

ABSTRACTS:

**A STUDY OF MOULANA AHMAD ALI LAHORI'S
TRANSLATION OF THE QUR'ĀN**

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Moulana Ahmad Ali Lahori (1887-1966) made Shah Waliullah's thoughts the basis of his comprehension of the Holy Qur'ān, and continued imparting learning in the same way to scholars and students for almost half a century. His interpretive method showed a great understanding of sociology, economics and politics of the age in which he lived. His special points of reference are the books of Hazrat Shah Waliullah (d 1176 H), Shah Waliullah's translation of the Qur'ān, Shah Abdul Qadir's translation entitled "Mozh e Qur'ān" and the translations of Sheikh-ul-Hind Moulana Mahmood Hasan. Moulana Lahori's translation of the Qur'ān is the sole one Urdu translation with footnotes in which he took great help from Shah Wali Ullah's knowledge and ideas. In this translation, He has utilized from Shah Waliullah's thoughts and learning. In this translation and footnotes, many political and sociological points have been inferred, and they have been applied to the problems of the current age in a very logical way.

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contributed by explaining that Islāmic religiosity is the most appropriate factor to alter the thinking of customers who are currently buying conventional banking products.

As noted, perceived service quality and cultural norms are the leading cause to develop trust in purchasing Islāmic banking. The implication is that Islāmic banks should offer products different from conventional products by moving away from commercial banking and promote entrepreneurial financing for small and medium sized businesses in Pakistan. Further, norms can contribute if customers realize that Islāmic banking products are leaner towards flexible earning potential.

The combination of the variables under study is rare with mediating effect of trust in Islāmic banking. As such, the main contribution of this study is to knowing the integrated effect of these variables in Pakistan to contribute to developing indigenous promotion policy for Islāmic banking products particularly in Pakistan.

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previous studies that subjective norms are 3rd most important variable for selection and determinant for selection of Islamic banking. Similarly, in the previous studies, there is a positive relationship between subjective norms and intention to purchase Islamic banking products.

Islamic religiosity has a significant relationship with intention to purchase Islamic banking products with the mediating effect of trust in Islamic banking services. P-value is .025 and Beta value is (0.005). It has a positive and significant relationship with the mediating effect of trust in Islamic banking products. Previous studies also support Islamic religiosity impact on intention to purchase Islamic banking products with the mediating effect of trust in Islamic banking. Trust can be argued as the most relevant and important for retention of the customer with Islamic banking.

Perceived service quality has a significant relationship with intention to purchase Islamic banking services. The p-value is .000 and beta value is (.263) and the 4th hypothesis is accepted. Positive and significant relationship support previous studies. Perceived service quality is the customer's impression of the service provider efficiency and it is significantly related to customer satisfaction and customer trust which ultimately leads to customer intention to purchase Islamic banking. Previous studies found the positive relationship of trust in Islamic banking and intention to choose Islamic banking products.

Subjective norms have been found a good reason to choose Islamic banking products. Subjective norms have P-value of .000 and beta value is .362. It was found that subjective norms as a significant determinant for buying of Islamic banking services and intention to purchase Islamic banking products and services. Particularly advanced technology and banking customer adoption have a positive relationship. Subjective norms and values were examined 2nd after the service quality for intention to purchase Islamic banking products.

5. Research Implications

Based on the findings of this study, several implications can be drawn for the industry and academia who wish to make their efforts more productive and effective to promote Islamic banking in Pakistan. Since the purchase intention is reflected in customer judgment and progressive thinking towards adopting Islamic banking products, to this end, the study

over the intention to purchase Islāmic banking products. Islāmic religiosity has shown influences choosing Islāmic banking products, beta value 0.004. The analysis provides support to previous studies done in a different culture and different countries but due to Islāmic religiosity factor have a positive relationship between these two variables. This is in line with the previous scholarly work that religiosity has a greater influence on consumer behavior towards consumption (89). Islāmic religiosity is most important part of the life (90). Religion is important for Muslims and their behavior towards different life aspects are unique from other religions, particularly consumer behavior. They follow Islām to find the will of Allah. According to Islāmic Religiosity interest is prohibited, due to this principle of Islām Muslims avoid interest-based banking and they prefer Islāmic banking due to the non-interest based banking (91).

Scholars argued that majority of Muslims perceived both Islāmic Religiosity and Economics as the patronage factors in Islāmic banking selection (92). These all studies prove the significant relationship of Islāmic religiosity and intention to purchase Islāmic banking products. This study was observing the consumer behavior with respect to Islāmic banking in Egypt and explore that there is a positive relationship between Islāmic banking choice consumer behavior and Islāmic religiosity (93).

Perceived service quality has a positive impact on intention to purchase Islāmic banking products. The p-value is .041 hypothesis 2 is accepted and provide sufficient results to prove perceived service quality impact on intention to purchase Islāmic banking products. Service quality is good reason to choose Islāmic banking. Beta value is (0.0041). Previous studies were performed in different culture and different countries and perceived service quality is found universal to capture the customers and increase the business(94). According to the current and previous studies, there is a significant relationship between these two variables. The level of customer satisfaction depends on perceived service quality of Islāmic banking products.

Subjective norms sustain a positive impact on intention to purchase Islāmic banking services in direct relationship P-value is .010, hypothesis 3 is accepted thereby having a significant relationship between subjective norms and intention to purchase Islāmic banking products. Beta value is (0.0080). Current analysis on the basis of data collected provides sufficient support

Furthermore, other paths such as independent variables (Islāmic religiosity, perceived service quality and subjective norms) having an influence on dependent variable (intention to purchase Islāmic banking products) is also significant along with mediating variable (Trust in Islāmic banking products). The mediator (Trust in Islāmic banking) also exhibits a significant path with the dependent variable of the current study. All relations are significant at $p < .05$. Relations are shown in the table below.

Islāmic religiosity have a significant effect on intention to purchase Islāmic banking p-value is .03 and beta value is .004. Islāmic religiosity has a significant effect on intention to purchase Islāmic banking p-value is .041 beta value is .0041. Islāmic religiosity has significant affect over intention to purchase Islāmic banking p-value is .010 and beta value .0080

Islāmic religiosity has a significant effect on intention to purchase Islāmic banking with mediating effect trust in Islāmic banking, P-value is .025 and beta value is .005. Perceived service quality has a significant effect on intention to purchase Islāmic banking with the mediating effect of trust in Islāmic banking, p-value is .000 and beta value is .263. Subjective norms have a significant effect on intention to purchase Islāmic banking with the mediating effect of trust in Islāmic banking, p-value is .000 and beta value is .362.

Table 4: Direct Effects

	IR_C	SN_C	PSQR_C	TIB_C
TIB_C	.034	.000	.000	...
IPIP_C	.003	.041	.010	.000

Table 5: Indirect Effects

	IR_C	SN_C	PSQR_C	TIB_C
TIB_C
IPIP_C	.025	.000	.000	...

4. Discussion and Conclusion

We found a significant relationship between Islāmic religiosity and purchase intention for buying Islāmic banking products. The p-value is .003, hence hypothesis 1 is sustained which states that Islāmic religiosity has impacted

the measurement properties of the model (85).

Table 3 shows the values of construct validity:

Table 3: Construct Validity

	CR	AVE	MSV	ASV	PSQRMN	IRNM	F1
PSQRMN	0.591	0.486	0.884	0.563	0.697		
IRNM	0.698	0.393	0.090	0.041	0.300	0.541	
F1	0.887	0.664	0.407	0.102	-0.638	0.022	
TIBM	0.851	0.589	0.884	0.230	0.940	0.188	
IPIPM	0.860	0.552	0.870	0.228	0.933	0.199	0.815

* $p < .01$ (sig. at 2 tail); Pearson correlation is followed by AVE and square root of AVE

Hypotheses Testing

Bootstrapping can be used to test the study hypotheses for accepting or otherwise. It is often used as an alternative to statistical inference based on the assumption of a parametric model when that assumption is in doubt, or where parametric inference is impossible or requires complicated formulas for the calculation of standard errors (86).

It can also be used as a practice of estimating properties of an estimator (such as its variance) by measuring those properties when sampling from an approximating distribution. One standard choice for an approximating distribution is the empirical distribution function of the observed data (87). In the case where a set of observations can be assumed to be from an independent and identically distributed population, this can be implemented by constructing a number of resamples with replacement, of the observed dataset (and of equal size to the observed dataset) (88).

Direct and Indirect Effects

The direct and indirect relationships are calculated between independent, dependent variables and the mediating variable. The independent variables are Islāmic religiosity, perceived service quality, and subjective norms. The mediating variable is trust in Islāmic banking and the dependent variable is purchase intention for buying Islāmic banking products. The results represented that both paths with and without mediating paths are significant.

person concerning a psychological issue is the most recent description of attitude leads to intention (76). The measures of intention were adopted from (77). This is unidimensional 5-items scale.

Results and Analysis

A two-step structural equation modelling approach was used to validate the proposed model (78). This approach was chosen because of its ability to evaluate the measurement model, a priori structural model and then testing the causal relationships among constructs (79). LISREL 8.12 was used to perform the analysis 80. We tested the overall model fit of the path model. The overall model fit evaluates the correspondence of the actual or observed input matrix with the predicted from the research model.

Table 2 shows the summary of the overall fit indices of the proposed model:

Table 2: Model Fit Indices with Accepted Value

Level of Model Fit	Overall Model Fit				
	Model Fit		Model Comparison		
Fit Measures	CMIN/DF	RMSEA	IFI	TLI	CFI
Further analysis is Required	> 2	> .1	< .90	< .90	< .90
Acceptable Scale for Good Model Fit	≤ 2	< .08 (Accepted up to .1)	≥ .90	≥ .90	≥ .90

Measurement Model

Composite reliability (CR), convergent validity of the measurement items, and the average variance extracted (AVE) is used to assess psychometric properties of the proposed model (81). Composite reliability depicts the degree to which the items indicate the common construct (82). The variance extracted reflects the amount of variance in the items captured by the construct (83). Discriminant validity is used to examine the extent one independent variable is exceptionally different from others in measuring the change independent variable, whereas convergent validity informs about variance proportion for all factors (84).

To access the model validity, the correlation value and standardized regression weights were processed. The results showed that two out of four constructs have AVE value above the threshold value of 0.5 and remaining two constructs have values slightly less than 0.5. In case, AVE is less than 0.5 but greater than 0.3, the value of CR should be greater than 0.60 to accept

sample consisting of 300 academic staff of public and private universities of Southern Punjab. The sample was taken from the 8 universities named; BZU, ISP, NUML (Multan campus), Air University, Women University, University of Education, NCBAE, Nawaz Sharif Agriculture university.

Instrument

The questionnaire contained 30 items measured on a five point Likert scale with end points of “strongly agree” and “strongly disagree”. The latent variables in the model were operationalized with reflective measures and these were adapted from prior studies.

Islāmic Religiosity

Religiosity is defined as “A belief in one God accompanied by a commitment to follow principles believed to be set forth by God” (69). Islāmic Religiosity is a comprehensive sociological term used to refer the numerous aspects of religious activity, dedication, and belief. The measures of Islāmic religiosity were adopted from previous studies (70). This scale comprises of 6-items.

Perceived Service Quality

Perceived service quality has been described as a form of attitude that results from the comparison of expectations with performance (71). The measures of perceived service quality were adopted from (72). This is 6-dimension and 30-items scale.

Subjective Norms

“Subjective norms are group-held belief about how a member should behave in a given context”. The measures of scale for subjective norm were adopted from (73). This is 5-items scale.

Trust in Islāmic Banking

Trust is one from a group of factor affecting customer’s loyalty (74). Trust has been conceptualized in the literature as a willingness to rely on an exchange partner in whom one has confidence. The measures of Trust were adopted from inventory of measuring conditions of trust (75).

Intention to Purchase Islāmic Banking Products

The intention is a significant power of attitude towards usage and adoption of different products and services. The favorable and unfavorable feeling of a

that Islāmic banking is benevolent, competent, honest, or predictable, while trusting intention means that a potential customer is willing to expose him/herself to the possibility of loss and transact with the Islāmic banking.

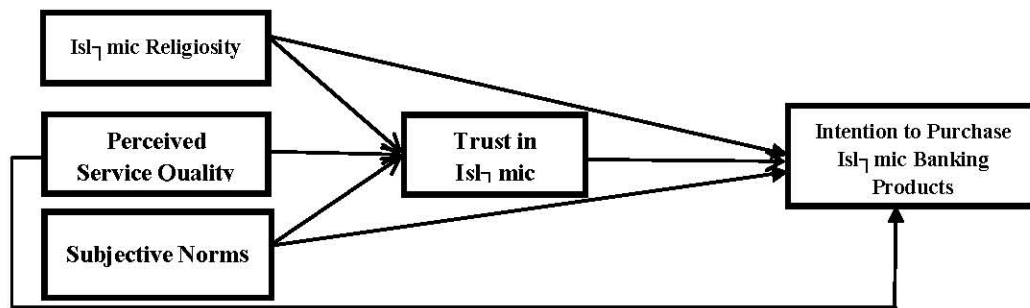
Given this background, this study measures trusting beliefs and trusting intentions as two separate constructs and place trust (trusting intention) as a mediator in the relationship between precursory effects of Islāmic religiosity, perceived service quality, subjective norms and purchase intention.

Based on the above, it is hypothesized that:

H4: Trust in Islāmic Banking Positively Influence Intentions to Purchase Islāmic Banking Products.

Figure 1 depicts the research framework for this study derived from the literature review;

Figure 1: Conceptual Framework



3. Research Methodology

This study was conducted with twofold objectives. First, we wanted to assess the precursory factors of purchasing Islāmic banking products in the context of Pakistan. Second, we intended to illustrate predictive validity of the precursory factors with knowing how strong the impact is?

Sample

The target population of the current study was academic staff of public and private universities of Southern Punjab, Pakistan. Such a target population was considered important due to education and income for choosing Islāmic banking. Data can be collected more quickly from the homogenous target population. Stratified random sampling technique was adopted to draw the

reduce his/her trust in Islāmic banking and thus it is one the major obstacles to the growth of Islāmic banking.

Trust refers to the belief that the promise of another can be relied upon and that, in unforeseen circumstances 61. In literature, trust has been explained as dispositional trust, situational trust, trusting belief, and trusting intention 62. Dispositional trust is the extent to which one displays a consistent tendency to be willing to depend on others. Situational trust is that one believes in situational success. Trusting belief is the belief that the other party has one or more characteristics beneficial to oneself. Trusting intention means that one is willing to depend on, or intends to depend on, the other party even though one cannot control the other party's behaviour (63).

Recent work on Islāmic banking suggests that future research should explore trust more specifically trustworthiness and measuring the role of trust considering the uncertainty, integrating trust with acceptance of Islāmic banking. Hence, the link between trust and intention to use Islāmic banking seems one of the promising issue that has been explored in this paper. Some scholars have examined the relationship between trust and intention to purchase Islāmic banking products (64). Trust develops loyalty and intention to purchase Islāmic banking products and it is generally found that Muslims tend to be loyal towards buying Islāmic banking.

A few other studies also found that customers in Islāmic countries have positive attitude and intention towards Islāmic banking (65) and concluded that trust is highly significant in interest-free banking as Islāmic religious compliance, competitive services, credibility and reliability increases the trust of the customer (66). As such, when a bank is satisfying customer need that creates value and then due to sensitive nature of financial transactions, trust becomes a significant factor for the growth of banking industry. Further, the research conducted by (67) point out trust in Islāmic banking as a key variable in relationship to Islāmic banking products.

To gain a deeper understanding of how trust operates, the literature suggested the distinction between trust and trustworthiness. It is argued that trustworthiness is a belief about a trustee that the trustor's behaviour depends upon, whereas trusting intention is a behavioural component to engage in a behaviour that depends on the trustee (68). The concept of trusting beliefs in Islāmic banking means that potential customers believe