

Patronage behavior of Islamic bank's consumers: the importance of Shariah compliance within total Islamic banking system

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ABSTRACT

This study aims to investigate the patronage behaviour of Islamic banks customers and the importance of Shariah compliance, within a total Islamic banking system, compared to other criteria in their selection decisions. The sample consists of 395 valid and complete responses of bank customers. Factor analysis is used to classify a set of 23 items submitted to participants for their opinion. Findings revealed that within a pure Islamic banking system Shariah Abidance of the Islamic bank is the most important factor in bank patronage. The study has many implications for marketers in designing and planning their marketing strategies and plans and future investments of their organizations, especially when intense competition exist in the industry. The study adds to the existing literature on consumer bank patronage behavior a pure Islamic banking system in the context of Sudan

Key words: *Islamic banks, Customers patronage behaviour, selection criteria, Sudan.*

1. Introduction

The choice of a bank by a customer involves many factors, including those related to the bank itself, the customer, society, and the environment in general. In conventional banking, it is logical to assume that service quality and return on deposits may be among the most important factors that attract customers to a bank and determine his/her choice of one bank over another. However, the selection process involves more than just the quality of service and return on investments: family, friends and societal factors also influence the selection process. The process gets more complicated when religiosity is considered as a factor. It is widely documented in the literature that religiosity tends to influence bank selection in a significant way. This is especially true for Muslims: many studies have documented the tendency by bank customers to consider a bank's abidance of Shariah principles when selecting a bank in an Islamic economy or country.

In the last two decades, Islamic banking has continued to grow all over the world and currently practiced in more than 50 countries worldwide. Sudan is one of the few countries to have a financial system built completely according to Islamic principles with 100% Islamic banking services. In other Arab and Muslim countries, such as Jordan, Saudi Arabia, United Arab Emirates, Egypt, Indonesia, Bangladesh, and Malaysia, with a dual banking system, Islamic banking co-exists with conventional banking.

Furthermore, the focus in Sudan has shifted from the mere Islamization of banks and economic transactions to the issue of true application of Shariah principles. In other words, economic agents look for more than gimmicks in the application of Islamic Shariah to the economy. Although the Central Bank of Sudan agreed on the methods of operation and the modes of financing in all Islamic banks in Sudan, individual banks differ in their applications. These differences can be attributed to the objectives and goals of each bank (Mohsin, 2005). However, although religion mandates strict laws in terms of buying financial products or services, the extent to which its adherents follow these Shariah laws is likely to vary (Khayruzzaman, 2016). This paper attempts to examine the patronage factors used by bank customers in Sudan, and the importance of Shariah compliance, within a total Islamic banking system, compared to other criteria in their selection decisions. Moreover, According to Polat (2014) in countries with total Islamic banking system such as Sudan, Iran, and Pakistan any customer bank selection literature for these countries implies that "Islamic" variable is constant. This paper attempts to examine whether the Islamic variable will be constant in a pure Islamic banking system.

It is essential for banks managers to know the degree to which different product or service features are important and how these features influence customers' decisions regarding choice of bank. Most studies have focused

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on countries with mixed conventional and Islamic banking systems, such as the Arab countries and other Muslim countries. However, to our knowledge, no study has performed similar research in Sudan. In addressing this gap, this study aims to contribute to the development of a better understanding of the patronage behaviour of Islamic bank customers in Sudan, an Arab African country characterized by a strong Islamic culture. A deep understanding of the salient criteria used by customers in choosing a bank should help bankers to develop more precise, targeted marketing strategies to attract a larger number of customers and to better cater to the needs of both current and potential customers (Mokhlis, 2009). It is important to understand the bank selection criteria of customers to shape Islamic financial services and to develop a robust growth strategy for Islamic banks (Polat *et al.*, 2014). Identifying the main selection attributes will allow Islamic banks to develop appropriate marketing strategies (Metawa and Almossawi, 1998).

The rest of this paper is organized as follows. Section 2 reviews the relevant literature relating to the bank selection criteria of customers of both Islamic and conventional banks. Section 3 outlines the methodology and data analysis. Section 4 presents the main findings and implications of the study. Finally, section 5 provides the conclusions the paper, including theoretical and managerial implications and directions for future research.

2. Literature review:

Bank selection and customers' bank preferences regarding Islamic banks have been extensively discussed and various dimensions have been identified in several Islamic countries worldwide. These studies could be divided into three streams. The first stream includes studies that found religious belief as a major motivation for selecting an Islamic bank (e.g. Metwally, 1996; Metawa and Almossawi, 1998; Nasser *et al.*, 1999; Ahmad and Haron, 2002; Abdullah, 2007; Al-Ajmi *et al.*, 2009; Al-Tamimi *et al.*, 2009; Khan and Khanna, 2010; Hamid and Masood, 2011; Rehman and Masood 2012; Subhani *et al.*, 2012; Sayani and Miniaoui 2013; Abu Alsoud and Abdallah, 2013; Altwijry and Abduh, 2013; Bizri (2013); Srouji *et al.* (2015) ; Ltifi *et al.*, 2016). The second stream includes collection of studies concluded that religious motives are not the main motive in selecting an Islamic bank (e.g. Hegazy, 1995; Erol and El-Bdour, 1989; Haron, 1999; Zaher and Hassan, 2001; Haque *et al.*, 2009; Ramadan, 2013;).and other studies, that unable to find any relationship between bank selection and religious believes. e.g. Gerrard and Cunningham (1997), Abbas *et al.* (2003), and Awan and Bukhari (2011). The third stream includes studies that investigates customers' selection of Islamic versus conventional banks (e.g. Haron *et al.* (1994); Gerrard and Cunningham (1997); Almossawi (2001) ; Jahiruddin and Haque (2009), Awan and Bukhari (2011); Ahmad *et al.* (2011); Hedayatnia and Eshghi (2011); Ramadan (2013); Polat *et al.* (2014); Al-Hunnayan and Al-Mutairi (2016))

In conclusion, despite the fact that Shariah-compliant solutions are widely recognized by most Muslim customers, some empirical studies suggest that religion is not the sole reason for selecting an Islamic banking-service provider (see also Dusuki and Abdullah, 2007). According to Tara (2014), the reason for not ranking religion highly is a lack of trust, i.e. Islamic banks are not providing 100% Halal financial services, which stimulates customers to join conventional banks offering better service quality. In the age of competition with conventional banks, Islamic banks should closely observe their adherence to Shariah principles to build confidence and trust to attract and retain their customers.

3. Methodology and data

Data were collected from bank customers visiting a branch during working hours using a questionnaire survey instrument. The customers were selected using a random sampling technique. Undergraduate business students were trained to fill in the questionnaires via face-to-face meetings with the respondents at bank locations in the capital of Khartoum state. Thus, the sample was an appropriate approximation of the representation of the banking population in the country.

The questionnaire consisted of questions regarding demographics, customers' account information, and selection criteria for choosing a bank. Participants were also requested to rate the relative importance of 34 bank-selection criteria on a five-point Likert scale ranging from (5) extremely important to (1) not at all important. The measures used in this study were adapted from previous literature (Ahmad, 2000; Almossawi, 2001; Dusuki, 2008; Erol and El-Bdour 1989; Haron *et al.*, 1994; Gerrard and Cunningham 1997). To collect the data, a convenience sampling method was utilized: 260 questionnaires were distributed, of which 253 were returned (a response rate of 97%). The questionnaire was presented in Arabic. SPSS 23.0 was used to analyze the data.

The data in Table I shows the respondents' demographic profile, which serves two purposes. First, the profile gives a general sense of the attributes of the survey participants, as well as the variation within the sample. Second, it can be used later in the analysis when the results of the study are discussed and analyzed. Overall, there was sufficient variation in the demographic attributes of respondents, although the respondents' age was quite young (almost 70% were less than 40 years old). The sample was almost evenly divided between males and females, whereas the majority of the sample were well educated, with more than 77% holding a bachelor's degree or above.

Table I. Characteristics of the sample

	Frequency	(%)
Age (years)		
Less than 20	31	8
21-30years	138	35
31-40 years	104	26
41-50 years	85	21
51-60 years	30	8
60+	7	2
Gender		
Male	187	48
Female	202	52
Education		
Less than Secondary	17	4
Secondary certificate	74	19
Bachelor Degree	217	55
Master Degree	67	17
Doctorate Degree	19	5
Occupation:		
Public sector employee	156	40
Private sector employee	139	35.5
Student	18	4.5
Retired	79	20
Banking experience (years)		
less than a year	63	15.9
1-2	108	27.3
3-4	77	19.4
5-10	74	18.7
more than 10 years	66	16.7
Switching behavior		
Yes	102	26
No	285	72
Knowledge about Islamic banking		
Never thought about it	65	16.4
Not much	175	44.2
Sufficient knowledge	98	24.7
Very much	40	10.1
Excellent	12	3.0

n=395

The respondents were employed both in the public and private sectors of the economy, while only 4.5 % were students and 20% were retired. However, the respondents are quite experienced in dealing with banks. More than half of the sample has more than three years' experience of dealing with their banks. With regard to knowledge of Islamic banking, we found that about 16% of the respondents indicated that they had never thought about it, while about 44% of the respondents indicated that they had insufficient knowledge of the Islamic banking system. However, more than 24% indicated that they had sufficient knowledge of Islamic banking, while 10% indicated that they knew this system is very well and only 3% had excellent knowledge.

4. Findings

In order to verify the data set, measures, sampling adequacy, and verify the appropriateness of the factor model factor analysis, Kaiser–Meyer–Olkin (KMO) and Bartlett’s test of sphericity were utilized to clearly identify the selection criteria of Islamic banks in Sudan. The findings in Table II show a KMO value of 0.854, which is greater than the threshold of 0.5 suggested by Hair *et al.* (2010), and Bartlett’s test of sphericity showed significance level of 0.000.

Table (II): KMO and Bartlett's Test

KMO measure of sampling adequacy	0.854
Bartlett's test of sphericity	
Approx. chi-square	2943.083
df	253
Sig.	0.000

The factor analysis of the data defined the selection criteria for Islamic banks. Most studies regarding bank selection preferences and customer patronage behavior in financial services utilize factor analysis with varimax rotation and Kaiser normalization (Al-Sultan, 1999; Hegazy, 1995; Gerrard and Cunningham, 1997; Jalaluddin and Metwally, 1999). The results of applying factor analysis with varimax rotation (see Table III) showed the presence of seven factors with all 23 items of the banking selection criteria demonstrating large factor loadings (above 0.5 significant levels). All seven factors explained a cumulative variance of 63.42%. The communality indices were acceptable, ranging from 0.514 to 0.801. Cronbach’s α values for all constructs ranged from 0.817 to 0.616, exceeding the minimum of 0.6, which is acceptable in exploratory research (Hair *et al.*, 2010). Thus, the constructs measures are deemed reliable.

Table III. Rotated components matrix and communalities.

Selection criteria	Component							Communalit y
1. Compliance								
Credibility of advisory board	0.758							0.638
Halal investments	0.719							0.576
Interest-free transactions	0.711							0.675
Shariah-compliant services	0.696							0.617
Interest-free loans	0.647							0.584
Islamic bank brand	0.615							0.632
2. Confidence and competency								
Trust and commitment		0.823						0.768
Privacy and confidentiality		0.746						0.682
Friendliness of the bank staff		0.734						0.660
3. Third-party influence								
Influence from media			0.872					0.801
Advertising promotion			0.838					0.758
Influence from relatives / friends			0.755					0.659
4. Core services								
Quality of services				0.801				0.687
Faster transactions				0.690				0.618
Availability of ATMs				0.630				0.514
5. Convenience								
Eye-catching location					0.820			0.726
Parking space					0.625			0.607
No. of branches					0.573			0.543
6. Customer services								

Customers complaints						0.716		0.678
Transparency						0.697		0.665
Efficiency in carrying out transactions						0.556		0.605
7. Cost								
Lower service charges							0.730	0.652
Shorter queues							0.698	0.648
Cronbach's α	0.805	0.797	0.817	0.616	0.630	0.665	0.603	
Eigen value	6.195	2.087	2.037	1.492	1.088	1.081	1.012	
% variance	26.9	9.07	8.857	6.45	4.73	4.70	4.40	
Cumulative %	26.9	36.0	44.9	51.4	56.1	60.8	65.2	

The first factor emerged as a combination of six items: credibility of the advisory board; keeping promises to invest in Halal investment; interest-free transactions; offering Shariah-compliant services; offering interest-free loans; and Islamic bank brand. We labeled this factor "compliance" and it is the most important factor in the selection of an Islamic bank with the highest eigen value and variance, contributing about 26.9% of the total variance for the variables in the data set. This finding is consistent with many earlier Islamic banking patronage studies (e.g. Al-Ajmi *et al.*, 2009; Dusuki and Abdullah, 2007; Metawa and Almosawi, 1998; Metwally, 1996; Naser *et al.*, 1999; Rashid *et al.*, 2008; Sayani and Miniaoui, 2013). Contradicting the assumption of Polat (2014) our results revealed that "Islamic" variable should not be considered as constant in pure Islamic banking system. The extent to which the Islamic bank complies to shariah principles is very important to customers.

The second most important factor was a combination of three items: trust and commitment; privacy and confidentiality; and friendly and responsive attitude of banking staff. We labeled this factor "confidence and competency" and it explained around 10% of the total variance. This is similar to the findings of Haron *et al.* (1994), Ahmad *et al.* (2011), and Bizri (2014).

The third factor comprised three items: the influence from media; advertising promotion; and the influence from relatives and friends. This factor we labeled "third-party influence" and the findings were in line with those of Haron *et al.* (1994), Gerrard and Cunningham (1997), and Erol and El-Bdour (1989).

The items under the fourth factor, in line with Al-Tamimi *et al.* (2009) and Subhani *et al.* (2012), defined as "core services" were: quality of services; faster transactions; and availability of ATMs. The fifth factor, labeled "convenience," was related to the accessibility of the branch's location, comprising: eye-catching location; parking space; and number of branches. This is in line with studies of Hassan (2009) and Ahmad *et al.* (2011). The sixth factor we labeled "customer services" and comprised: customers complaints; transparency; and efficiency in carrying out transactions. Finally, the least important among the factors was "cost," comprising only two items: lower service charges; and shorter queues. These two items indicated the sacrifices the customer made in terms of money and time.

5. Conclusion and implications

This study intended to provide a summarized measure of the important patronage factors for consumers in total Islamic banking system in Sudan, using factor analysis. The successful outcome of such a methodology helps to avoid using numerous individual items that are sometimes difficult to use in cases where we need to have a controllable set of selection variables or dimensions. Moreover, factor and statistical groupings help researchers, analysts, and regulators to avoid ad hoc and random groupings that are widely practiced in industry and academia. The empirical analysis carried out in this study on a sample of Sudanese Islamic banks' customers shows that the seven factors that emerged explained about 64% of the total variation among the sample of bank customers. The customers of Sudanese Islamic banks prioritized Shariah compliance factors over other selection criteria for selecting their Islamic bank, and we conclude that they were most concerned with the religious aspects of the bank. The second most important factor was confidence and competency, followed by third-party influence, core services, convenience, customer services, and cost. Banks managers should keep in view these important factors and their importance while making marketing strategies.

In line with previous researchers (Ahmad and Haron, 2002; Al-Ajmi *et al.*, 2009; Al-Tamimi *et al.*, 2009; Altwijry and Abduh, 2013; Dusuki and Abdullah, 2007; Hamid and Masood, 2011; Ltifi *et al.*, 2016; Metawa and Almosawi, 1998; Nasser *et al.*, 1999; Rashid *et al.*, 2009; Sayani and Miniaoui, 2013; Subhani *et al.*, 2012), the results of this study indicate that in total Islamic banking system and despite of the fact that all banks operate under a fully Islamic banking system compliance to Shariah is the most important factor considered by customers. Since the majority of Sudanese, due to religious reasons, were afraid to deal with interest-based banks, as reported by Hamdi (1982) (cited in Mohsin, 2005), this high importance given to banks' Shariah compliance can be translated into high dissatisfaction of customers when banks do not observe it. It is very likely that the banks face the prospect of customers withdrawing their money if they are caught in violation

of the Shariah principles (Abu Alsoud and Abdallah, 2013). Similarly, Butt *et al.* (2011) reported that the perception of non-adherence to Islamic principles was a barrier in the selection of Islamic banks in Pakistan.

5.1 Theoretical implications

The study makes important contributions to the body of literature on the selection criteria used by bank customers from the Sudanese perspective, where empirical studies on the topic are almost non-existent. To the author's knowledge, this is the first research to study the selection criteria used by Islamic bank customers and the importance of Shariah compliance compared other criteria in their bank-selection decisions in Sudan. The study fills an important gap in the literature and contributes to theoretical knowledge regarding investigation of how customers of Islamic banks evaluate bank adherence to Shariah and use this in their selection decisions in Sudan, an Arab African country characterized by a strong Islamic culture but different from those in other Muslim countries previously studied in the literature. Therefore, the findings of this study can add to the existing body of knowledge and serve as a starting point on which future studies can be built.

5.2 Managerial implications

First, one important finding of this study was that compliance with Shariah principles still appears to play an important role in consumers' selection decisions in a totality Islamic banking system in which the "Islamic" variable is supposed to be constant (Chong and Liu, 2006). Therefore, Islamic banks' managers should emphasize their banks' genuine adherence to Shariah principles. Managers must also design an effective promotional mix to improve their communication that promotes the Islamicity of their products and services. Practically, this study will help banks' managers in identifying the important factors for customers in terms of bank selection. The findings of the study will also assist the banks' management when developing policy criteria and designing marketing strategies that will successfully attract new, and retaining existing, customers. Finally, this study helps Islamic banks' managers to understand that an enhanced level of perceived Shariah compliance could be turned into higher customer trust in the bank, thus leading to competitive advantage.

5.3 Research limitations and future research

The results of this study should be considered in the light of some limitations, particularly regarding the generalization of the empirical results, as well as in the data-collection method, which was largely exploratory and conducted in one specific area. It would be interesting to replicate this research in wide variety of banks in other areas of Sudan to allow better generalization of the results and compare them to countries with similar Islamic financial systems.

Further, this study focused only on bank customers; future research could focus on specific customer groups, such as students or those who are out of the banking system due to religious reasons, given that financial inclusion in Sudan was only 15% in 2014 (World Bank, 2015). Other future research could also investigate customer satisfaction and retention.

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