



The Role of Religiosity in Muslim Consumers' Preferences for Islamic Banking in Indonesia

Budiyono Santoso ^{1*}, Ahmad Djalaluddin ², Aunur Rofiq ³

¹ Department of Sharia Economics, Sekolah Tinggi Ilmu Ekonomi Syariah Riyadlul Jannah Mojokerto, Indonesia

² Doctoral Program in Sharia Economics, Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

³ Department of Islamic Banking, Universitas Islam Negeri Maulana Malik Ibrahim Malang, Indonesia

^{1*}Corresponding author: budiyonosantoso@sties-rijan.ac.id, email: djalaludin@akuntansi.uin-malang.ac.id, aunur@uin-malang.ac.id

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ABSTRACT

Islamic banking continues to face challenges in attracting and retaining Muslim consumers despite the growing demand for Sharia-compliant financial services. This study examines the role of intrinsic and extrinsic religiosity in shaping Muslim consumers' preferences for Islamic banking in Indonesia, with consumer knowledge, awareness, and attitudes considered within the proposed relationship. Using a quantitative research design, data were collected through an online survey of 162 Islamic bank customers in Indonesia and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings show that extrinsic and intrinsic religiosity significantly influence consumer awareness, while intrinsic religiosity also significantly influences consumer attitudes. Consumer awareness, knowledge, and attitudes significantly affect consumer preferences. Extrinsic religiosity has a significant negative direct effect on consumer preferences, whereas the direct effect of intrinsic religiosity on preferences is not statistically significant. These findings indicate that religiosity influences Islamic banking preferences through different pathways, particularly through consumer awareness and attitudes. The study contributes to Islamic banking literature by distinguishing the effects of intrinsic and extrinsic religiosity and provides practical implications for strengthening consumer awareness and communication strategies in Islamic banking.

Keywords: religiosity, islamic banking, consumer preferences, consumer awareness, muslim consumers.

INTRODUCTION

By 2030, Muslims are predicted to make up over 25% of the global population. In fact, the United States and European nations have over 10% of their populations who practice Islam.¹ The rise in demand for goods and services that adhere to Islamic law on the international market will be directly impacted

¹ Nazlida Muhamad and Dick Mizerski, "The Effects of Following Islam in Decisions about Taboo Products: Deciding On Taboo Products," *Psychology & Marketing* 30, no. 4 (2013): 357-71, <https://doi.org/10.1002/mar.20611>; Michael R. Solomon, *Consumer Behavior: Buying, Having, and Being*, Thirteen Edition (Pearson, 2019).

by this tragedy.² Many companies engaged in products and services, including Islamic banks, have taken this trend into account in their markets.³ Given that religion instructs its adherents on what transactions are acceptable and what are not, it is the most significant element influencing consumer decision-making.⁴ However, the literature on this subject is still very limited,⁵ Especially regarding the influence of extrinsic and intrinsic religion of customers on Islamic banks. For most customers, religious factors are important factors in their behavior.⁶ There are two main aspects in religion.⁷ These are extrinsic and intrinsic which can directly influence consumer desires in terms of marketing relationships in the form of Islamic banking products and services.⁸

Religion plays a very important role in terms of consumer awareness and attitudes towards Islamic banking, which can directly influence them,⁹ conclude that consumer decisions are based on two important reasons. First, religiosity and Islamic banking are inseparable components in the financial sector. This suggests that individuals with higher levels of religiosity may have greater awareness and attitudes. Second, religiosity is an important factor in determining consumer preferences. A Muslim is attracted to this banking system because of

² Hardius Usman et al., "The Role of Religious Norms, Trust, Importance of Attributes and Information Sources in the Relationship between Religiosity and Selection of the Islamic Bank," *Journal of Islamic Marketing* 8, no. 2 (2017): 158–86, <https://doi.org/10.1108/JIMA-01-2015-0004>; Özlem Sandıkcı, "Religion and the Marketplace: Constructing the 'New' Muslim Consumer," *Religion* 48, no. 3 (2018): 453–73, <https://doi.org/10.1080/0048721X.2018.1482612>.

³ Michael R. Solomon, *Consumer Behavior: Buying, Having, and Being*, Thirteen edition (Pearson, 2020).

⁴ Muhammad Ali et al., "Consumer Acceptance toward Takaful in Pakistan: An Application of Diffusion of Innovation Theory," *International Journal of Emerging Markets* 14, no. 4 (2019): 620–38, <https://doi.org/10.1108/IJOEM-08-2017-0275>; Katharina Raab et al., "'Feeling the Waste' Evidence from Consumers' Living in Gaza Strip Camps," *Journal of Consumer Marketing* 37, no. 7 (2020): 921–31, <https://doi.org/10.1108/JCM-04-2019-3171>.

⁵ Gary Mortimer et al., "Explaining the Impact of Consumer Religiosity, Perceived Risk and Moral Potency on Purchase Intentions," *Journal of Retailing and Consumer Services* 55 (July 2020): 102115, <https://doi.org/10.1016/j.jretconser.2020.102115>; Elizabeth A. Minton et al., "Religiosity and Special Food Consumption: The Explanatory Effects of Moral Priorities," *Journal of Business Research* 95 (February 2019): 442–54, <https://doi.org/10.1016/j.jbusres.2018.07.041>.

⁶ Raab et al., "'Feeling the Waste' Evidence from Consumers' Living in Gaza Strip Camps"; Usman et al., "The Role of Religious Norms, Trust, Importance of Attributes and Information Sources in the Relationship between Religiosity and Selection of the Islamic Bank," 2017.

⁷ Gordon W. Allport and J. Michael Ross, "Personal Religious Orientation and Prejudice," *Journal of Personality and Social Psychology* 5, no. 4 (1967): 432–43, <https://doi.org/10.1037/h0021212>.

⁸ Timothy L. Keiningham et al., "A Five-Component Customer Commitment Model: Implications for Repurchase Intentions in Goods and Services Industries," *Journal of Service Research* 18, no. 4 (2015): 433–50, <https://doi.org/10.1177/1094670515578823>; Mortimer et al., "Explaining the Impact of Consumer Religiosity, Perceived Risk and Moral Potency on Purchase Intentions," July 2020.

⁹ Junaidi Junaidi et al., "The Consumers' Commitment and Materialism on Islamic Banking: The Role of Religiosity," *Journal of Islamic Marketing*, ahead of print, June 3, 2021, <https://doi.org/10.1108/JIMA-12-2020-0378>.

the essence of the Islamic business model, the level of religion to God and is influenced by consumer awareness and attitudes. Therefore, research is needed to determine the role of religion for consumers.¹⁰

Previous research has shown that religiosity has a positive effect on consumer awareness and attitudes in Tunisia,¹¹ Malaysia,¹² Uganda.¹³ Furthermore, the mediator variable has a direct positive influence on consumer preferences in Egypt,¹⁴ UEA,¹⁵ India,¹⁶ Saudi Arabia¹⁷ and Uganda.¹⁸ Also in Bangladesh¹⁹ and Jordan.²⁰ However, previous empirical studies have been reluctant to comprehensively investigate the role of extrinsic and intrinsic religion in consumer behavior. Several researchers have also launched the

¹⁰ Hanudin Amin et al., "Theory of Islamic Consumer Behaviour: An Empirical Study of Consumer Behaviour of Islamic Mortgage in Malaysia," *Journal of Islamic Marketing* 5, no. 2 (2014): 273–301, <https://doi.org/10.1108/JIMA-06-2013-0042>; Abdulkader Kaakeh et al., "Factors Affecting Customers' Attitude towards Islamic Banking in UAE," *International Journal of Emerging Markets* 14, no. 4 (2019): 668–88, <https://doi.org/10.1108/IJOEM-11-2017-0502>; Muslichah M. Muslichah M. et al., "The Effect of Halal Foods Awareness on Purchase Decision with Religiosity as a Moderating Variable: A Study among University Students in Brunei Darussalam," *Journal of Islamic Marketing* 11, no. 5 (2019): 1091–104, <https://doi.org/10.1108/JIMA-09-2017-0102>.

¹¹ Jamid Ul Islam and Zillur Rahman, "Awareness and Willingness towards Islamic Banking among Muslims: An Indian Perspective," *International Journal of Islamic and Middle Eastern Finance and Management* 10, no. 1 (2017): 92–101, <https://doi.org/10.1108/IMEFM-01-2016-0017>; John J. Ireland, "Just How Loyal Are Islamic Banking Customers?," *International Journal of Bank Marketing* 36, no. 3 (2018): 410–22, <https://doi.org/10.1108/IJBM-09-2016-0138>; Hajime Kamiyama and Kenichi Kashiwagi, "Factors Affecting Customers' Continued Intentions to Use Islamic Banks," *Journal of Financial Services Marketing* 24, nos. 3–4 (2019): 59–68, <https://doi.org/10.1057/s41264-019-00066-5>; Nizar Souiden and Marzouki Rani, "Consumer Attitudes and Purchase Intentions toward Islamic Banks: The Influence of Religiosity," *International Journal of Bank Marketing* 33, no. 2 (2015): 143–61, <https://doi.org/10.1108/IJBM-10-2013-0115>.

¹² Amin et al., "Theory of Islamic Consumer Behaviour," 2014.

¹³ Juma Bananuka et al., "Attitude: Mediator of Subjective Norm, Religiosity and Intention to Adopt Islamic Banking," *Journal of Islamic Marketing* 11, no. 1 (2019): 81–96, <https://doi.org/10.1108/JIMA-02-2018-0025>.

¹⁴ Mariam Mourad Hussein Abou-Youssef et al., "Effects of Religiosity on Consumer Attitudes toward Islamic Banking in Egypt," *International Journal of Bank Marketing* 33, no. 6 (2015): 786–807, <https://doi.org/10.1108/IJBM-02-2015-0024>.

¹⁵ Kaakeh et al., "Factors Affecting Customers' Attitude towards Islamic Banking in UAE," 2019.

¹⁶ Islam and Rahman, "Awareness and Willingness towards Islamic Banking among Muslims."

¹⁷ Basem Masoud Alhazmi, "Religiosity and Customer Trust in Financial Services Marketing Relationships," *Journal of Financial Services Marketing* 24, nos. 1–2 (2019): 31–43, <https://doi.org/10.1057/s41264-019-00062-9>.

¹⁸ Juma Bananuka et al., "The Intention to Adopt Islamic Financing in Emerging Economies: Evidence from Uganda," *Journal of Islamic Accounting and Business Research* 11, no. 3 (2020): 610–28, <https://doi.org/10.1108/JIABR-07-2017-0108>.

¹⁹ Revti-Raman Sharma et al., "Muslim Religiosity, Generational Cohorts and Buying Behaviour of Islamic Financial Products," *Australian Journal of Management* 42, no. 3 (2017): 482–501, <https://doi.org/10.1177/0312896216659530>.

²⁰ Kamiyama and Kashiwagi, "Factors Affecting Customers' Continued Intentions to Use Islamic Banks," 2019.

concept of consumer behavior towards sharia products and services.²¹ Therefore, products and services created in accordance with Islamic law have become an important aspect of Islamic banking consumer relations.

Indonesia has the largest Muslim population in the world, and the majority of them are reluctant to use Islamic banking, and they prefer to use conventional banking.²² The market share of the Islamic banking system is relatively less than 10% according to the Islamic Financial Services Board (IFSB) data. On the other hand, only a few of those who use Islamic banks have minimal knowledge of Islamic banking. However, a weakness of previous research in this context is that the participants were not consumers of Islamic banks.²³ In addition, the factors influencing their decisions, as well as the level of religiosity, were not studied in depth.²⁴ Contradictory results obtained from different countries and scholars have highlighted the practical and theoretical relevance of the relationship between religiosity and consumer preferences in the Indonesian context.²⁵

This study aims to address this gap by examining the level of consumer religiosity among Muslims in Indonesia. Furthermore, this study will also examine the role of knowledge, awareness and attitude as mediators between religiosity and consumer preferences. The low market share of Islamic banking in Indonesia makes it important to understand whether religiosity is the main factor that has a positive and significant influence in influencing customer decisions.

Despite the growing literature on religiosity and Islamic banking, several limitations remain. First, previous studies have examined the relationship between religiosity and Islamic banking behavior across different national contexts, but their findings are not fully consistent. Some studies report positive relationships between religiosity, consumer awareness, attitudes, and preferences, whereas others suggest that the effects may depend on the

²¹ Denni Arli et al., "The Effect of Religiosity on Luxury Goods: The Case of Chilean Youths," *International Journal of Consumer Studies* 44, no. 3 (2020): 181–90, <https://doi.org/10.1111/ijcs.12559>; Minton et al., "Religiosity and Special Food Consumption"; Mortimer et al., "Explaining the Impact of Consumer Religiosity, Perceived Risk and Moral Potency on Purchase Intentions," July 2020.

²² Jonathan A. J. Wilson et al., "Crescent Marketing, Muslim Geographies and Brand Islam: Reflections from the JIMA Senior Advisory Board," *Journal of Islamic Marketing* 4, no. 1 (2013): 22–50, <https://doi.org/10.1108/17590831311306336>.

²³ Thomas B. Pepinsky, "Development, Social Change, and Islamic Finance in Contemporary Indonesia," *World Development* 41 (January 2013): 157–67, <https://doi.org/10.1016/j.worlddev.2012.06.007>.

²⁴ Usman et al., "The Role of Religious Norms, Trust, Importance of Attributes and Information Sources in the Relationship between Religiosity and Selection of the Islamic Bank," 2017.

²⁵ Alhazmi, "Religiosity and Customer Trust in Financial Services Marketing Relationships."

dimensions of religiosity and the behavioral mechanisms involved.²⁶ Second, previous research has often examined religiosity as a general construct without sufficiently distinguishing between intrinsic and extrinsic religiosity. This distinction is important because religion may influence consumer behavior either as an internalized value or as a means of achieving social and personal benefits. Third, although knowledge, awareness, and attitudes have been identified as relevant factors in Islamic consumer behavior, their roles in explaining how different dimensions of religiosity are translated into consumer preferences for Islamic banking remain insufficiently integrated within a single empirical model. These limitations are particularly relevant in Indonesia, where Islamic banking operates within a predominantly Muslim population but continues to face challenges in developing its market.

This study addresses these gaps by examining the effects of intrinsic and extrinsic religiosity on Muslim consumers' preferences for Islamic banking in Indonesia while incorporating consumer knowledge, awareness, and attitudes into the proposed model. The contribution of this study is twofold. Theoretically, it provides a more differentiated understanding of religiosity by examining its intrinsic and extrinsic dimensions and by investigating the behavioral pathways through which religiosity may shape consumer preferences.²⁷ Empirically, the study provides evidence from Indonesian Islamic bank customers rather than relying solely on respondents who have not necessarily used Islamic banking services. The novelty of the study therefore lies in integrating two dimensions of religiosity with knowledge, awareness, and attitudes to explain Muslim consumers' preferences for Islamic banking within the Indonesian context. This approach allows the study to identify whether religiosity influences preferences directly or operates through consumers' cognitive and attitudinal responses.

Accordingly, this study investigates how intrinsic and extrinsic religiosity shape Muslim consumers' preferences for Islamic banking in Indonesia, with particular attention to the mediating roles of consumer knowledge, awareness, and attitudes. It addresses four research questions: (1) To what extent do intrinsic and extrinsic religiosity influence consumers' knowledge, awareness, and attitudes towards Islamic banking? (2) How do consumer knowledge, awareness, and attitudes affect preferences for Islamic banking? (3) Do these three consumer-related factors mediate the relationships between intrinsic and extrinsic religiosity and Islamic banking preferences? and (4) Do intrinsic and extrinsic religiosity exert direct effects on consumer preferences? By distinguishing between the two dimensions of religiosity and examining their direct and indirect pathways, this study provides a more nuanced explanation of how religious

²⁶ Aang Kunaifi et al., "Conservative-Political Global Islamic Economy Movement, Face of Entrepreneurship Constructivism of The Indonesian Hijra Community," *IQTISHODUNA: Jurnal Ekonomi Islam* 14, no. 2 (2025): 531–50, <https://doi.org/10.54471/iqtishoduna.v14i2.3192>.

²⁷ Aang Kunaifi et al., "Islamic Entrepreneurship Identity In The Indonesian Hijrah Community," *Multifinance* 2, no. 1 (2024): 60–72, <https://doi.org/10.61397/mfc.v2i1.140>.

commitment translates into Islamic banking preferences within the Indonesian context.

METHODS

This study employed a quantitative research design to examine the relationships between intrinsic and extrinsic religiosity, consumer knowledge, awareness, attitudes, and preferences toward Islamic banking in Indonesia. Data were collected through a structured online questionnaire administered to Islamic bank customers. The questionnaire used multi-item measures adapted from established studies and modified to fit the Indonesian Islamic banking context. All construct items were measured using a five-point Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree”. The structural relationships among the constructs were examined using Partial Least Squares Structural Equation Modeling (PLS-SEM).

This study adopted a scale with high reliability and validity. It used a multi-item scale for all constructs from previous studies in the proposed model of conducting a pretest and pilot test to validate the wording of the construct measurement items for the context of Islamic banks in Indonesia. It was used to ensure whether participants understood each question and revised wording to prevent single source bias.²⁸ The measurement items of this questionnaire were modified to suit the research context. The wording of the measurement items was reviewed by a professional English-Indonesian translator, a master's student and 10 Islamic bank consumers. This study was conducted with 12 independent rounds (3 respondents for each round) to revise the wording based on comments for the pretest. Furthermore, this study conducted a pilot test of the measurement items. This builds to ensure the final wording of the final formal survey collected 120 samples for a pilot test to check the reliability, convergent and discriminant validity with the suggested criteria before the survey.

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²⁸ Philip M. Podsakoff et al., “Common Method Biases in Behavioral Research: A Critical Review of the Literature and Recommended Remedies,” *Journal of Applied Psychology* 88, no. 5 (2003): 879–903, <https://doi.org/10.1037/0021-9010.88.5.879>.

²⁹ Wen-Lung Shiau et al., “Internet Research Using Partial Least Squares Structural Equation Modeling (PLS-SEM),” *Internet Research* 29, no. 3 (2019): 398–406, <https://doi.org/10.1108/IntR-10-2018-0447>.

difficulties, concerns and goodness of participants related to the pre-test questions. A minimum of 20 participants was recommended for each construct to improve the quality of the instrument to avoid ambiguity and wording errors in participant responses. Furthermore, a pilot test was conducted on 162 samples and this was deemed adequate for statistical analysis.

Sampling and data Indonesian Islamic banking consumers were asked to complete an online survey; in addition, a cash prize of 10,000 Indonesian Rupiah (IDR) donated to the Social Foundation was given to complete each survey to increase their response rate. This online survey was conducted using Google Forms and it ran from March 1 to May 31, 2022. In contrast, various control and filter questions were anonymous and random construction was carried out to avoid bias and ensure the validity of the survey. The purpose of the filter questions was to ensure that respondents met two basic restrictions, namely, minimum age 18 years, must have an account at an Islamic bank and respondents were not forced to participate in the survey. The sample was collected from a random convenience sampling involving 170 Islamic bank consumers. However, 162 samples were valid and this showed a completion rate of 95.29%.

Table 1: Measurement of Variables

Construct	Operational focus	Retained indicators	Main source
Extrinsic Religiosity	Religious orientation motivated by personal or social utility	X1.2, X1.3, X1.4	Ji & Ibrahim
Intrinsic Religiosity	Internalized religious commitment and religion as an end in itself	X2.1, X2.3, X2.4, X2.5	Ji & Ibrahim
Consumer Knowledge	Understanding of Islamic banking products, principles, and characteristics	Y1.1–Y1.4	Tabrani et al.; Usman et al.; Amin et al.
Consumer Awareness	Recognition and awareness of Islamic banking and its Sharia-based characteristics	Y2.1–Y2.5	Tabrani et al.; Usman et al.; Amin et al.
Consumer Attitude	Positive or negative evaluation of Islamic banking	Y3.1–Y3.5	Tabrani et al.; Usman et al.; Amin et al.
Consumer Preference	Tendency to prefer/select Islamic banking products and services	Y4.1–Y4.5	Tabrani et al.; Usman et al.; Amin et al.

Source: Authors' compilation and data analysis (2026)

Six latent constructs (as shown on table 1 above) were examined in the study: extrinsic religiosity, intrinsic religiosity, consumer knowledge, consumer awareness, consumer attitudes, and consumer preferences. Extrinsic religiosity was measured using three retained items (X1.2–X1.4), while intrinsic religiosity was measured using four retained items (X2.1, X2.3–X2.5). Consumer knowledge was measured using four items (Y1.1–Y1.4), awareness using five items (Y2.1–Y2.5), attitude using five items (Y3.1–Y3.5), and consumer preference using five items (Y4.1–Y4.5). The original measurement model contained three items, X1.1,

X1.5, and X2.2, which were removed because their outer loading values were below 0.50.

All retained items were measured using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The religiosity measures were adapted from Ji and Ibrahim, while the measures of consumer knowledge, awareness, attitudes, and preferences were adapted from established Islamic banking studies by Tabrani et al., Usman et al., and Amin et al. The population of this study consisted of consumers who had experience using Islamic banking services in Indonesia. Data were collected through an online survey distributed using Google Forms from March 1 to May 31, 2022. A non-probability convenience sampling technique was employed because respondents were recruited based on their accessibility and willingness to participate. To ensure that respondents were relevant to the research objectives, two screening criteria were applied: respondents had to be at least 18 years old and have an account with an Islamic bank. Participation was voluntary, and respondents were informed that their responses would be treated anonymously.

A total of 170 responses were initially obtained. After applying the screening and data-quality criteria, 162 responses were retained for analysis, representing a completion rate of 95.29%. Because convenience sampling does not provide equal probability of selection for all members of the population, the findings should be interpreted within the characteristics of the sampled respondents and should not be generalized to all Islamic banking customers in Indonesia without caution. Table 2 below shows the demographics of the respondents. Indonesia was selected for the data. This study validates the relationship between religion and consumer preferences.

Table 2. Demographics of Samples

Categories	Frequency	Percent	Valid Percent	Cumulative Percent
Gender				
Male	109	67.7	67.7	67.7
Female	52	32.3	32.2	100
Total	161	100	100	
Age				
20-30 years	106	65.8	65.8	65.8
31-40 years	22	13.7	13.7	79.5
41-50 years	27	16.8	16.8	96.3
Up to 50 years	6	3.7	3.7	100
Total	161	100	100	
Religion				
Islam	155	96.3	96.3	96.3
Catholic	6	3.7	3.7	100
Total	161	100	100	
Ethnic				
Javanese	106	65.8	65.8	65.8
Madurese	50	31.1	31.1	96.9
Sundanese	5	3.1	3.1	100
Total	161	100	100	

Work				
Private employee	89	55.3	55.3	55.3
Gov.employee	15	9.3	9.3	64.6
Entrepreneur	56	34.8	34.8	99.4
State enterprise	1	0.6	0.6	100
Total	161	100	100	
Income				
1-5 million	109	67.7	67.7	67.7
5-10 million	27	16.8	16.8	84.5
10-15 million	17	10.6	10.6	95.0
Up to 15 million	8	5.0	5.0	100
Total	161	100	100	
Duration as customer				
Less than 1 year	64	39.8	39.8	39.8
1-3 years	34	21.1	21.1	60.9
Up to 3 years	63	39.1	39.1	100
Total	161	100	100	

Source: Authors' data analysis (2026)

Measures The items used to measure each construct are presented in the Appendix. Demographics such as gender, age, education and years of using Islamic banking were included in the questionnaire. A five-point Likert scale anchored between 1 ("strongly disagree") and 5 ("strongly agree") was used for all scale items. Extrinsic religiosity focuses on personal, individual goals such as happiness, security or enlightenment. For example, a Muslim consumer with high personal extrinsic religiosity may worship at a mosque to comply with religious norms and enhance their spirituality. Intrinsic religiosity refers to the frequency of attendance at a place of worship, The Godhead factor is the main influence on the relationship between religiosity and social and psychological well-being adapted from³⁰ because the instruments applied in previous studies and built from the perspective of Indonesian Muslims. All items used in Islamic banking studies to measure Consumer Knowledge, Awareness, Attitude and Preferences adapted from Tabrani et al.³¹, Usman³², and also Amin et al³³.

³⁰ Chang-Ho C. Ji and Yodi Ibrahim, "Islamic Doctrinal Orthodoxy and Religious Orientations: Scale Development and Validation," *The International Journal for the Psychology of Religion* 17, no. 3 (2007): 189–208, <https://doi.org/10.1080/10508610701402192>.

³¹ Tabrani et al., "Trust, Commitment, Customer Intimacy and Customer Loyalty in Islamic Banking Relationships."

³² Hardius Usman et al., "The Role of Religious Norms, Trust, Importance of Attributes and Information Sources in the Relationship between Religiosity and Selection of the Islamic Bank," *Journal of Islamic Marketing* 8, no. 2 (2017): 158–86, <https://doi.org/10.1108/JIMA-01-2015-0004>.

³³ Amin et al., "Consumer Attitude and Preference in the Islamic Mortgage Sector," 2017.

The questionnaire employed multi-item scales adapted from previously validated instruments. The measurement items for intrinsic and extrinsic religiosity were adapted from Ji and Ibrahim, while the measures of consumer knowledge, awareness, attitudes, and preferences were adapted from previous Islamic banking studies, particularly Tabrani et al., Usman et al., and Amin et al. The items were translated and adjusted to ensure their relevance to the Indonesian Islamic banking context.

Before the main survey, a pretest was conducted to assess the clarity, comprehensibility, and contextual appropriateness of the questionnaire. The wording was reviewed by a professional English-Indonesian translator, a master's student, and 10 Islamic bank consumers. The pretest was conducted in 12 independent rounds involving three respondents in each round, and wording was revised based on participants' feedback. A subsequent pilot test was conducted to evaluate the reliability and validity of the measurement items before the main data collection. The final questionnaire was then administered to eligible Islamic bank customers. Based on the hypothesis and research design, the collected data will be analyzed using several data analysis techniques, namely: Partial Least Square (PLS).

This model was developed as an alternative for situations where the theoretical basis for designing the model is weak and/or the available indicators do not meet the reflective measurement model. Wold calls PLS "Soft Modeling". PLS is a powerful analysis method because it can be applied to all data scales, does not require many assumptions and the sample size does not have to be large. PLS can be used not only as a confirmatory theory but also to build relationships that do not yet have a theoretical basis or to test propositions.³⁴ In the analysis with PLS there are two things that are done. First, assessing the outer model or measurement model is an assessment of the reliability and validity of the research variables. There are three criteria for assessing the outer model, namely convergent validity, discriminant validity and composite reliability. Second, assessing the inner model or structural model. Testing the inner model or structural model is done to see the relationship between constructs, significance values and R-square of the research model (as shown on figure 1 below).

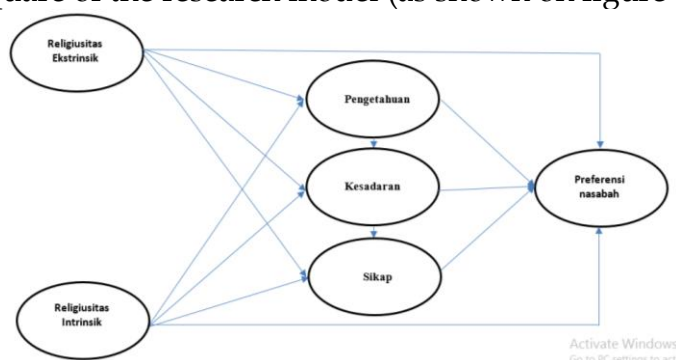


Figure 1: Research analysis concept framework

³⁴ Hendryadi, "Imam Ghozali. 2008. SEM Metode Alternatif Dengan PLS," *Teorionline* (blog), 11 Juni 2011, <https://teorionline.wordpress.com/2011/06/11/1101/>.

RESULT AND DISCUSSION

The PLS model has two parts, namely the measurement model (outer model) and the structural model (inner model) and is processed based on item scores. Testing the measurement model in this research aims to evaluate items that are reflective of their constructs. Analysis of the items used is tested to provide meaning to the contribution made by the latent variables. Empirical analysis aims to validate the model and reliability of the construct that reflects the parameters of the latent variables or constructs built based on theory and empirical studies. Evaluation of the measurement model with reflective items is analyzed by looking at the results of the convergent validity of each item. Convergent validity testing in PLS can be seen from the magnitude of the outer loading of each item on its latent variable. For this, a loading factor of 0.5 to 0.6 is considered sufficient, with a small number of items per construct, ranging from 3 to 7 items Solimun.³⁵

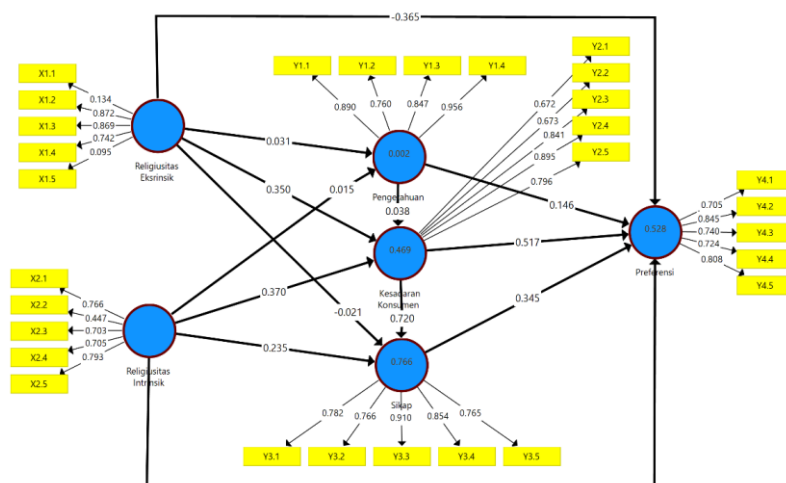


Figure 2: Outer of early model

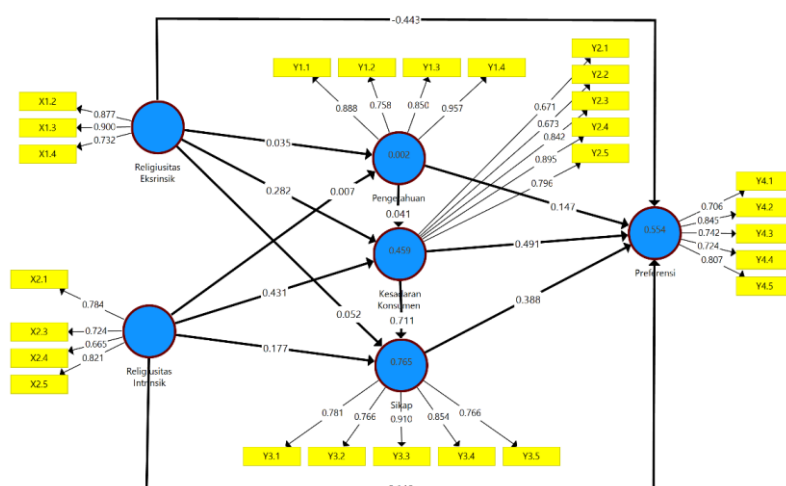


Figure 3. Outer of Evaluation Model

³⁵ Solimun et al., *Metode Statistika Multivariat Pemodelan Persamaan Struktural (SEM) Pendekatan WarpPLS* (Universitas Brawijaya Press, 2017).

Outer model or measurement model is an assessment of the validity and reliability of research variables. The results of the analysis on the initial outer model (Figure 1), there are 3 items that have a loading factor of less than 0.50, it was X1.1, X1.5 and X2.2 so that these items will be discarded, and further analysis will be carried out. There are three criteria for assessing the outer model, namely discriminant validity, composite reliability, and convergent validity. Based on the three criteria for assessing the measurement model, the testing of the measurement model for each item that reflects the construct or latent variable can be explained as follows. Evaluation of the outer model is based on the results of the hypothesis model calculation.

Discriminant validity testing in research uses cross loading and square root of average (AVE) values with the aim of checking (testing) whether the item is valid in explaining or reflecting latent variables. Discriminant validity uses square root of average extracted ($\sqrt{\text{AVE}}$). If the AVE root value of each latent variable is greater than the correlation with other variables, then the instrument is said to have good discriminant validity as shown in table 3.

Table 3: Result of Discriminant Validity

Variables	Awareness	Knowledge	Preference	Ext Religious	Int Religious	Attitude
Awareness	0.781					
Knowledge	0.067	0.866				
Preference	0.656	0.188	0.766			
Ext Religious	0.620	0.041	0.227	0.840		
Int Religious	0.653	0.035	0.391	0.781	0.751	
Attitude	0.859	0.054	0.638	0.632	0.682	0.817

Notes: The coefficients on the diagonal are the roots of AVE; The coefficients outside the diagonal are the correlation coefficients between constructs; AVE = Average Variance Extracted

Source: Authors' data analysis (2026)

In addition to meeting convergent validity, a reflective measurement model must have discriminant validity. A measurement model meets discriminant validity if the AVE root of a construct is greater than the correlation coefficient with other constructs. Table 3 explains all the results of discriminant validity. The results show that the discriminant validity value of a variable is higher than the correlation value between variables. Thus, it can be concluded that the outer model of this study has met discriminant validity.

Composite reliability tests the reliability value between items of the constructs that form it. The composite reliability result is said to be good if the value is above 0.70. The results of the composite reliability test of the measurement model can be presented in Table 4 below.

Table 4: Result of Composite Reliability

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Awareness	0.836	0.885	0.609
Knowledge	0.889	0.923	0.750
Preference	0.823	0.876	0.587
Ext Religious	0.793	0.877	0.705
Int Religious	0.740	0.837	0.564
Attitude	0.874	0.909	0.668

Source: Authors' data analysis (2026)

The results of the reliability test show that all constructs have a composite reliability coefficient of more than 0.70. Thus, all measurement models used in this study already have high reliability. So that further analysis can be carried out by examining the goodness of fit model by evaluating the inner model.

Convergent validity measures the validity of an item as a construct measure, which can be seen from the outer loading. An item is considered valid if it has an outer loading value of 0.5 to 0.6, which is considered sufficient, with a small number of items per construct, ranging from 3 to 7 items. The outer loading with the highest value means that the item is the strongest/most important measure in reflecting the relevant latent variable. The loading factor value shows the weight of each item as a measure of each variable. Items with large loading factors indicate that the item is the strongest (dominant) measure of the variable. In the PLS model, the loading factor for reflective items is the outer loading as shown table 5 below.

Table 5: Loading Factors

Variable s	Ext Religious	Int Religious	Knowledg e	Awarenes s	Attitud e	Preferenc e
X1.2	0.877					
X1.3	0.900					
X1.4	0.732					
X2.1		0.784				
X2.3		0.724				
X2.4		0.665				
X2.5		0.821				
Y1.1			0.888			
Y1.2			0.758			
Y1.3			0.850			
Y1.4			0.957			
Y2.1				0.671		
Y2.2				0.673		
Y2.3				0.842		
Y2.4				0.895		
Y2.5				0.796		
Y3.1					0.781	
Y3.2					0.766	

Variable s	Ext Religious	Int Religious	Knowledg e	Awarenes s	Attitud e	Preferenc e
Y3.3					0.910	
Y3.4					0.854	
Y3.5					0.766	
Y4.1						0.706
Y4.2						0.845
Y4.3						0.742
Y4.4						0.724
Y4.5						0.807

Source: Authors' analysis of the research data (2026)

The suitability of the structural model in the inner model uses the GoF (goodness of fit) value to measure how good the resulting model is. The GoF value has a range of values 0 - 1, the closer to 1 means the better the model. A GoF value of more than 0.33 explains the good fit of the model. The suitability of other models can be assessed from several calculations such as the model determination coefficient (Rm2). The model determination coefficient is calculated using all the determination coefficients (R2) in the model. The R2 value for the performance variable is 0.805. This value indicates that the performance variation explained by the two SIA variables and internal control is 80.5%, while the rest is explained by other variables. Hair et.al stated that in general the determination coefficient is low if it is 0.20 or less, while in the results of this model the determination coefficient is 0.805 (more than 0.20).

Table 6: Goodness of Fit (GoF) Index

Variables	Communality	R ²
Ext Religious	0.705	
Int Religious	0.564	
Knowledge	0.750	0.002
Awareness	0.609	0.459
Attitude	0.668	0.765
Preferences	0.587	0.554
Amount	3.883	1.780
Average	0.647	0.445
Indeks (GoF)	0.537	

Notes: The communality value is taken from the AVE value.

Source: Authors' analysis of the research data (2026)

Model fit can also be calculated using the goodness of fit index. The goodness of fit (GoF) index is defined as the geometric mean or root of the average communality and the average R2 for all endogenous constructs (Tenenhaus et al. 2005). The GoF index indicates the predictive power of the overall model. The GoF value has an interval between 0 and 1. A GoF value approaching 1, at least 0.33, indicates a good path model estimate (Aker, D'Ambra, and Ray, 2011). The GoF index for this research model is 0.537. Thus, the structural model that

explains the relationship between the three variables has good predictive power (fit).

The inner model test aims to determine the path coefficient and inner model T-statistic which shows the level of significance of changes in independent variables to the dependent variable as Hartono and Abdillah state.³⁶ Hypothesis testing is based on the results of the SEM PLS model analysis containing all supporting variables for the hypothesis test as shown figure 4 and table 6 below.

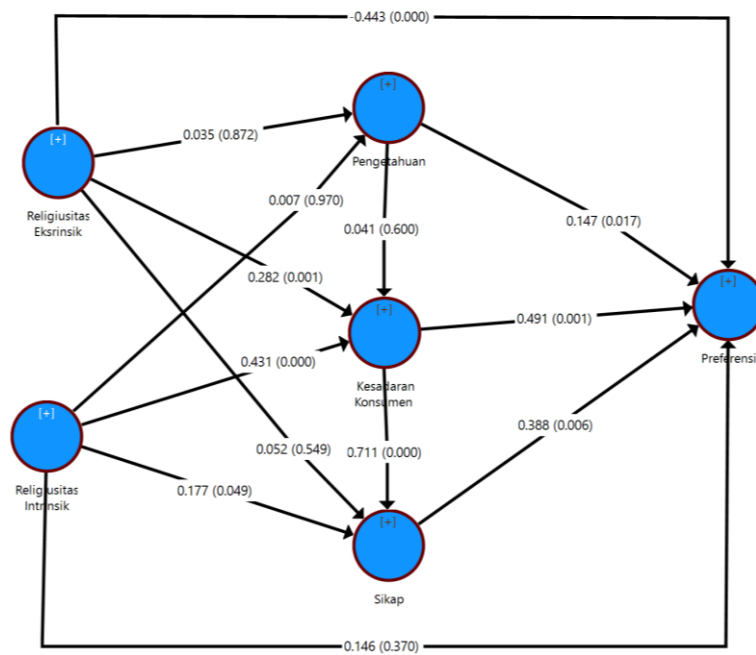


Figure 4: Hypothesis Model Path Coefficient Test Results

Table 7: Path Coefficient Test Results on Inner Model

Variables	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Endogen : Knowledge (R ² = 0.02%)				
Ext Religious -> Knowledge	0.035	0.217	0.161	0.872
Int Religious -> Knowledge	0.007	0.195	0.038	0.970
Endogen : Awareness (R ² = 45.9%)				
Ext Religious -> Awareness	0.282	0.084	3.348	0.001
Int Religious -> Awareness	0.431	0.079	5.460	0.000
Knowledge -> Awareness	0.041	0.078	0.524	0.600
Endogen : Attitude (R ² = 76.5%)				
Ext Religious -> Attitude	0.052	0.087	0.600	0.549
Int Religious -> Attitude	0.177	0.090	1.973	0.049

³⁶ J Hartono dan W Abdillah, "Concept and Application of Partial Least Square (PLS) for Path Modeling in Management Research,," 2009.

Awaremess -> Attitude	0.711	0.052	13.789	0.000
Endogen : Prefences (R ² = 55.4%)				
Ext Religious -> Preferences	-0.443	0.124	3.561	0.000
Int Religious -> Preferences	0.146	0.163	0.898	0.370
Knowledge -> Preferences	0.147	0.062	2.387	0.017
Awareness -> Preferences	0.491	0.153	3.204	0.001
Attitude -> Preferences	0.388	0.141	2.759	0.006

Source: Authors' analysis of the research data (2026)

Relationship between variables

The hypothesis model is calculated using SmartPLS version 3.2.7 to determine the significance of the path coefficient in the model or the significance of the hypothesis support. The path coefficient is significant if p is less than 0.05, a summary of the inner model results is explained in figure 4 and table 6. The interpretation of the table and figure explains the relationship between variables as follows:

1. Extrinsic religiosity towards knowledge has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.035 with a t-statistic of 0.161 (p=0.872) gives the decision that extrinsic religiosity has no significant effect on knowledge.
2. Intrinsic religiosity towards knowledge has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.007 with a t-statistic of 0.038 (p=0.970) gives the decision that intrinsic religiosity has no significant effect on knowledge.
3. Extrinsic religiosity towards knowledge has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.282 with a t-statistic of 3.348 (p=0.001) gives the decision that extrinsic religiosity has a significant effect on consumer awareness.
4. Intrinsic religiosity towards knowledge has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.431 with a t-statistic of 5.460 (p=0.000) gives the decision that intrinsic religiosity has a significant effect on consumer awareness.
5. Knowledge of knowledge has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.041 with a t-statistic of 0.524 (p=0.600) gives the decision that knowledge has no significant effect on consumer awareness.
6. Extrinsic religiosity on attitude has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.052 with a t-statistic of 0.600 (p=0.549) gives the decision that extrinsic religiosity has no significant effect on attitude.
7. Intrinsic religiosity on attitude has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.177 with a t-statistic of 1.973 (p=0.049) gives the decision that intrinsic religiosity has a significant effect on attitude.

8. Consumer awareness of attitudes has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.711 with a t-statistic of 13.789 ($p=0.000$) gives the decision that consumer awareness has a significant effect on attitudes.
9. Extrinsic religiosity towards preferences has a coefficient with a negative direction. The calculation results show that the path coefficient of -0.443 with a t-statistic of 3.561 ($p=0.000$) gives the decision that extrinsic religiosity has a significant effect on preferences.
10. Intrinsic religiosity towards preferences has a coefficient with a positive direction. The calculation results show that the path coefficient of 0.146 with a t-statistic of 2.387 ($p=0.017$) gives the decision that intrinsic religiosity has a significant effect on preferences.
11. Knowledge of preferences has a coefficient with a positive direction. The calculation results show that the path coefficient is 0.147 with a t-statistic of 3.204 ($p=0.017$) giving the decision that knowledge has a significant effect on preference.
12. Consumer awareness of preference has a coefficient with a positive direction. The calculation results show that the path coefficient is 0.491 with a t-statistic of 3.204 ($p=0.001$) giving the decision that consumer awareness has a significant effect on preference.
13. Attitude towards preference has a coefficient with a positive direction. The calculation results show that the path coefficient is 0.388 with a t-statistic of 2.759 ($p=0.006$) giving the decision that attitude has a significant effect on preference.

Extrinsic and Intrinsic Religiosity on Consumer Knowledge, Awareness, and Attitudes

The results of the study indicate that extrinsic religiosity has a significant influence on consumer knowledge and attitudes, although it shows a negative impact on consumer awareness. This finding reflects that consumers who use religion as a social or personal means tend to have an understanding of Islamic banking principles. However, the extrinsic religiosity aspect may hinder awareness due to their more utilitarian approach to religion, as theorized by Allport and Ross.³⁷

In contrast, intrinsic religiosity shows a strong and positive relationship to consumer awareness and attitudes. Consumers with intrinsic religiosity see religion as an end in itself, not just a means, so they tend to have a deep understanding of sharia principles in banking. This result is in line with previous

³⁷ Gordon W. Allport and J. Michael Ross, "Personal Religious Orientation and Prejudice.," *Journal of Personality and Social Psychology* 5, no. 4 (1967): 432-43, <https://doi.org/10.1037/h0021212>.

research by Amin et al.³⁸ and also Junaidi et al.³⁹ which shows that internalized religious values have a positive impact on consumer behavior.

The Role of Awareness and Attitude in Consumer Preferences

Consumer awareness plays an important role as a mediator between religiosity and consumer preferences. The findings suggest that when consumers have a high level of awareness of sharia principles, they are more likely to choose sharia banking services. This supports the concept that awareness is an important initial stage in shaping consumer decisions, as proposed by Glock & Stark.⁴⁰

Consumer attitudes are also shown to have a significant direct impact on consumer preferences, both as predictors and mediators. Consumers who have positive attitudes toward Islamic banking values, such as the prohibition of usury and the application of the principle of justice, show a stronger preference for Islamic products. These results are consistent with Ajzen's theory of planned behavior⁴¹ which emphasizes the importance of attitudes in influencing consumer intentions and decisions.

Consumer knowledge has a positive and significant effect on preference ($\beta = 0.147$; $t = 2.387$; $p = 0.017$). This suggests that consumers who possess greater knowledge about Islamic banking are more likely to prefer its products and services. The relatively modest coefficient indicates that knowledge is relevant but not sufficient by itself to determine preference. Consumers may understand Islamic banking but still compare it with conventional alternatives on other dimensions. This reinforces the need to distinguish between knowing about Islamic banking and being persuaded to choose it.

Awareness has a stronger positive effect on preference, with a coefficient of 0.491 ($t = 3.204$; $p = 0.001$). This finding is particularly important because awareness is also strongly associated with attitude. Taken together, the results indicate that awareness constitutes a central mechanism through which religious values can become relevant to consumer choice.

Attitude also has a significant positive effect on preference ($\beta = 0.388$; $t = 2.759$; $p = 0.006$). This finding is consistent with the Theory of Planned Behavior, which positions attitude as a central determinant of behavioral intention. In the Islamic banking context, favorable attitudes toward Sharia principles appear to translate into stronger preferences for Islamic banking products.

Importantly, the coefficient of awareness $\rightarrow$ preference (0.491) is greater than that of attitude $\rightarrow$ preference (0.388). This suggests that consumer awareness may play a particularly important role in transforming religious and Sharia-related considerations into actual product preference.

³⁸ Amin et al., "Consumer Attitude and Preference in the Islamic Mortgage Sector," 2017.

³⁹ Junaidi Junaidi, "The Awareness and Attitude of Muslim Consumer Preference: The Role of Religiosity," *Journal of Islamic Accounting and Business Research* 12, no. 6 (2021): 919–38, <https://doi.org/10.1108/JIABR-08-2020-0250>.

⁴⁰ Charles Y. Glock and Rodney Stark, *Religion and Society in Tension* (Rand McNally, 1965).

⁴¹ Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* (Netherlands) 50, no. 2 (1991): 179–211, [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).

Theoretic and Practical Implication

This study makes a significant contribution to the literature linking religiosity to consumer behavior in the context of Islamic banking. The findings underscore the importance of distinguishing between extrinsic and intrinsic religiosity in understanding Muslim consumer preferences. Intrinsic religiosity, in particular, has a more consistent positive impact on consumer awareness, attitudes, and preferences. This adds depth to the previous study by Mortimer et al.⁴² And Kaakeh⁴³ by highlighting the mediating role played by consumer awareness and attitudes.

The findings provide a more nuanced understanding of the proposed Islamic consumer behavior model. Rather than demonstrating a simple linear relationship in which religiosity automatically leads to preference, the results reveal different pathways from religious orientation to consumer preference.

Intrinsic and extrinsic religiosity significantly predict awareness, while intrinsic religiosity also predicts attitude. Awareness strongly predicts attitude and preference, while attitude significantly predicts preference⁴⁴. Knowledge predicts preference but does not significantly predict awareness. Meanwhile, neither dimension of religiosity significantly predicts knowledge.

This pattern provides support for combining Theory of Planned Behavior with Islamic Consumer Behavior Theory. TPB helps explain the role of attitude in translating consumers' evaluations into preference, whereas Islamic Consumer Behavior Theory provides the contextual explanation for why Sharia principles, religious orientation, and awareness of Islamic requirements are relevant to consumer choice.

The findings also indicate that the relationship between religiosity and Islamic banking preference should not be conceptualized as purely direct. Instead, the evidence suggests that awareness and attitude are important mechanisms through which religious orientation becomes behaviorally relevant. This is consistent with the study's theoretical proposition that Muslim consumers evaluate products not only according to functional utility but also according to their compatibility with Islamic principles.

The principal theoretical contribution of this study is that it distinguishes religious orientation, cognitive awareness, knowledge, attitude, and preference rather than treating religiosity as a direct and uniform determinant of Islamic banking choice.

⁴² Mortimer et al., "Explaining the Impact of Consumer Religiosity, Perceived Risk and Moral Potency on Purchase Intentions," July 2020.

⁴³ Abdulkader Kaakeh et al., "Factors Affecting Customers' Attitude towards Islamic Banking in UAE," *International Journal of Emerging Markets* 14, no. 4 (2019): 668-88, <https://doi.org/10.1108/IJOEM-11-2017-0502>.

⁴⁴ bin Husain Huefiros Efizi et al., "Establishment Of Minimum Wage In The Employment Sector According To Maqasid Syariah; Comparative Study Of Malaysia And Indonesia," *CURRENCY: Jurnal Ekonomi Dan Perbankan Syariah* 04 (2026).

The findings demonstrate that intrinsic and extrinsic religiosity do not operate identically. Intrinsic religiosity is positively associated with awareness and attitude but does not have a significant direct effect on preference. Conversely, extrinsic religiosity has a negative direct association with preference. This distinction strengthens the application of religiosity theory to Islamic consumer behavior by showing that the type of religious orientation matters, not merely the intensity of religiosity.

Furthermore, the strong awareness → attitude relationship and the significant effects of awareness and attitude on preference provide empirical support for the argument that cognitive and evaluative processes are important in translating religious values into consumer choice. Some important practice implications for marketers and policymakers in the Islamic banking sector. Islamic banks need to improve their education and communication programs to raise consumer awareness of the values and benefits of their services.

This strategy could include marketing campaigns that highlight aspects of intrinsic religiosity, such as the importance of integrity and fairness in the Islamic banking system. In addition, Islamic banks can leverage this data to develop products and services that better suit the needs of Muslim consumers. By strengthening the aspects of sharia and ensuring the alignment of products with Islamic values, Islamic banks can increase their appeal in the market.

Overall, the findings demonstrate that Muslim consumer preference for Islamic banking cannot be explained by religiosity alone. The structural model reveals a differentiated pathway in which religiosity primarily contributes to awareness and, in the case of intrinsic religiosity, to attitude, while awareness and attitude become more proximal determinants of consumer preference. Knowledge also contributes positively to preference, although it does not significantly influence awareness. The negative direct effect of extrinsic religiosity and the nonsignificant direct effect of intrinsic religiosity on preference further indicate that religious orientation does not automatically translate into Islamic banking choice. These findings highlight the importance of strengthening consumer awareness, knowledge, and positive attitudes alongside religiously relevant communication strategies.

CONCLUSION

This study concludes that Muslim consumers' preferences for Islamic banking cannot be explained by religiosity alone, but emerge through differentiated cognitive and attitudinal pathways. The findings show that intrinsic and extrinsic religiosity significantly enhance consumer awareness, while intrinsic religiosity also contributes to the formation of favorable attitudes. In contrast, neither dimension of religiosity significantly increases consumer knowledge, indicating that religious commitment does not automatically translate into detailed knowledge of Islamic banking. Consumer awareness and attitudes significantly strengthen preferences for Islamic banking, while knowledge also contributes positively to preference. Notably, extrinsic religiosity

has a significant negative direct effect on consumer preference, whereas intrinsic religiosity has no significant direct effect. These findings constitute the main novelty of the study by demonstrating that the type and orientation of religiosity matter and that religious commitment does not necessarily produce Islamic banking preference without intervening cognitive and evaluative processes.

Theoretically, the findings extend the application of Islamic Consumer Behaviour Theory and the Theory of Planned Behavior by demonstrating that religiosity operates through awareness and attitudes rather than functioning solely as a direct determinant of preference. Practically, Islamic banks should therefore move beyond generic religious appeals by strengthening consumer education, Sharia-related awareness, transparent product communication, and positive customer attitudes.

This study is limited by its non-probability convenience sampling and online survey design, which restrict the generalizability of the findings to the broader Indonesian Islamic banking population. Future research should employ probability or comparative sampling across regions, examine additional determinants such as trust, service quality, perceived value, and financial literacy, and test the model across different demographic, cultural, or national contexts.

Author's Contribution

Budyono Santoso: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Ahmad Djalaluddin: Contributing to writing systematics and interpretation results.

Aunur Rofiq: Contribute to compiling a literature review and to language proofreading.

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The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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