The Attitude of the SME Towards Islamic Banking: The Case of Smes in the South-West Region of Tunisia

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Abstract

The purpose of this research is to ensure the factors that influence the attitude of SMEs towards Islamic banking services. The data of 28 entrepreneurs of SMEs were collected through an interviewer-administered questionnaire using a random sampling technique. This study uses a theoretical model based on the theory of planned behavior. To analyze the data obtained from the questionnaire, exploratory factor analysis techniques are used. The study has found significant impact of the quality of service, knowledge of Islamic finance, religious belief and support for business on the attitude towards Islamic banking, among SMEs in the south- west region of Tunisia.The results identify important factors that Islamic can use to update their strategies to attract potential customers and expand their customer base by adopting innovative financial solutions for small and medium-sized enterprises (SMEs).

Keywords: *Small And Medium-Sized Enterprises, The South-West Region of Tunisia, Attitude, Theory of Planned Behavior.*

Introduction

Access to finance is an important factor in determining the success of SMEs, and the presence of Islamic banking attracts businesses to meet their financial needs according to Islamic laws and values (Lajuni et al, 2017). According to Abdessamed and Wahab (2015), Islamic banks are considered a good platform to increase access to financial inclusion as well as easy access to finance for SMEs to support economic development and growth. SMEs choose different Islamic banks according to their attitudes and preferences, which are formed based on a number of factors. Attitude is an important aspect in understanding or predicting customer behavior in certain situations Many previous studies have focused on the attitudes of individual customers towards Islamic banking (Laroche et al, 1986;; Sayani and Minyaoui,

2013; M. Bizri, 2014: Rezwan et al, 2018; Adekiya and Gawuna, 2015; AlHunnayan and AlMutairi, 2016; Ltifi et al, 2016; Aaminou and Aboulaich, 2017; AlHadrami et al, 2017; Aliero et al, 2018; Ara and Begum, 2018; Mansour, 2019; Belwal and Al Maqbali, 2019; Kattel and Shah, 2020; Zouari and Abdelhedi ,2021; Junaidi et al, 2023). However, there is a lack of literature on the assessment of attitudes of firms, especially SMEs. As pointed out by Badaj and Radi (2018, p. 2): "Little empirical work has been done to examine attitudes towards banking from the perspective of firms". There is a body of literature that deals with the motivations of SMEs to choose Islamic banks, in general, over conventional banks.. Numerous studies, published in recent years, have focused on the importance and adoption of Islamic banking (Al Balushi et al (2018) in Oman and Bilal et al (2020) in Pakistan, Jureviciene and Skvarciany, 2013), Pakistan (Bacha et al, 2021) .In fact, to the researcher's knowledge Studies almost absent to date has specifically examined the factors influencing the formation of attitudes towards Islamic banking from the perspective of Tunisian SMEs. In this context, the present study seeks to examine the attitude of SMEs in the south west region of Tunisia, using the theory of planned behavior as a basis for investigation.

The remainder of the article is organized as follows: section 2 presents the literature review, section 3 discusses the conceptual framework and hypothesis development, section 4 explains the methodology, section 5 discusses the analyses and is followed by a conclusion.

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Literature Review

Islamic Definition, Principles and Methods of Finance

According to Elasrag and Hussein (2016, p. 15), Islamic finance is "the only example of a financial system that is directly based on the ethical precepts of a major religion and provides not only investment guidelines but also a set of financial products". Islamic finance has become increasingly important as an alternative to the global problem of start-up financing for small and medium-sized enterprises (SMEs) (Adelekan, 2021).

Islamic finance refers to a financial service or product that is consistent with, or implemented primarily to comply with, the principles of Shariah or Islamic law (Gait and Worthington, 2008). There are six principles that form the basis of Islamic finance, namely 1) riba (interest), 2) gharar (speculation) or maysir (gambling), 3) profit and loss sharing, 4) Prohibition of involvement in illegal activities., 5) backing by a tangible asset , and 6) zakat (the obligatory purifying charity).

Islamic banks have developed a number of Shariah-compliant products, some of which are based on the principles of trade and leasing and others on the principle of partnership. All these products can better meet the financial needs of SMEs due to their different transaction structure.Trade and leasing finance is widely used by Islamic banks. They are used to execute transactions in a short period of time. The main instruments are: Murabaha(The financier (often an Islamic bank) purchases or imports certain goods (assets or raw materials) ordered by the customer and then resells them to the entrepreneur after adding a negotiated profit margin.), Ijarah(An operating lease, where the lessor in an Islamic bank leases the asset to a lessee customer for a specified period of time in return for agreed lease payments.) , Baï

Salam(A sales contract in which the price is paid in advance at the time the contract is concluded, against delivery of the goods/services purchased at   a   specified   future date.) ,Istisna (a contract for the sale of specified items to be manufactured or constructed, with the obligation of the manufacturer or constructor (contractor) to deliver them to the customer.Partnership financing is mainly used to finance long term projects .The main instruments are : Moudharaba (a contract under which one of the parties (bank) provides the capital, and the other (entrepreneur) uses his experience and efforts in a commercial activity and shares the profits)., Moucharaka (a partnership contract between the bank and the customer in which both partners invest their capital in a project on a proportional basis. They share profits or losses).

The Determinants of the SME Attitude Towards Islamic Bank

Attitude Definition

Fishbein and Ajzen(1975,p6) defined attitudes as learned predispositions to consistently respond favorably or unfavorably to a given object. Attitudes are based on three distinct components: affect, behavior, and cognition (Ajzen, 2005). The affect component is related to the individual's feelings or emotions. The second component of attitudes is behavioral, or the intention to engage in a particular behavior. The final component of attitudes is cognition, which is related to the individual's beliefs about the object of study. Beliefs are generally formed through experience or the individual's perceived knowledge of the object.

The Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is essentially the modified and extended phase of the Theory of Reasoned Action (TRA). Widely used in various fields to predict behavior, it helps to understand and explain the role of beliefs, perceptions, and attitudes in individual behavior. This theory is one of the most influential theories for predicting behavior . Previous empirical studies (Ross et al, 2015; Koropp et al, 2014; Al Balushi et al, 2018; Ziky and Daouah, 2019) have successfully employed the TPB framework in various SME financing decisions. Al Balushi et al (2018) in their study successfully adapted TPB theory in Islamic financial decision making for SMEs in Oman. Similarly, Koropp et al (2014) successfully adapted TPB to explain the financial decision making behavior of family firms in Germany. Ziky and Daouah (2019)

examined the willingness of SMEs in Morocco to adopt Islamic financial practices, and the factors that influence their decisions.

Relevance of Previous Studies on Attitude Towards Islamic Bank

Attitudes are formed on the basis of a number of selection criteria. There is sufficient literature to assess the attitude of individual customers towards Islamic or conventional banking (Laroche et al, 1986; Sayani and Minyaoui, 2013; Bizri. R, 2014 : Rezwan et al, 2015; Adekiya and Gawuna, 2015;; AlHunnayan and AlMutairi, 2016; Ltifi et al ,2016; Aaminou and Aboulaich, 2017; AlHadrami et al, 2017; Aliero et al ,2018; Ara and Begum, 2018; Mansour, 2019; Belwal and Al Maqbali, 2019; Kattel and Shah, 2020; Zouari and Abdelhedi ,2021; Junaidi et al, 2023).

Very little effort has been made to examine attitudes towards Islamic banking and finance from a business perspective. For example, Edris and Almahmeed(1997) in Kuwait noted that the majority of Kuwaiti companies prefer to deal with commercial banks rather than Islamic banks. Gait and Worthington (2008) found that the majority of businesses in their sample (72.3%) are interested in using Islamic financial services and are primarily motivated by religion. Their second most important motivation is profitability, followed by business support and the unique services offered by Islamic banking. According to Iqbal et al. (2018), the image of the bank, the availability of ATM services, and the ease of online banking. Similarly, Butt et al. (2018) found that commercial business owners as well as individuals in Pakistan consider their own benefits when using banking products and services. Islamic banking practices are strictly based on the fundamental Islamic principles and laws of financing. Islamic banks also facilitate SMEs by offering the possibility of creating a special account for business owners with free services and financing with minimal fees (Latif, 2019). According to Ziky and Daouah (2019), most SMEs are potential users of Islamic financial products. In particular, cost plays a significant role in determining the likelihood of demand for these products by Moroccan SMEs. In addition, business support, risk sharing, relevance, and self- efficacy were also found to be important in determining the likelihood of SMEs using Islamic financial instruments. Al Balushi et al (2018) identified awareness as an important variable for the adoption of Islamic banking in SMEs. According to the findings of Bilal et al (2020), there is a moderate positive correlation between the adoption of Islamic banking and awareness, bank image, government support, relative advantage and relative obligation. These findings suggest that religious motivation cannot be the only argument for choosing Islamic banking. Other motives would have a significant impact on the decisions of SME managers.

Conceptual Framework and Development of Hypothesis

Conceptual Framework

The TPB model is often used to predict the relationship between an individual's attitudes, behaviors, and intentions (Fishbein and Ajzen, 1975). Since customers' behavioral intentions are a strong indicator of actual behavior, exploring this information will help banks identify the appropriate marketing strategies needed to attract new customers and retain existing ones With the increasing competitiveness of the banking sector and the similarity of the services offered by banks it has become increasingly important for banks to identify the factors that determine the basis on which customers choose their financial services (Aliero et al., 2018).

Based on an empirical study (Bacha et al. 2021) that used TPB to examine the factors that influence the formation of SME attitudes toward bank selection, this empirical study adopts the theory of planned behavior, which is very useful in understanding the behavioral belief factors that influence SME managers' attitudes toward the services offered by Islamic banks.
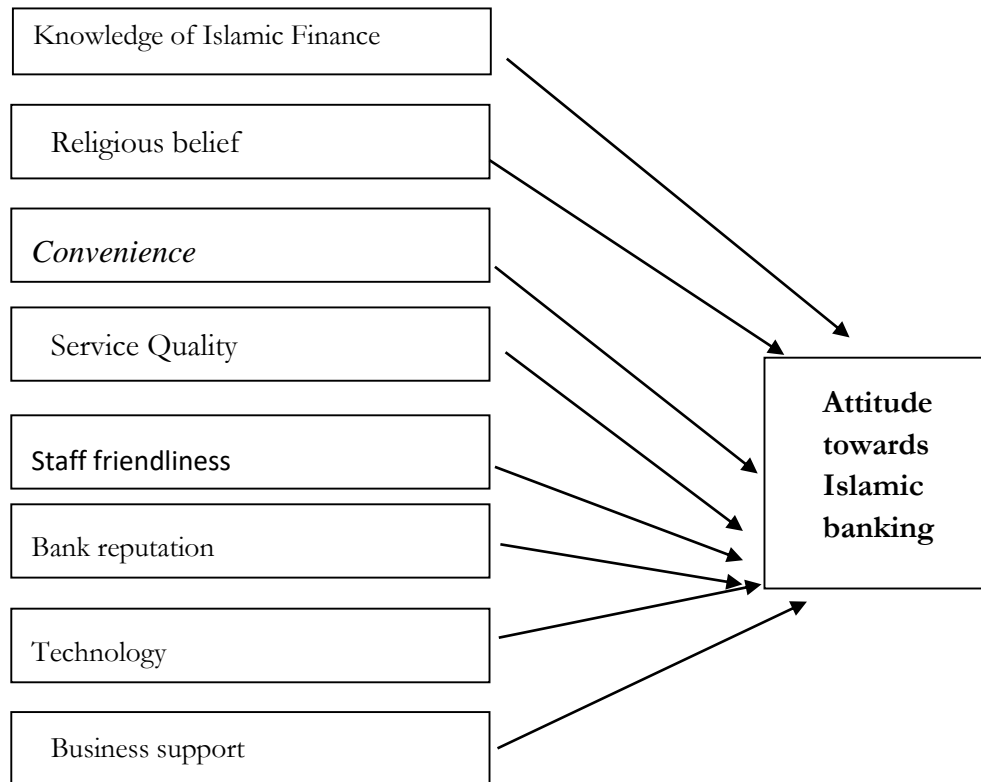
Figure 1. The Conceptual Framework

Hypothesis Development

Knowledge of Islamic Finance

Several studies have revealed that knowledge of Islamic finance is considered one of the main

determinants of the adoption of Islamic banking among SMEs (Al Balushi et al,2018; Bilel et al,2020).This means that SME owners are more aware of Islamic banking and are satisfied to adopt Islamic banking for their business purposes. Nevertheless, various studies have found that awareness of Islamic banking does not affect the adoption of Islamic banking in Tunisia (Kaabachi and Obeid, 2016; Echchabi et al, 2014).

Based on this, we propose the following hypothesis:

H1. Knowledge of Islamic finance has a positive influence on the SME manager's attitude towards Islamic banking

Religious Belief

Some studies have reported a positive relationship between the choice of Islamic banks and religious preferences (see, for example, Usman et al ,2017, Souiden and Jabeur ,2015), while others have documented a relationship between the two factors (see, for example, Selvanathan et al (2018) .In addition, Ziky and Daouah (2019) reported that religious beliefs do not have a significant impact on Moroccan entrepreneurs' attitudes towards adopting Islamic finance.

Based on this, we propose the following hypothesis:

> **H2: Religious belief has a positive influence on the SME manager's attitude towards Islamic banking**

Convenience

Numerous previous research studies have also reported on convenience as one of the selection criteria for major banks, which typically include convenient branch locations, availability of ATM services (e.g. Khaitbaeva et al, 2014). Abdulaziz and Abdulsaleh (2016) mounted that the bank's location, its proximity to their businesses/domiciles, as well as the number of branches through which the bank serves SMEs are important bank selection criteria. Zameer et al. (2018) has highlighted that the successful banking institutions also focus on these attributes during the establishment of a new branch to promote their banking products and services in the Pakistani context. Mostly, bank branches are opened near metropolitan business hubs to attract businessmen.

On this basis, we propose the following hypothesis:

H3: Convenience has a positive influence on the SME manager's attitude towards Islamic banking

Service Quality

The results of Umar and Gul (2019) show that SMEs using Islamic banking instruments are satisfied with the quality of services provided by Islamic banks, while SMEs not using Islamic banking instruments believe that Islamic banks do not provide quality services to their customers. have shown that service quality, including staff competence and fast, efficient service, are important factors influencing the selection of Islamic banks. Kattel and Shah (2020) and Ltifi et al. (2016) determined that the quality of service is an important factor for customers in selecting a bank.

Based on this, we propose the following hypothesis:

> **H4: Service Quality has a positive influence on the SME manager's attitude towards Islamic banking**

Staff Friendliness

In a study conducted by Edris and Almahmeed (1997), staff efficiency, staff friendliness, and staff knowledge of business activities were among the most important determinants of bank selection by business customers in Kuwait. Similar findings were also reported by Genç et al. (2016) found that firms adopt Islamic banking because of the friendliness of the staff.

Based on this, we propose the following hypothesis:

> **H5: Staff friendliness has a positive influence on the SME manager's attitude towards Islamic banking**

Bank Reputation

According to Al Balushi et al. (2018), the positive image of the bank plays an essential role in the bank selection criteria for companies. Kaabachi and Obeid (2016) revealed that bank reputation is one of the most important factors in selecting a bank, whether Islamic or conventional. Bilel et al (2020) claimed a significant relationship between bank image and adoption of Islamic banking among SMEs in Pakistan. Their findings emphasize that bank image is an important aspect of banking success. Kattel and Shah (2020) have clearly shown that reputation has the greatest impact on customer choice of bank.

Based on this, we propose the following hypothesis:

> **H6: Bank reputation has a positive influence on the SME manager's attitude towards Islamic banking**

Technology

Research on the switching behavior of bank customers shows that the availability of technology-based services is an important reason for customers to switch banks . Baanni et al (2014) identified factors that determine the choice of bank. These are technological factors such as ATM services and mobile phone banking. Ara and Begum (2018) identified ten factors, the most important of which are modern facilities and technology.

Based on this, we propose the following hypothesis:

> **H7: Technology has a positive influence on the SME manager's attitude towards Islamic banking**

Business Support

Ziky and Daouah (2019), and Gait and Worthington (2008) have shown that business support is considered beneficial for businesses. Their results indicate that the importance of business support and risk sharing can be attributed to SMEs' confidence in Islamic banking.

Based on this, we propose the following hypothesis:

> **H8: Business support has a positive influence on the SME manager's attitude towards Islamic banking**

Research Methodology

Design Instrument

The questionnaire is the most appropriate method for this study. The questionnaire was divided into four parts. The first section assessed the level of knowledge about Islamic finance. Respondents were asked about their knowledge of the existence of Islamic finance for SMEs, Islamic principles and concepts of Islamic finance, available instruments, and the difference between Islamic and conventional banks. The second section focused on familiarity with Islamic finance products. These questions were assessed on a

two-point scale (I know-I don't know), based on previous research (chaouch, 2017). The third section focused on the types of Islamic financial products used by Islamic entrepreneurs. These questions were rated on a 2-point scale (I use-I don't use), based on previous research. In the fourth section, respondents were asked about their criteria for choosing an Islamic bank.. The study uses a 5-point Likert scale (1= strongly disagree to 5= strongly agree).

Instrument Reliability and Validity

The questionnaire was developed in two stages. We conducted a pre-test of the questionnaire, which was distributed to SME managers in the south-west region of Tunisia, with the aim of correcting the factors so that they were reducible to the target population as a whole.

Data Collection

The questionnaire was designed and tested on a sample of 28 SME customers of Islamic banks operating in the South-west region. Simple random sampling was used from the list of SMEs.

Measurement of Variables

Measurement of variables used in this study which was adapted from previous research related to Islamic banking is presented in table 1.

Table 1. Measurement of Variables

Factors	items	Reference
Attitude(ATT)	**ATT1** I think the use of Islamic/conventional banking is a good idea.	Balushi et all (2018),
	ATT2 :Using Islamic banking is beneficial	
	ATT3 : In my opinion, the use of Islamic banking is relevant	
	ATT4 : The use of Islamic/conventional banking is useful	
Knowledge of Islamic Finance(KNOW)	**KNOW1** : Existence of Islamic financing for SMEs.	chaouch(2017)

Balushi et al (2018) |
	KNOW2 : The differences between Islamic and conventional financing.	
	KNOW3 : Basic principles or concept.	
	know4 : Availability of financial instruments.	
Religious belief(REG)	.**REG1** : Islamic financial institutions and agencies providing Islamic financing are interest-free.	Balushi et al (2018)
	-REG2 : The bank follows Islamic law.	
	REG3 : Religious belief motivates me to borrow Islamic finance	
	REG4 : Islamic finance based on hadith and sonna.	
Convenience (CON)	**CON1** : Location close to home/work.	Al.ajmi et al (2009)
	CON2 : Convenient bank location.	
	CON3 : Number of branches	
	CON4 : Extended opening hours (Saturday, evening, etc.).	

Friendliness ofstaff(Staff)	**Staff1** : Staff friendliness..	Katircioglu et al(2011)
	Staff2 : Honesty and reliability of staff.	
	Staff3 : : Respect and consideration shown by employees	
	Staff4 : : Number of employees available to serve.	
Quality of service(QUAL)	**QUAL1 :** Staff professionalism.	Al.ajmi et al(2009)
	QUAL2 : Service efficiency.	
	QUAL3 : Confidentiality of transaction.	
	QUAL4 : Staff willingness to help with problems or questions.	
	QUAL5 : Timely delivery of cheque book, cash cards and credit cards.	
Bank reputation(REP)	**REP1**: Bank reputation/image.	Al.ajmiet (2009) ;
	REP2: Financial stability..	
	REP3: Bank's long history..	
	REP4: Credibility.	
Business support(SUPP)	**SUPP** 1 : Encourage innovation and business expansion..	Mariatil aida (2014)
	SUPP 2 : Improve business efficiency.	
	SUPP 3 : Support company management.	
	SUPP 4 : Profit and risk sharing.	
Technology(TECH)	**TECH 1** : Availability of ATMs.	Mansour, I.H.F.and al (2016),
	TECH 2 : Internet/online banking.	
	TECH 3 : Banking by phone.	
	TECH 4 : Bank using modern equipment and technology.	

Data Analysis

The 28 completed questionnaires were analysed using SPSS 19 for frequency analysis, descriptive analysis, principal component analysis and regression analysis.

Frequency Analysis

In order to describe and summarize the demographic profile, the level of knowledge about Islamic finance, the level of familiarity with Islamic financial products and the types of Islamic financial products was conducted as shown in the table below.

Table 2. Demographic Profile

Categories	**Demographics**	*Frequency*
Genre	Male Female	89.3% 10.7%
Age	Young *old*	10 .7% 89.3%

Expérience	less than 5 years More than 5 years	89.3% 10.7%
Education	Unqualified	50%
	qualified	50%

The table shows that the majority of the Islamic bank respondents (less than 90%) are men. In terms of age, (more than 10 %) are young and (less than 90%) are old. It is clear that the majority of executive customers of Islamic banks (less than 90%) have an experience of less than 5 years. Regarding the education of the respondents, it is clear that half of the managers (50%) do not have any academic qualifications.

Table3. The Level of Knowledge About Islamic Finance

Items	I know	I don't knowJe
Existence of Islamic financing for SMEs.	50.8%	49.2%
The differences between Islamic and conventional financing.	25.4%	74.5%
Basic principles or concept.	36.5%	63.5%
Availability of financial instruments.	41.3%	58.7%

The results show that 50.8% of the respondents are aware of the existence of Islamic banks, while 49.2% are not at all aware. Thus, a partial ignorance of financing instruments and the difference between Islamic and conventional banks prevails, as 36.5% of the respondents claim to be aware of the financing instruments available, while 41.3% claim to be aware of the difference between Islamic and conventional banks. Despite the moderate proportion of respondents (41.3%) who indicate that they are aware of the distinction between Islamic and conventional banks, this does not mean that they are correctly aware, as they assimilate their differences in the absence of interest. However, Islamic banks differ from conventional banks in more ways than the absence of interest. Regarding the principles and concepts of Islamic banking, the results show a lack of awareness about deposits, savings accounts and participatory accounts. Only 25.4% of respondents said they were familiar with these principles and concepts, while 74.5% said they were not. The results are consistent with studies carried out by Gerard Chaouch (2017), who found that most bank customers are aware of the existence of Islamic banks, but are less aware of the products available. Similarly, the results are consistent with studies conducted by Ahmed and Haron (2002), who found a lack of understanding among bank customers about the principles and concepts of Islamic banking and the distinction between Islamic and conventional banks. In addition, Jaffara and Musa (2014) found that half of the respondents (SMEs) had limited or no knowledge about the Islamic financial system.

Table4. The Level of Familiarity with Islamic Financial Products

Islamic financial products	I know	I don't know
Moudharaba	17 .6%	82.4%
Mourabaha	77.8%	22.2%
Moucharaka	47 .6%	52.4%
Ijara	56.8%	43.2%
Salem	-	100%
Istisna'a	-	100%

The table shows that a large proportion of the managers surveyed are not familiar with Islamic financial products. In fact, 17.6% and 47.6% of the managers surveyed claimed to know about Moudharaba and Moucharaka, while 82.4% and 52.4% did not. As for mourabaha and ijara, 77.8% and 56.8% of the managers surveyed, respectively, claimed to know about them. Managers' knowledge of Salem and Istisna'a was 0%, due to the unavailability of these products in Islamic banks in the south-west region of Tunisia. The results show that SMEs in southwest Tunisia are not sufficiently familiar with Islamic financial products.

Table 5. Types of Islamic Financial Products

Islamic financial products	I use	I do not use
Moudharaba	-	100%
Mourabaha	57.8%	42.2%
Moucharaka	5 .6%	94.4%
Ijara	36.6%	63.4%

The table shows that most of the entrepreneurs who used Islamic financing chose the Murabaha type of financing, i.e. 57.8%, including 36.6% for the entrepreneur who used the Ijara product, and only 5.6% of entrepreneurs used the Moucharaka product. The results show that Tunisian Islamic institutions in the southwestern region of Tunisia rely mainly on Contrat Mourabaha, which is a contract involving the purchase and sale of an asset at cost plus a profit margin known and agreed between the institution and the customer (trade), and Ijara, which is an operating lease where the lessor in an Islamic bank leases the asset to a lessee customer in return for agreed lease payments for a specified period. The results are consistent with studies conducted by Mkadmi,A(2022) in Tunisia. The study showed that Tunisian Islamic institutions in the city of Gafsa mainly rely on the Contrat Mourabaha, and the simplicity of this contract is the reason for its monitoring in the institutions' transactions,

Kruskal-Wallis Analysis

The analysis of the results for the set of SMEs studied demonstrated that there are statistically significant differences between the bank selection criteria. The results of the comparison of the bank selection criterion between the demographic variables are presented in Table

Comparison of Bank Selection Between Men and Women

Verification of the bank selection criteria between men and women showed that both groups chose Profit and risk sharing as the most important reason. Consistency of results was also presented for the second and third most crucial determinants, namely Bank using modern equipment and technology and Bank reputation/image.... Statistically significant differences were demonstrated for the criteria of Islamic financial institutions and agencies providing Islamic financing are interest-free.Staff willingness to help with problems or questions. Confidentiality of transaction. . These criteria were more important for men

Comparison of Bank Selection Between Different Age Groups

There were two differences in bank selection criteria between age levels. The greatest differences appeared in the case of the Number of employees available to serve... factor. It was most important for the young and least crucial for the old. According to the Average Rank, Availability of ATMs was the most important criterion for all age groups; however, the differences in proportions were statistically significant. We can observe that for people between 36 and 45, almost 77 percent indicated it as the crucial factor, and in the case of people under 25, around 50 percent. . Differences were also found for the Availability of ATMs

criterion. Availability of ATMs is the least important factor for young people, and important for older people.

Comparison of Bank Selection Between Different Education Groups

There were many differences in the bank choice criteria between various age groups, The analysis of education was carried out for two categories: qualified and unqualified. There was a significant difference in the Religious belief motivates me to borrow Islamic finance factor between unskilled and skilled managers. For the latter, it is the most important determinant of bank choice. The differences were also found for Staff friendliness..,Staff willingness to help with problems or questions; Timely delivery of cheque book, cash cards and credit cards. Improve business efficiency. as well as Internet/online banking., these factors were all important and the most crucial for unskilled managers.

Comparison of Bank Selection Between Different Occupation Groups

The analysis carried out showed no major differences between those with more than 5 years' experience and those with less than 5 years. Two differences were found for the determinant of Timely delivery of cheque book, cash cards and credit cards. and the determinant of Availability of ATMs, as these were the most important and crucial factors for managers with more than 5 years' experience,

Table 6. Kruskal-Wallis Analysis

	Genre			age			Education			experience		
	Man	Woman	Sig	Young	Old	Sig	Unqualified	qualified	Sig	Less than 5ans	More than de 5ans	Sig
KNOW1 : Existence of Islamic financing for SMEs.	15,16	9,00	,148	13,67	14,60	,826	15,00	14,00	,704	14,60	13,67	,826
KNOW2 : The differences between Islamic and conventional financing.	14,00	18,67	,287	14,83	14,46	,932	14,07	14,93	,752	14,02	18,50	,307
KNOW3 : Basic principles or concept.	13,96	19,00	,260	15,17	14,42	,868	15,29	13,71	,570	14,42	15,17	,868
know4 : Availability of financial instruments.	14,04	18,33	,315	14,50	14,50	1,000	14,50	14,50	1,000	14,50	14,50	1,000
.REG1 :Islamic	15,58	5,50	**,033**	15,50	14,38	,813	15,14	13,86	,661	14,02	18,50	,344

financial institutions and agencies providing Islamic financing are interest-free.												
-REG2 : The bank follows Islamic law.	14,84	11,67	,499	15,50	14,38	,812	15,21	13,79	,623	14,42	15,17	,874
REG3 : Religious belief motivates me to borrow Islamic finance	15,14	9,17	,178	17,50	14,14	,449	11,04	17,96	**,012**	14,64	13,33	,768
REG4 : Islamic finance based on hadith and sonna.	14,82	11,83	,521	19,17	13,94	,262	15,57	13,43	,457	14,38	15,50	,810
CON1 : Location close to home/work.	14,34	15,83	,729	11,17	14,90	,386	14,50	14,50	1,000	14,34	15,83	,729
CON2 : Convenient bank location.	14,92	11,00	,404	18,00	14,08	,404	13,75	15,25	,606	13,74	20,83	,131
CON3 : Number of branches	14,32	16,00	,728	15,50	14,38	,817	14,29	14,71	,886	14,38	15,50	,817
CON4 : Extended opening hours (Saturday, evening, etc.).	14,34	15,83	,754	15,50	14,38	,814	13,57	15,43	,529	14,38	15,50	,814

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Staff1 : Staff friendliness..	14,86	11,50	,347	11,50	14,86	,347	16,50	12,50	**,070**	14,30	16,17	,602
Staff2 : Honesty and reliability of staff.	14,14	17,50	,477	20,67	13,76	,144	13,50	15,50	,494	14,54	14,17	,937
Staff3 : : Respect and consideration shown by employees	14,74	12,50	,613	17,00	14,20	,527	16,68	12,32	,112	14,20	17,00	,527
Staff4 : : Number of employees available to serve.	14,70	12,83	,689	22,00	13,60	**,072**	12,89	16,11	,266	15,10	9,50	,230
QUAL1 : Staff professionalism.	14,08	18,00	,374	13,50	14,62	,799	16,71	12,29	,104	14,08	18,00	,374
QUAL2 : Service efficiency.	15,02	10,17	,273	12,50	14,74	,613	13,29	15,71	,375	14,74	12,50	,613
QUAL3 : Confidentiality of transaction.	13,66	21,50	**,089**	17,83	14,10	,418	16,07	12,93	,271	14,82	11,83	,517
QUAL4 : Staff willingness to help with problems or questions.	15,52	6,00	**,024**	15,00	14,44	,894	17,57	11,43	**,018**	13,90	19,50	,184
QUAL5 : Timely delivery of cheque book, cash cards and credit cards.	15,22	8,50	,129	13,00	14,68	,704	19,11	9,89	**,001**	13,60	22,00	**,058**
REP1: Bank reputation/image.	14,46	14,83	,929	14,83	14,46	,929	14,50	14,50	1,000	15,02	10,17	,245
REP2: Financial stability..	14,26	16,50	,462	16,50	14,26	,462	13,50	15,50	,289	14,26	16,50	,462
REP3: Bank's long history..	14,78	12,17	,549	12,17	14,78	,549	14,50	14,50	1,000	14,78	12,17	,549
REP4: Credibility.	14,58	13,83	,850	13,83	14,58	,850	13,50	15,50	,411	14,58	13,83	,850
SUPP 1 : Encourage innovation	14,30	16,17	,690	16,17	14,30	,690	14,50	14,50	1,000	14,66	13,17	,750

and business expansion..												
SUPP 2 : Improve business efficiency.	14,08	18,00	,399	10,17	15,02	,296	16,89	12,11	**,096**	14,46	14,83	,936
SUPP 3 : Support company management.	14,82	11,83	,517	15,17	14,42	,871	13,79	15,21	,617	14,82	11,83	,517
SUPP 4 : Profit and risk sharing.	14,50	14,50	1,000	14,50	14,50	1,000	14,18	14,82	,809	14,50	14,50	1,000
TECH 1 : Availability of ATMs.	14,84	11,67	,465	7,00	15,40	**,053**	15,00	14,00	,710	13,72	21,00	**,094**
TECH 2 : Internet/online banking.	14,60	13,67	,826	18,33	14,04	,313	17,00	12,00	**,057**	14,60	13,67	,826
TECH 3 : Banking by phone.	15,04	10,00	,215	10,00	15,04	,215	16,00	13,00	,233	13,92	19,33	,183
TECH 4 : Bank using modern equipment and technology.	14,48	14,67	,963	10,00	15,04	,215	15,00	14,00	,691	13,92	19,33	,183

Descriptive Analysis

The analysis of descriptive statistics shows the mean and standard deviation of the items in each factor. Therefore, we will use the descriptive analysis of skewness and kurtosis to check the normality of the study. According to George and Mallery (2010), the data set can be accepted if the skewness value between +/- 3.0 and the kurtosis value between +/- 3.0 is acceptable to measure the variables (cited by Bilel et al, 2021) .When examining the average results, it is noteworthy that all the indicators had a high rating as all the averages were above the mean of three. Similarly, Table 6 below shows that the analysis of the skewness and kurtosis of the dataset falls within the range of +/- 3.0, which indicates the normality of the dataset.

Table 7. Results of Descriptive Analysis

	Min	*Max*	*Mean*	*Std.Dev*	*Skewness*	*Kurtosis*
ATT1	4	5	4,36	,488	,631	-1,732
ATT2	4	5	4,39	,497	,464	-1,928
ATT3	4	5	4,39	,497	,464	-1,928
ATT4	4	5	4,46	,508	,151	-2,135
KNOW1	4	5	4,39	,497	,464	-1,928
KNOW2	3	5	3,96	,637	,027	-,295
KNOW3	3	5	3,93	,663	,076	-,535
KNOW4	3	5	4,00	,609	,000	,008
REG1	3	5	3,93	,813	,136	-1,928

-REG2	3	5		3,93	,766	,125	-1,463
REG3	3	5		3,79	,630	,186	-1,230
REG4	3	5		3,89	,737	,174	-,430
CON1	4	5		4,57	,504	-,305	-1,058
CON2	1	5		3,61	,956	-,740	-2,060
CON3	1	5		3,64	1,283	-,853	,844
CON4	1	5		3,68	1,219	-1,044	-,134
STAFF 1	4	5		4,21	,418	1,473	,512
STAFF2	3	5		4,04	,793	-,066	-1,374
STAFF3	3	5		4,46	,576	-,477	-,697
STAFF4	3	5		4,18	,863	-,368	-1,583
QUAL1	3	5		4,39	,567	-,203	-,789
QUAL2	3	5		4,46	,576	-,477	-,697
QUAL3	3	5		4,29	,810	-,588	-1,205
QUAL4	3	5		4,43	,573	-,338	-,775
QUAL5	3	5		4,61	,567	-1,111	,363
REP:1	4	5		4,64	,488	-,631	-1,732
REP 2	4	5		4,86	,356	-2,159	2,859
REP:3	4	5		4,50	,509	,000	-2,160
REP 4	4	5	4,71	,460	-1,003	-1,076
SUPP1	3	5	4,14	,756	-,249	-1,149
SUPP2	2	5	3,93	,858	-,616	,109
SUPP3	3	5	3,93	,716	,106	-,931
SUPP4	3	5	4,32	,548	,061	-,619
TECH1	4	5	4,54	,508	-,151	-2,135
TECH2	4	5	4,39	,497	,464	-1,928
TECH3 :	4	5	4,32	,476	,809	-1,456
TECH4	3	5	4,46	,606	-,634	-,508

Result of Factor Analysis

Before proceeding with principal component analysis, it is important to analyze the reliability of the scales. Cronbach's alpha was used to assess the internal consistency of all items (Leech et al, 2013). This coefficient varies between 0 and 1, and the closer its value is to 1, the higher the alpha indicates that the test items are highly correlated (Shrestha, 2021). In addition, Hair et al. (2017) suggested that a coefficient between 0.60 and 0.70 is "acceptable in exploratory research," while results between 0.70 and 0.95 indicate good reliability. In this study, the suggestions of Hair et al. (2017) were taken into consideration. Therefore, the results show that the questionnaire is a reliable measurement tool.

Table 8. Result of Reliability Analysis

Factors	*Cronbach's alpha*
Attitude	0. 782
Knowledge of Islamic Finance	0.704
Religious belief	0.825
Convenience	0.652
Friendliness of staff	0.619

Quality of service	0.627
Bank reputation	0.829
Business support	0.687
Technology	0.748

Next, factor analysis is applied to reduce the variables and identify the most significant ones. to check the relevance of the analysis, it is necessary to use the indices of the correlation matrix between the elements of a variable, the presence of at least two values greater than 0.3 and the presence of multi-colinearity between elements is checked using the determinant score The determinant score of the correlation matrix must be > 0.00001, indicating that there is no multi-colinearity(Shrestha, 2020).In the tables above, each correlation matrix shows that there is sufficient correlation. We can conclude that the hypothetical factorial model seems to be suitable.. The determinant scores for each correlation matrix are (attitude=0.277> 0.00001), (knowledge of Islamic finance = 0.072>0.00001(convenience=0.342> 0.00001), (friendliness and attitude of staff=0.435> 0.00001), (service quality=0.257>0.00001), (reputation= 0.123> 0.00001), (support =0.086> 0.00001), (technology= 0.305> 0.00001), indicating the absence of multi-colinearity.In fact, the KMO and Bartlet sphericity tests were performed to test whether the factor analysis is appropriate for choice Islamic bank. The Kaiser-Meyer-Olkin measure of sampling adequacy is the data analysis designed to test the effectiveness of the sample in this research. The value ranges from "0" to "1". The value closer to "1" is better, and 0.5 is assumed as the minimum value of sampling adequacy (Hair et al., 2019). While Bartlett's sphericity test is designed to test significant and null hypotheses in this research, the maximum significant value is assumed to be 0.05.

Table 9. Results of Unidimensionality Tests

Factors	**Correlation matrix**	**determining score**	**KMO**	*Bartlett's sphericity test*
Attitude	satisfait	0,277	0,715	0,000
Knowledge of Islamic Finance	satisfied	0,072	0,635	0,000
Religious belief	satisfied	0,086	0,655	0,000
Convenience	satisfied	0,342	0,711	0,000
Friendliness of staff	satisfied	0,435	0,605	0,000
Quality of service	satisfied	0,257	0,605	0,000
Bank reputation	satisfied	0,123	0,727	0,000
Business support	satisfied	0,086	0,637	0,000

Technology	satisfied	0,305	0,724	0,000

Based on this result, the factor analysis method was used, and the result of the principal component analysis is presented in the table, along with the communality value of each variable, the eigenvalues, and the percentage of variation explained.

In order to enhance the factor solution of PCA of attitude, religious belief, convenience quality of service, bank reputation, technology , the variables (i.e. ATT4, , REG3, COM1, QUAL3, REP3 et TECH2) was dropped from the analysis because it has a communality value less than 0.5 (communality :ATT4= 0,475. REG3=0,300, COM1=0,118, QUAL3=0,267, REP3=0,455 et TECH2=0,232). In the second run of the factor analysis, all these factors' saturations were greater than 0.6. Varimax factor rotation (orthogonal) was used for both factors KNOW,STAFF and QUAL . Thus, we obtain the following results.

Table 10. Results of Principal Component Analysis

Variabls	Factor 1	Factror 2	New Cronbach' s alpha-	Communality of each variable	the eigenvalues	the percentage of variation explained	the cumulative of variation explained
ATT1	0,836		0,784	0,699	2,096	69,877	69,877%
ATT2	0,874			0,764			
ATT3	0,796			0,634			
KNOW 1	0,070	0,993		0,992	1,065	26,636	90,817%
KNOW 2	0,928	-0,262		0,930			
KNOW3	0,915	0,072		0,842			
KNOW4	0,929	-0,070		0,869			
REG1	0,796		0,870	0,634	2,406	80,205	80,205%
-REG2	0,959			0,919			
REG4	0,923			0,853			
CON2	0,873		0,805	0,688	2,179	72,629	72,629%
CON3	0,854			0,729			
CON4	0,873			0,761			
STAF1	0,021	0,939		0,883	1,960	49,007	49,007%
STAFF2	0,878	-0,096		0,780	1,119	27,985	76,992%
STAFF3	0,710	0,392		0,658			
STAFF 4	0,833	-0,256		0,759			
QUAL1	0,645	0,435	0,650	0,606	2,080	51,999	51,999%
QUAL2	0,015	0,952		0,907	1,101	27,537	79,536%
QUAL4	0,925	0,017		0,856			
QUAL5	0,899	-0,069		0,812			
REP:1	0,908		0,864	0,825	2,369	78,975	78,975%

REP 2	0,808			0,653			
REP:3	0,944			0,891			
SUPP1	0,963	0,056		0,930	2,511	62,771	62,771%
SUPP2	0,032	0,987		0,975	1,061	26,513	89,284%
SUPP3	0,880	-0,166		0,802			
SUPP4	0,899	0,235		0,864			
TECH1	0,895		0,817	0,801	2,196	73,185	73,185%
TECH3 :	0,835			0,697			
TECH4	0,835			0,697			

The results provided by PCA group the variables retained for Attitude into a single factor. The factor contains three items namely "I consider the use of Islamic banking to be a good idea", "The use of Islamic banking is beneficial", "In my opinion, the use of Islamic banking is relevant", which have a correlation of 0.836, 0.874 and 0.796 with Factor 1 respectively. We therefore refer to it as "Satisfaction with Islamic banking". The result shows that this common variance of 69.877% shared by three variables can be explained by a single factor.

The results provided by PCA group the variables retained for Knowledge of Islamic Finance into two factors The first contains three items, such as "Differences between Islamic and conventional financing", "Basic principles or concept", "Availability of financial instruments", which have a correlation of 0.928, 0.915 and 0.929 with factor 1 respectively. The second contains a single item, "Existence of Islamic financing for SMEs", which has a correlation of 0.993 with factor2. We therefore refer to them as "Awareness" and "Existence of Islamic financing for SMEs." The first factor explained 64.181% of the total variance with eigenvalue 2.629. The second factor explained 26.636% variance with an eigenvalue of 1.003

The results provided by PCA group the variables retained for religious belief into a single factor that contains three items such as: "Islamic financial institutions and agencies providing Islamic finance are interest-free", "Bank follows Islamic law", "Islamic finance is based on hadith and sonna", which have a correlation of 0.796, 0.959 and 0.923 with factor 1, respectively. Therefore, we refer to it as "prohibition of interest". The result shows that this common variance of 80.205% shared by three variables can be explained by a single factor

The results obtained by the PCA group the variables retained for convenience into a single factor containing three items, namely "the bank's convenient location", "the number of branches", "its extended opening hours (Saturday, evening, etc.)", which have a correlation of 0,873, 0.854 and 0.873 with factor 1, respectively. We therefore refer to them as "location and bank availability". The result shows that this common variance of 72.629% shared by three variables can be explained by a single factor.

In the results of the PCA, the variables selected for friendliness of staff are grouped on two factors; The first contains three items, "Honesty and reliability of staff", "Respect and consideration shown by employees" and "The number of employees available to serve", which have a correlation of 0.878, 0.710 and 0.833 with factor 1 respectively. The second contains a single item, "staff friendliness", which has a correlation of 0.939 with factor 2. We therefore refer to them as "Staff responsibility" and "Staff friendliness". The first factor explained 49.007% of the total variance with eigenvalue 1.969. The second factor explained 27.985% of the variance with an eigenvalue of 1.110.

The results provided by the PCA group the variables retained for service quality into two factors; service The first contains three items: "Staff professionalism", "Staff willingness to help with problems or questions", "Timely delivery of cheque book, cash cards and credit cards", which correlate 0.645, 0.925 and 0.899 with factor 1 respectively. The second contains a single "service efficiency" item, with a correlation

of 0.952 with factor 2. We therefore refer to them as "Satisfaction with bank services" and "service efficiency." The first factor explained 51.999% of the total variance with eigenvalue 2.127. The second factor explained a variance of 27.537% with an eigenvalue of 1.110.

The PCA results group the variables selected for reputation into a single factor with three items: "bank reputation", "financial stability" and "credibility", which have a correlation with factor 1 of 0.908, 0.808 and 0.944 respectively. We therefore refer to them as "bank image". The result shows this common variance of 78.975% shared by three variables, which can be explained by a single factor.

The PCA results group the business support variables into two factors; The first contains three items: "encouraging business innovation and expansion", "supporting business management", "profit and risk sharing", which have a correlation of 0.963, 0.880 and 0.899 with factor 1 respectively. The second contains a single item, "Improve corporate efficiency", which has a correlation of 0.987 with factor 2. We therefore refer to them as "Participation in company affairs" and "Improving company efficiency". The first factor explained 62.771% of the total variance with an eigenvalue of 2.511. The second factor explained a variance of 26.513% with an eigenvalue of 1.045.

The PCA results group the variables selected for technology into a single factor with three items: "ATM availability", "Telephone banking", and "Bank uses modern equipment and technology", which have a correlation of 0.895, 0.835, and 0.835 with factor 1, respectively. Therefore, we refer to it as "modern services and technologies". The result shows a common variance of 73.185% shared by three variables, which can be explained by a single factor

Correlation Analysis

Our study conducted a Pearson correlation analysis to examine the association between the variables. Table (11) shows that the dependent variable (use of Islamic banking is beneficial) has a statistically significant and positive correlation with the independent variables (existence of Islamic finance for SMEs, staff friendliness, service efficiency, bank image and participation in company affairs) with coefficients 0.559, 0.619, 0.814, 0.545, 0.522, respectively. The p-values are statistically significant at less than 5%. All this implies that the SME in the south-west Tunisian region chooses the bank if: existence of Islamic finance for the SME, staff friendliness, service efficiency, bank image and participation in company affairs, are good in the Islamic bank. And for the other factors, managers may not consider them important.

In addition, the results proved that the factors are free of multi-collinearity problems based on the VIF≥ 10 threshold as an indication of a multi-collinearity problem and are suitable for multiple regression analysis.

Table 11. Pearson Correlation Matrix

	Satisfaction with Islamic banking	Awareness	Existence of Islamic financing for SMEs.	Prohibition of interest	Bank location and availability	Staff responsibility.	Staff friendliness	Satisfaction with service	Service efficiency.	Bank image	Participation in corporate affairs.	Improved business efficiency	Services et technologies modernes	Tolerance	VIF
Satisfaction with	1	0,103	,559**	0,277	-0,143	0,137	,619**	0,363	,814**	,545**	,522**	0,026	0,3		

Islamic banking															
Awareness	0,103	1	0,08	0,086	0,012	0,35	0,19	0,129	-0,076	0,243	-0,02	0,086	0,209	,313	3,194
Existence of Islamic financing for SMEs.	,559**	0,08	1	0,122	-0,233	0,227	,468*	0,115	,472*	0,165	0,225	-0,168	-0,032	,478	2,0092
Prohibition of interest	0,277	0,086	0,122	1	0,195	-0,096	0,062	0,207	,424*	0,02	0,247	0,207	0,159	,253	3,9554
Bank location and availability	-0,143	0,012	-0,233	0,195	1	-0,081	-0,036	-0,095	0,023	0,135	0,138	0,026	0,074	,680	1,4470
Staff responsibility.	0,137	0,35	0,227	-0,096	-0,081	1	0,14	0,201	0,016	-0,014	-0,246	0,003	-0,196	,363	2,7557
Staff friendliness	,619**	0,19	,468*	0,062	-0,036	0,14	1	,491**	,410*	0,324	0,303	-0,094	,375*	,203	4,9336
Satisfaction with service	0,363	0,129	0,115	0,207	-0,095	0,201	,491**	1	0,007	0,127	-0,06	0,35	0,234	,244	4,1005
Service efficiency.	,814**	-0,076	,472*	,424*	0,023	0,016	,410*	0,007	1	,475*	,477*	0,018	0,349	,155	6,4557

Bank image.	,545**	0,243	0,165	0,02	0,135	-0,014	0,324	0,127	,475*	1	,430*	-0,125	0,094	,299	3,343
Participation in corporate affairs.	,522**	-0,02	0,225	0,247	0,138	-0,246	0,303	-0,06	,477*	,430*	1	0,06	0,291	,499	2,002
Improved business efficiency	0,026	0,086	-0,168	0,207	0,026	0,003	-0,094	0,35	0,018	-0,125	0,06	1	,403*	,485	2,060
Modern services and technologies.	0,3	0,209	-0,032	0,159	0,074	-0,196	,375*	0,234	0,349	0,094	0,291	,403*	1	,366	2,730

**. La corrélation est significative au niveau 0.05 (bilatéral).

*. La corrélation est significative au niveau 0.1 (bilatéral).

Regression Analysis

To check the impact of the independent variables on the dependent variable, a multiple regression analysis was tested.

Thus, the model to be tested is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12}$$

Y: Satisfaction with Islamic banking.

X1: Awareness.

X2: Existence of Islamic financing for SMEs.

X3: Prohibition of interest.

X4: Bank location and availability.

X5: Staff responsibility.

X6: Staff friendliness

X7: Satisfaction with service

X8: Service efficiency.

X9: Bank image.

X10: Participation in corporate affairs.

X11: Improved business efficiency.

X12: Modern services and technologies.

Regression testing is widely used to understand the impact of each independent determinant on the dependent variable. The result helps to test the hypothesis and determine the relationship between the independent variables and the dependent variable.

The regression test is shown in the following table:

Table 12. Regression Test

Model	R	R2	Adjusted R 2	Standard error of estimate
1	,911ᵃ	,831	,673	,57161841

The regression test shows a very strong correlation coefficient (R= 91.1%) between the variable to be explained, i.e. the attitude towards Islamic banking, and the selected factors. The expression of this relationship translates into a correlation coefficient R2 of 83.1%. The adjusted R2 has an acceptable value of 0.673. This result indicates that the model captures 67.3% of the variation expressed.

In conclusion, the hypothesis test between the selected factors and the attitude of the SME manager in southwest Tunisia shows that the value of R squares indicates that there was about 83.1% variance in the positive attitude towards Islamic banking, in terms of attitude determinant variables. The results show that these determinants have important contributions to make in understanding attitudes towards Islamic banking as a source of financing.

To check the validity of the model, an ANOVA test is run to verify the goodness of fit of this regression.

Table 13. ANOVA

Model		Sum of squares	ddl	Mean of squares	D	Sig.
1	Régression	22,426	13	1,725	5,279	,002ᵃ
	Residue	4,574	14	,327		
	Total	27,000	27			

By studying the results of the ANOVA test on the independent variables versus the dependent variable. The results show that the F-test was significant (F=5.279, p=0.002<0.05), which means that this regression model was positively valid. This validity indicated a significant relationship between attitude and the selected factors.

Further analysis allowed us to determine the perceived ability of each factor to explain variations in attitude. The results provided by the SPSS19 software were as follows:

Table 14. Results of Regression Analysis

	Non-standardized coefficients		standardized coefficients	t	Sig.
	A	Standard error	Bêta		
(Constante)	3,465E-16	,108		,000	1,000
Awareness	,359	,189	,359	1,900	**,078***
Existence of Islamic financing for SMEs.	,185	,157	-,185	1,176	,259
Prohibition of interest	,464	,211	,464	2,052	**,059***
Bank location and availability	-,077	,128	-,077	,605	,555
Staff responsibility.	-,080	,185	-,080	,430	,673
Staff friendliness	-,206	,218	-,206	,909	,279
Satisfaction with service	,665	,255	,665	2,534	**,024****
Service efficiency.	1,145	,231	1,145	4,967	**,000*****
Bank image.	,280	,195	-,280	1,435	,173
Participation in corporate affairs.	,313	,146	,313	2,142	**,050****
Improved business efficiency	,117	,159	-,117	,738	,473
Modern services and technologies.	,213	,173	,213	1,226	,240

*significative au seuil 10%

** significative au seuil 5%

*** significative au seuil 1%

Knowledge of Islamic Finance : the result shows that "awareness" is the variable that best explains attitude (0.359). However, the contribution of the factor "existence of Islamic financing for SMEs" is very low (-0.185) and insignificant (5%). This leads us to eliminate the "existence of Islamic financing for SMEs" factor from the overall explanation of the model. Based on the regressions already advanced, we can confirm the existence of a significant and positive effect of one of the two retained factors on the endogenous variable "attitude towards Islamic banking". Thus, we can confirm hypothesis H1 of our research, which states that "knowledge of Islamic finance has a positive influence on the attitude of SME managers towards Islamic bank".

Religious belief ; the result shows that the contribution of the factor "prohibition of interest" is (0.464) and significant at 10%. According to the regressions already advanced, we can confirm the existence of a significant and positive effect of the religious belief factor on the endogenous variable "attitude towards Islamic banking". Thus, we can confirm hypothesis H2 of our research, which states that "religious belief has a positive influence on the attitude of SME managers towards Islamic bank ".

Convenience ; the result indicates that the contribution of the "Location and bank availability" factor is very small (-0.077) and not significant (5%). This leads us to eliminate the "Location and bank availability" factor from the overall explanation of the model. On the basis of the regressions already advanced, we can reject out the existence of a significant and positive effect of the "Location and bank availability" factor on the endogenous variable

Service quality the result shows that the contribution of the "service satisfaction" factor is high (0.665) and significant only at the 5% level. Thus, the contribution of the "service efficiency" factor is (1.145) and significant only at the 1% level. Based on the regressions already advanced, we can confirm the existence of a significant and positive effect of the service quality factor on the endogenous variable "attitude towards Islamic banking".Thus, we can confirm hypothesis H4 of our research, which states that " has a positive influence on the attitude of SME managers towards Islamic bank

Friendliness of staff the result shows that the contribution of the factor "Staff Responsibility" is very low (-.080) and insignificant at 5%. Thus, the contribution of the "Staff friendliness" factor is very low (-0.206) and insignificant. This leads us to eliminate the factors "staff responsibility" and "staff friendliness" from the overall explanation of the model. Based on the regressions already advanced, we can invalidate the existence of a significant and positive effect of the staff attitude factor on the endogenous variable "attitude towards Islamic banking". Thus, we can reject hypothesis H5 of our research, which states that " Friendliness of staff has a positive influence on the attitude of SME managers towards Islamic bank

Bank reputation the result shows that the contribution of the "bank image" factor is 0.28 and insignificant (5%). Thus, we can reject the existence of a significant and positive effect of the bank image factor on the endogenous variable "attitude towards Islamic banking". Thus, we can reject hypothesis H5 of our research which states that "bank reputation has a positive effect on the attitude of SME managers towards their bank (Islamic or conventional)". Examination of the values of this coefficient shows that the contribution of the "bank image" factor is 0.28 and insignificant (5%). Thus, we can reject the existence of a significant and positive effect of the bank image factor on the endogenous variable "attitude towards Islamic banking". Thus, we can reject hypothesis H6 of our research which states that " has a positive effect on the attitude of SME managers towards Islamic bank ".

Business support   the result shows that "Participation in company affairs" is the variable that best explains the attitude (0.313) and is significant at the 5% level. However, the contribution of the factor "improved company efficiency" is very low (0.117) and not significant at the 5% level. This leads us to eliminate the factor "improved company efficiency" from the overall explanation of the model. Based on the regressions already advanced, we can confirm the existence of a significant and positive effect of the factor "business support" on the endogenous variable "attitude towards Islamic banking". Thus, we can confirm hypothesis H7 of our research, which states that "business support has a positive influence on the attitude of SME managers towards Islamic bank ".

Tecnology the result show that the contribution of the "Modern services and technologies" factor is (0.213) and not significant 5%. We we can reject the existence of a significant and positive effect of the technology factor on the endogenous variable "attitude towards Islamic banking", as well as hypothesis H8 of our research, which states that "technology has a positive influence on the attitude of SME managers towards Islamic bank.

Discussion of Findings

In order to better understand attitudes, this chapter identified eight key factors that aregenerally considered to influence attitudes toward Islamic banking. The study identified knowledge, reputation, service quality, staff friendliness, technology, business support, convenience and religious belief from the literature (Ziky and Daouah,2019 ; Al Balushi et al, 2018 ; Ahmad and Haron ,2002 ; Gait and Worthington ,2008 ; ; Ltifi et al,2016 ; Aaminou and Aboulaich , 2017 ; Jaffara and Musa, 2016).

The result show that religious belief, service quality and business support have a significant impact on the attitude of SME owners/managers towards Islamic banking. In fact, the results support that knowledge of Islamic finance has a significant positive impact on the attitude of SME owner/managers in the southwestern region of Tunisia towards Islamic banking. This means that SME owners are more aware of Islamic banking and are willing to adopt Islamic banking for their business purposes. Similar results have been found in previous studies (Yahaya et al, 2014; Al Balushi et al, 2018; But et al, 2021). Al Balushi et al, 2018) identified awareness as an important variable for the adoption of Islamic banking in SMEs. Bilel et al (2020) found that knowledge of Islamic finance has a significant positive impact on the adoption of Islamic banking among SMEs in Pakistan. This means that SME owners are more aware of Islamic banking and are satisfied to adopt Islamic banking for their business purposes (Bilel, 2020).This result contradicts the findings of studies (Kaabachi and Obeid, 2016; Echchabi et al, 2014) which found that knowledge of Islamic banking services has no effect on the adoption of Islamic banking services. The results support that religious belief has a positive impact on the attitude towards Islamic banking, which means that religiosity emerged as the best predictor of the acceptance of this new banking service by SMEs in the south west region of Tunisia. These results are in line with studies by Souiden and Marzouki (2015), Souiden and Jabeur (2015), and Kaabachi and Obeid (2016), which supported the importance of religious beliefs on SMEs' decision to adopt Islamic banking. These results contradict Ziky and Daouah (2019), who reported that religious belief does not have a significant negative impact on Moroccan entrepreneurs' attitudes towards adopting Islamic finance. The results support that service quality has a positive effect on attitudes towards Islamic banking, which means that SMEs in the south westregion of Tunisia are satisfied with the quality of services provided by Islamic banks. These results are in line with the findings of the study by Umar and Gul (2019). These results contradict Ziky and Daouah(2019), who reported that service quality has no significant negative effect on the attitude of Moroccan entrepreneurs towards adopting Islamic finance. Business support has a significant effect on the attitude towards Islamic banking. Our results are in line with the findings of Ziky and Daouah(2019) who showed that business support is considered beneficial for businesses. However, in many cases, managers do not appreciate the bank's intervention in their management. The importance of business support and risk sharing could be attributed to SMEs' trust in Islamic financial institutions.

Conclusion

The aim of this chapter is to determine the attitudes of SME managers who are customers of conventional and Islamic banks towards their banks. To this end, we have tried to identify the main factors that influence their attitudes. The results show that service quality, knowledge of

Islamic finance, religious belief and business support have a significant effect on the attitude of SMEs who towards Islamic banking in the south west region of Tunisia. On the other hand, convenience, friendliness and attitude of staff, reputation and technology have no effect on the attitude towards Islamic banking.

The results of the current study have important implications for Islamic banks who should launch these awareness campaigns among the SME sector of south-west region to make them aware of the importance of Islamic instruments for their growth and development using Islamic instruments. as well as adopt strategies to attract potential customers and expand their customer base by adopting innovative financial solutions for Small and Medium Enterprises (SMEs).

The results of this study are limited to the Tunisian context, particularly the south west region, and do not necessarily reflect the attitudes of SMEs in other parts of the country. The limited sample size may have important implications for the generalizability of the results to the broader SME population.

Religious belief has played a particular role in southwest Tunisia and is therefore expected to inspire values and attitudes that are reflected in cultural measures. According to Hofstede (2001), cultural values are reinforced by religious beliefs. Thus, numerous studies have confirmed that when it comes to adopting a particular system, culture is one of the main motivating factors and/or an obstacle to its adoption (Schwartz, 1999). Since national culture is a factor that influences the antecedents of banking adoption (Mortimer et al., 2015), ignoring these cultural dimensions and focusing only on the influence of psychological factors may be a serious misconception (Nistor et al., 2014).Research has shown that national culture plays an important role in consumer perception, with beliefs and values having a significant impact on the formation of consumer attitudes. Hofstede explained that the characteristics and practices that differentiate cultures from one another are predictive of the attitudes of managers. Thus, culture is an important determinant of attitudes. In this sense, Future research is needed to examine Hofstede's cultural factors on SME managers' attitudes towards their Islamic bank.

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