Shari'ah* even if they charge me a higher cost.
- Social media engagement behavior (SMEB) in the form of (contributing)

- Liking the brand page for the Islamic Bank I am dealing with on Facebook.
- Liking brand-related contents such as videos, audios and pictures posted by the Islamic Bank's Facebook page.
- Inviting a friend to like the Facebook fan page of the brand.
- Tagging friends in brand-related contents such as videos, audios and images posted by the Islamic Bank's Facebook page.
- Sharing brand-related content such as videos, audios and pictures posted by the bank Facebook page.
- SMEB in the form of (creating)
- Leaving positive comments on brand-related posts, blogs, videos and images on the Facebook fan page of the brand.

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