



Scopus

Search Sources Lists SciVal ↗



Create account

Sign in

< Back to results | 1 of 1

↗ Export ↴ Download 🖨 Print ✉ E-mail 📄 Save to PDF ☆ Add to List More... >

[Full Text](#) | [View at Publisher](#)

Document type

Conference Paper

Source type

Book Series

ISSN

23673370

ISBN

978-303069220-9

DOI

10.1007/978-3-030-69221-6_122

[View more](#) ✓

Lecture Notes in Networks and Systems • Volume 194 LNNS, Pages 1660 - 1671 • 2021 • International Conference on Business and Technology, ICBT 2020, 14 November 2020 - 15 November 2020

Factors Affecting Willingness in Using Islamic Microfinance Products in Mauritania

Maouloud V.M.✉, Kassim S.✉, Othman A.H.A.✉

📁 Save all to author list

Institute of Islamic Banking and Finance, IIBF, International Islamic University of Malaysia, Kuala Lumpur, Malaysia

Abstract

Author keywords

SciVal Topics

Abstract

This study aims to identify factors affecting willingness to use Islamic microfinance products in Mauritania. Based on the experience of the Islamic microfinance institution PROCAPEC-Nouakchott, the study tests the effect of social barriers, religiosity, and debt-phobia in affecting the respondents' usage. As well as testing the moderator effect of gender on relationships in the model. The study uses cross-sectional design data gathered through a questionnaire from a sample of 381 beneficiaries of an Islamic microfinance institution (PROCAPEC). It uses Structural Equation Modeling (SEM) to determine the impact of the voluntary factors on the use of Islamic microfinance products. The study finds that social barriers have a significant effect on the use of Islamic products; however, religiosity and debt-phobia did not impact the usage of Islamic microfinance products. Gender has a moderator effect on the relationship between social barriers and usage. Nonetheless, gender does not have a moderator effect on the relationship between debt-phobia and usage and religiosity and usage. The findings are useful for the policymakers and managers of Islamic microfinance to consider the suitability strategies of awareness to patronize Islamic microfinance products voluntarily. © 2021, The Author(s), under exclusive license to Springer Nature Switzerland AG.

Author keywords

Financial inclusion; Islamic microfinance; Mauritania; Structural equation modeling; Voluntary factors



Topic name

Microfinance Institutions; Microcredit; Financial Inclusion

Prominence percentile

98.584 ⓘ

Metrics ⓘ [View all metrics](#) >

2 Views Count 2021 ⓘ

Last updated on:
19 June 2021

2 2012-2021

Cited by 0 documents

Inform me when this document is cited in Scopus:

[Set citation alert](#) >

Related documents

Islamic microfinance in Mauritania: an investigation into involuntary factors affecting usage

Mokhtar Maouloud, V. , Kassim, S. , Othman, A.H.A. (2021) *International Journal of Ethics and Systems*

Islamic finance and financial exclusion in minority muslim countries: The case of india

Musliyar Kurunkatil, U.F. (2019) *Islamic Finance, Risk-Sharing and Macroeconomic Stability*

Financing the poor, sustaining the provider: Issue on transaction cost in microfinance program

Ali, N. , Rahman, R.A. (2013) *Middle East Journal of Scientific Research*

[View all related documents based on references](#)

[Find more related documents in Scopus based on:](#)

[Authors](#) > [Keywords](#) >

- 1 Abbas, K., Shirazi, N.
The key players' perception on the role of Islamic microfinance in poverty alleviation: The case of Pakistan

(2015) *Journal of Islamic Accounting and Business Research*, 6 (2), pp. 244-267. Cited 6 times.
<http://emeraldgrouppublishing.com/products/journals/journals.htm?id=jiabr>
doi: 10.1108/JIABR-06-2013-0017

View at Publisher

- 2 Adewale, A.A.
(2010) *Glocalization of Microfinance as a Strategy to Alleviate Intergenerational Transmission of Poverty In*. Cited 2 times.
Nigeria

- 3 Afandi, M.A., A'Yun, I.Q.
The forecasting of financial inclusion in east java through Islamic microfinance institution: An autoregressive integrated moving average approach
(2018) *J. Dev. Econ.*, 3 (2), pp. 38-52. Cited 3 times.

- 4 Ahmed, H.
Financing microenterprises: An analytical study of Islamic microfinance institutions
(2002) *Islamic Econ. Stud.*, 9 (2), pp. 27-62. Cited 77 times.
https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3164247&download=yes

- 5 Cited 2 times.
Allen, F., Demircuc-Kunt, A., Klapper, L., Peria, M., Maria, S.: The foundations of financial inclusion: understanding ownership and use of formal accounts 27 (2012). <https://doi-org.ezlib.iium.edu.my/10.1016/j.jfi.2015.12.003>

- 6 Babikir, H.E.H., Ali, A.B., Elwahab, M.M.A.
Research methodology step by step: Guide for graduate students
(2009) *Sudanese J. Paediatricians*, 9, pp. 9-22. Cited 2 times.
https://www.sudanjp.org/uploads/9/2/7/0/9270568/research_methodology_step_by_step_guide_for_graduate_students.pdf

- 7 Beck, T., de La Torre, A.
(2006) *The Basic Analytics of Access to Financial Services*. Cited 41 times.
The World Bank

- 8 Beck, T., Demircuc-Kunt, A., Soledad, M., Peria, M.
(2006) *WPS4079 Banking Services for Everyone ? Barriers to Bank Access and Use around the World*. Cited 39 times.
October

- 9 Begum, H., Alam, A.S.A.F., Mia, M.A., Bhuiyan, F., Ghani, A.B.A.: Development of Islamic microfinance: a sustainable poverty reduction approach. *J. Econ. Adm. Sci.* (2018). <https://doi.org/10.1108/jeas-01-2018-0007>

- 10 Bongomin, G.O.C., Munene, J.C., Ntayi, J.M., Malinga, C.A.
Collective action among rural poor: Does it enhance financial intermediation by banks for financial inclusion in developing economies?

(2019) *International Journal of Bank Marketing*, 37 (1), pp. 20-43. Cited 3 times.
<http://www.emeraldinsight.com.ezlib.iium.edu.my/info/journals/ijbm/ijbm.jsp>
doi: 10.1108/IJBM-08-2017-0174

[View at Publisher](#)

- 11 Corr, C.
Financial Exclusion in Ireland: An exploratory study and policy review
(2006) *Combat Poverty Agency*

- 12 Cull, R., Demirgüç-Kunt, A., Morduch, J.
Microfinance meets the market ([Open Access](#))

(2009) *Journal of Economic Perspectives*, 23 (1), pp. 167-192. Cited 331 times.
<http://www.aeaweb.org/jep/contents/index.php>
doi: 10.1257/jep.23.1.167

[View at Publisher](#)

- 13 Demirguc-Kunt, A., Klapper, L., Randall, D.
Islamic finance and financial inclusion: Measuring use of and demand for formal financial services among Muslim adults
(2013) *Rev. Middle East Econ. Financ.*, 10, pp. 1-43. Cited 30 times.
<https://doi-org.ezlib.iium.edu.my/10.1515/rmeef2013-0062>

- 14 Fungáčová, Z., Weill, L.
Understanding financial inclusion in China ([Open Access](#))

(2015) *China Economic Review*, 34, pp. 196-206. Cited 90 times.
<http://www.elsevier.com.ezlib.iium.edu.my/locate/chieco>
doi: 10.1016/j.chieco.2014.12.004

[View at Publisher](#)

- 15 Gross, M.B., Hogarth, J.M., Manohar, A., Gallegos, S.
Who uses alternative financial services, and why. Consum
(2012) *Interests Annu*, 58 (1), pp. 2012-2057. Cited 13 times.

- 16 Hair, J.: Successful strategies for teaching multivariate statistics. In: Proceedings of the 7th International Conference on ... (2006).
[http://search.proquest.com.ezlib.iium.edu.my/openview/3b8a739d970c8eb6646ec8da7abc01bd/1?](http://search.proquest.com.ezlib.iium.edu.my/openview/3b8a739d970c8eb6646ec8da7abc01bd/1?pqorigsite=gscholar%5Cnhttp://www.stat.auckland.ac.nz/~iase/publications/17/3E2_HAIR.pdf)
[pqorigsite=gscholar%5Cnhttp://www.stat.auckland.ac.nz/~iase/publications/17/3E2_HAIR.pdf](http://www.stat.auckland.ac.nz/~iase/publications/17/3E2_HAIR.pdf)

- 17 Issed, R.: The impact of microfinance on poverty alleviation: a case study of Borrowers in Ramal-lah. Unpublished thesis, Birzeit University (2017). <https://doi-org.ezlib.iium.edu.my/10.1111/j.1469-7610.2010.02280.x>

- 18 Khaleequzzaman, M.
Islamic microfinance: outreach and sustainability
(2007) *IUUM International Conference on Islamic Banking and Finance*, pp. 23-25. Cited 2 times.
A paper presented, pp

- 19 Lal, T.
Impact of financial inclusion on poverty alleviation through cooperative banks
(2018) *International Journal of Social Economics*, 45 (5), pp. 807-827. Cited 14 times.
<http://www.emeraldinsight.com.ezlib.iium.edu.my/info/journals/ijse/ijse.jsp>
doi: 10.1108/IJSE-05-2017-0194
View at Publisher
-
- 20 Maulana, H., Razak, D.A., Adeyemi, A.A.
Factors influencing behaviour to participate in Islamic microfinance
(2018) *International Journal of Islamic and Middle Eastern Finance and Management*, 11 (1), pp. 109-130. Cited 8 times.
<http://www.emeraldgroupublishing.com/imefm.htm>
doi: 10.1108/IMEFM-05-2017-0134
View at Publisher
-
- 21 Mohieldin, M.
(2012) *Realizing the Potential of Islamic Finance*. Cited 14 times.
-
- 22 Nafar, N., Amini, A.
(2017) *Islamic Microfinance and Financial Inclusion: Murabaha Instrument and Micro-Trade Finance*. Cited 2 times.
-
- 23 Nashath, M.R.F., Nairoos, M.H.M.
Challenges of Islamic microfinance in Sri Lanka: With special reference to commercial credit-head office Colombo
(2018) *5Th International Symposium*, p. 2018. Cited 2 times.
Faculty of Islamic Studies and Arabic Language, South Eastern University of ...
-
- 24 Osili, U.O., Paulson, A.
What can we learn about financial access from U.S. Immigrants? The role of country of origin institutions and immigrant beliefs (Open Access)
(2008) *World Bank Economic Review*, 22 (3), pp. 431-455. Cited 37 times.
doi: 10.1093/wber/lhn019
View at Publisher
-
- 25 Riwayatanti, N.I.
Islamic microfinance as an alternative for poverty alleviation: A survey
(2013) *Afro Eurasian Stud. Spring Fall*, 2 (1), pp. 254-271. Cited 9 times.
-
- 26 Riwayatanti, N.I.
Islamic microfinance in Indonesia: A comparative analysis between Islamic financial cooperative (BMT) and Shari'ah rural bank (BPRS) on experiences, challenges, prospects, and roles in developing microenterprises
(2014) *Bull. Indonesian Econ. Stud.*, 50 (3), pp. 483-484. Cited 2 times.
<https://doi-org.ezlib.iium.edu.my/10.1080/00074918.2014.980385>
-
- 27 Shankar, S.
Financial inclusion in India: Do microfinance institutions address access barriers? ACRN
(2013) *J. Entrep. Perspect.*, 2 (1), pp. 60-74. Cited 21 times.
-

□ 28 Thambiah, S., Muthaiyah, S., Jun, K.J.
Islamic microfinance participation among women entrepreneurs in Malaysia: A conceptual framework
(2015) *Middle-East J. Sci. Res.*, 23 (9), pp. 2016-2022. Cited 2 times.
<https://doi-org.ezlib.iium.edu.my/10.5829/idosi.mejsr.2015.23.09.22588>

□ 29 Wallace, A., Quilgars, D.
(2005) *Homelessness and Financial Exclusion: A Literature Review*. Centre for Housing Policy. Cited 7 times.
New York

□ 30 (2014) *World Bank Global Financial Development Report on Financial Inclusion. the 2014 Global Financial (Global Findex) Database*
World Bank: A survey on access to and use of financial services in 152 countries around the world, The World Bank

🔍 Maouloud, V.M.; Institute of Islamic Banking and Finance, IIBF, International Islamic University of Malaysia, Kuala Lumpur, Malaysia; email:fatismed95@yahoo.fr
© Copyright 2021 Elsevier B.V., All rights reserved.

◀ Back to results | 1 of 1

⤴ Top of page

About Scopus

What is Scopus
Content coverage
Scopus blog
Scopus API
Privacy matters

Language

日本語に切り替える
切换到简体中文
切换到繁體中文
Русский язык

Customer Service

Help
Contact us

ELSEVIER

[Terms and conditions](#) ⌵ [Privacy policy](#) ⌵

Copyright © Elsevier B.V. ⌵. All rights reserved. Scopus® is a registered trademark of Elsevier B.V.

We use cookies to help provide and enhance our service and tailor content. By continuing, you agree to the use of cookies.

RELX