

Customer Perceptions Towards Islamic Banking Practices in Bangladesh

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Received: August 10, 2024

Last revised: November 11, 2024

Accepted: December 26, 2024

Abstract:

Islamic banking, as a type of banking system, has consistently been said to vary beyond regular financial services. This is mostly attributable to the ban on interest and the focus on attaining monetary accountability within the community. In actuality, Islamic banking in the Bangladesh appears to diverge significantly toward its ideal model. The objective of this study is to evaluate customers' perceptions of Islamic banking practices in Bangladesh. This study is correlative in nature. We obtained primary data from customers of several Islamic bank branches using purposive sampling, a non-probability sampling approach. We distributed formal, structured questionnaires to the clients of these branches, taking into account demographic factors such as gender differences, marital status, and religion in Bangladesh. We extracted the secondary data from various theoretical reviews, which included papers, academic journals, and books. We examined the data using SPSS to test a number of distinct hypotheses. The chi-square test served as the data analysis tool in this study. The respondents generally agreed that gender differences and marital status have no significant impact on choosing Islamic banking services, but religious considerations regarding Islamic banking have a positive impact on choosing Islamic banking services. The study suggests that banking regulators in Bangladesh can provide Islamic banking services to everyone, regardless of gender or marital status. In addition, banking regulators can offer a special new Islamic banking product and service scheme for the Muslim community to accelerate the Islamic financial system in this region.

Keywords: Perception, Gender, Religion, Islamic banking

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1. Introduction:

Islamic banking is a financial system that follows the guidelines of Islamic Shariah. It begins with the principle of equitable fund allocation and usage for all banking activities, starting with transactions, and prohibits the receipt and awarding of interest. Islamic banking stays away from companies that use interest to make money. Upholding justice and fairness in transactions is simply one of the religious objectives that Islamic banking should incorporate into its operations. The product is one aspect of Islamic banking that could contribute to client satisfaction with the system. According to Riaz et al. (2017), there is a critical need for collaboration between religious and corporate officials. This cooperation should involve a deeper level of Ijtihad to ensure that the industry produces goods and services that truly benefit British Muslims (Wan et al.,2015). Wan et al. (2015) opined that the results of their assumptions demonstrate a substantial correlation between non-Muslims' perceptions of the Islamic banking system in Malaysia, their level of faith, and their bank selection standards. According to Uddin et al.'s (2016) findings of a survey, the primary factors that entice customers to utilize Islamic banking services are the lower costs associated with transactions and the improved quality of service delivery. The vast majority of respondents are persuaded that there will be positive repercussions for society as a result of the principles of interest-free Islamic banking. In addition, the findings suggest that the vast majority of non-Muslim clients in Bangladesh consider the current Islamic banking services to be adequate in meeting their requirements for banking services. They come to the conclusion that non-Muslim clients in Bangladesh's Islamic banks have a favorable attitude and view towards the products and services offered by Islamic banks. Vahed & Hoque's (2016) study revealed the necessity of Islamic banking and the complexity of its services compared to traditional financial services. They also uncovered certain unfavorable aspects of the public's opinion of Islamic banking, most of which stemmed from ignorance. We advise banks to provide their employees with adequate and efficient training on all goods and services to dispel any unfavorable impressions. Ansari & Khan (2017); and Ali et al. (2022) showed that most Muslim business owners believe Islamic banking in India has a lot of promise. They believe that Islamic banking can help firms meet their financial needs while still upholding their religious commitments. Investors are interested in participating

in Islamic banking's profit-loss sharing scheme. According to Loo (2010), the next generation views Islamic banking more favorably than non-Muslims. Beloucif et al. (2017) found that the German market requires the development and application of distinct marketing tactics. They also created a model of how non-Muslim nations perceive Islamic banking. Knowledge, understanding, and religious beliefs influence Islamic banking decisions, according to data analysis. Akhtar et al. (2016); and Umar et al. (2019) suggest that the clients in Islamic banking are largely influenced by various variables, including religion and consciousness of recognition of Islamic banking services. Besides that, they recommend that Islamic banking services compete with traditional banking systems, so more work is needed in educating the public about different Islamic banking schemes. The aforementioned literature indicates that there have been many disputes surrounding the activities of the Islamic banking system within the community. Thus, the question arises: in the midst of the rapid expansion of the traditional financial industry and growing competition, has Islamic banking strayed from its fundamental principles? The present research aims to examine user attitudes regarding Islamic banking procedures in Bangladesh. The authors intend to examine pertinent literature, assess the outcomes, and correlate them with the results of the present inquiry; besides, the result can be pertinent for all banking decision-makers and participants in Bangladesh. The main objective of this study is to identify customers' perceptions of Islamic banking in Bangladesh. Specific objectives are as follows:

- To investigate the correlation between gender disparities and customers' perceptions of Islamic banking practices in Bangladesh.
- To observe the correlation between marital status and customer perception regarding Islamic banking practices in Bangladesh.
- To explore the relationship between religious consideration and customer perception when choosing Islamic banking practices in Bangladesh.
- To suggest certain steps to improve the Islamic banking practices in Bangladesh.

2. Literature Review:

The growth of Islamic banking depends on the general public's opinion. The research advises Islamic bank personnel and the authorities to give adequate

consideration to public knowledge and perceptions, as this will increase consumer use of Islamic banking goods and services and give the industry a better chance to compete with its long-standing regular substitute. Shagufta Naveed et al.(2020) found that both men and women are not well-informed on Islamic banking services and products. According to the research, women exhibited a low level of consciousness. However, given their greater interest in spirituality compared to men, women are more likely to switch to Islamic banking products and services, provided that Islamic bank administrations appropriately direct and demonstrate the features of these products and services. Ezeh & Nwankwo (2014) examined a subsection of Islamic banking customers by analyzing different religious communities in Nigeria to assess whether there are substantial variations in their average perceptions of the relative advantages of the Islamic banking idea. They employed the cross-tabulation method to examine the interaction among socioeconomic characteristics characterizing those who participated in this research. The religious groups in Nigeria demonstrated notable differences in their perceptions of the comparable benefits of Islamic banking. Soma et al. (2017) examine the influence of religious beliefs on the decision-making process regarding Islamic banking products. The research's results indicated that aspects of religiosity influence the comprehension of the Islamic Banking Concept and also impact the criteria for selecting a bank. Soud & Sayılır (2017) explore the views of both Muslim and non-Muslim citizens regarding Islamic banking in Tanzania. The results they obtained indicate a notable disparity in the opinions of Muslims and non-Muslims regarding Islamic banking in Tanzania. Additionally, regarding the general understanding of Islamic banking, their outcomes indicate that nearly three-quarters of Muslim respondents are familiar with it, whereas only one-third of non-Muslim citizens have a perception of it. Participants indicated that their knowledge of Islamic banking products and services primarily comes from friends or Islamic banks. Furthermore, there are distinct aspects that may motivate or deter Muslim and non-Muslim citizens from engaging with Islamic banking. Abdullah and Sapiei (2018) indicate that religiosity seriously affected zakat regulation, with three dimensions—obligation, positive and bad behaviors, and not required ritual—showing a notable correlation with zakat compliance. We found an important, albeit detrimental relationship between gender and zakat compliance,

indicating that Muslim working women exhibit lower levels of compliance with zakat obligations compared to their male peers. The findings indicate that a formal Islamic educational background does not significantly affect zakat compliance. Sun et al. (2012) revealed that consumers, particularly non-Muslim individuals, perceive Islamic mobile phone banking as an innovative service with limited consumer awareness and experience. Both belief system and dedication functioned as effective differentiation strategies, exposing differences in adoption intentions between Muslims and non-Muslims, as well as between fervent and haphazardly religious Muslims. In general, committed Muslims exhibited a communal focus in their criteria for adoption, while those who were less religious and non-Muslims leaned toward practical properties. Maikabara (2020) explores various views held by customers of microfinance regarding their socioeconomic background in relation to Islamic microfinance. The results reveal a statistically significant variance in how microfinance recipients perceive their socioeconomic background, area, age, marital status, religion, and schooling. Bulut & Celik (2022) and Nani (2019) posited that quantitatively significant characteristics such as learning level, perception of religious conformity, saving capacity, and expenditure issues influence the likelihood of using Islamic banks. Umar & Gul (2019) found that Pakistani SMEs do not frequently use Islamic banking because of differences in perceptions among them concerning Shariah compliance by Islamic banks, the reliability of support for business growth, and their degree of understanding with regard to Islamic banking instruments. The Islamic banking sector views integrity as a crucial aspect of management, according to Oladapo et al. (2019). Belwal & Maqbali (2019) found a noteworthy and affirmative correlation between the variables. The study revealed statistically significant perceptions across the various groups of stakeholders in the Islamic banking system. However, all stakeholder groups, like customers, workers, and shareholders, provide similar favorable opinions of the overall governance features. Islam et al. (2015) claimed that consumers' opinions about the level of service provided by Malaysian Islamic banks fell short of what they were hoping for. The findings also showed that in comparison to other age categories, participants under 30 had more expectations for the Islamic banking service's compassion. Nevertheless, according to career

and educational background, there is no discernible difference between customer demands and views of the quality of Islamic banking services (Sonko, 2020). The assessment included the client's religious promises, understanding of Islam, comprehension of Islamic banking products, and various additional factors. Research results indicate that Islamic banking stands in contrast with conventional banks. Nevertheless, the level of knowledge and use of Islamic banking products among everyone who participated is notably low. Haruna et al. (2024) opined that affect the embrace of Islamic finance by SME business owners while also exploring differences between genders in usage within the context of Cameroon, an African country where Islam is not the predominant religion. The results of the logistic regression show that following Sharia law, awareness, attitude, intention, location, and gender all have a positive and significant impact on SME innovators decide whether to use Islamic financing. In contrast, private standards and age demonstrate detrimental effects. The findings indicate a mean difference of 8% that disadvantages female entrepreneurs in embracing Islamic finance, a gap further exacerbated by factors such as religious enthusiasm and consciousness. Abou-Youssef et al. (2015) found that religiosity influences customer opinions regarding Islamic banking in Egypt. Significant groups of religiosity emerged from the group of participants, and those were linked to perspectives on Islamic banking. Zakiah & Al-aidaros (2016) indicated that variations in age, relationship status, and earnings among the socioeconomic variables, while gender, ethnicity, and level of schooling showed little variation. These findings indicate a significant positive correlation between spiritual responsibility and credibility in relation to the Islamic moral actions of Malaysian customers. Sidi & Kassim (2023) suggest that the religious factor significantly impacts the mindset and motive. Additionally, the findings demonstrate that perspective, perceived control over behaviors, and personal expectations significantly influence households' intentions to adopt. The results of the research provide substantial information for creating efficient methods to implement and enhance the Islamic banking system. The literature review above underscores the dearth of studies on Islamic banking perspectives in Bangladesh, highlighting the necessity to investigate customer perceptions of Islamic banking practices. This study aims to bridge this gap in the existing body of research. Based on the previously mentioned literature about Islamic banking practices, this study has

developed the following hypotheses, taking into account factors such as gender differences, marital status, and religion:

- **H₁**: There is an association between gender difference and customer perception regarding Islamic banking practices.
- **H₂**: There is an association between marital status and customer perception regarding Islamic banking practices.
- **H₃**: There is an association between religion consideration and customer perception for choosing Islamic banking practices.

3. Research Methodology:

The study used a structured questionnaire to gather customer perceptions of Islamic banking in Bangladesh. I have collected data from both primary and secondary sources. We develop questionnaires for primary data collection, using non-probability sampling techniques like purposive sampling to understand respondents' perceptions. It is an effective tool to gather opinions in this regard. The sample size was 200. This study primarily focuses on the demographic characteristics of the respondents in order to understand their perceptions of Islamic banking systems in Bangladesh. The study gathered secondary data from theoretical reviews, encompassing a variety of articles, academic journals, and books. The study employs a correlational approach to align with the stated objectives of the research design. This study calculated descriptive statistics using SPSS and the chi-square test to illustrate the relationship between gender differences, marital status, religion, and Islamic banking practices in Bangladesh.

4. Statistical Analysis:

4.1. Hypothesis-01: There is an association between gender difference and customer perception regarding Islamic banking practices.

Table 4.1

The perception of gender influences the choice of Islamic banking practices. Cross tabulation

Gender Differences		User perception regarding Islamic banking		
		Positive view	Negative view	Total
Male	Count	103	15	118
	Expected Count	99.7	18.3	118.0
Femal e	Count	66	16	82
	Expected Count	69.3	12.7	82.0
Total	Count	169	31	200
	Expected Count	169.0	31.0	200.0

Details	Value	df	P-Value
Pearson Chi-Square	1.708	1	0.191
Phi	0.092		0.191
No. of Valid Cases		200	

A chi-square test for independence with $\alpha = 0.05$ was used to assess whether gender was related to user perception regarding Islamic banking. The chi-square test was highly statistically insignificant with a Phi coefficient of 0.092, indicating a small effect on choosing Islamic banking services. The result suggests that we cannot reject the null hypothesis which asserts that gender differences do not significantly influence the choice of Islamic banking services.

4.2. Hypothesis-02: There is an association between marital status and customer perception regarding Islamic banking practices.

Table 4.2

Customers, both single and married, have different perceptions about Islamic banking. Cross-tabulation

Marital status		User perception regarding Islamic banking		
		Positive view	Negative view	Total
Single	Count	77	12	89
	Expected Count	75.2	13.8	89.0
Married	Count	92	19	111
	Expected Count	93.8	17.2	111.0
Total	Count	169	31	200
	Expected Count	169.0	31.0	200.0

Details	Value	df	P-Value
Pearson Chi-Square	0.498	1	0.480
Phi	0.050		0.480
N of Valid Cases		200	

A chi-square test for independence with $\alpha = 0.05$ was used to assess whether marital status was related to user perception regarding Islamic banking services. The chi-square test was highly statistically insignificant with a Phi coefficient of 0.050, indicating a very small effect on choosing Islamic banking services. The result show that we are failing to reject the null hypothesis and that marital status has no significant impact on choosing Islamic banking services.

4.3. Hypothesis-03: There is an association between religious consideration and customer perception for choosing Islamic banking practices.

Table 4.3

The religious consideration of the Islamic banking system has an impact on choosing Islamic banking services. Cross-tabulation

The religious consideration of the User perception regarding Islamic banking system has an Islamic banking impact on choosing Islamic banking services

		Positive view	Negative view	Total
Positive view	Count	154	14	168
	Expected Count	142.0	26.0	168.0
Negative view	Count	15	17	32
	Expected Count	27.0	5.0	32.0
Total	Count	169	31	200
	Expected Count	169.0	31.0	200.0

Details	Value	df	P-Value
Pearson Chi-Square	41.175	1	0.000
Phi	0.454		0.000
N of Valid Cases		200	

A chi-square test for independence with $\alpha = 0.05$ was used to assess whether the knowledge regarding Islamic banking was related to the users' perception of Islamic banking services. The chi-square test yielded a statistically significant phi coefficient of 0.454, suggesting a significant and substantial relationship between the users; perception of Islamic banking services and their choice. The results reject the null hypothesis, indicating that religious consideration in Islamic banking significantly influences the choice of Islamic banking services.

4. Conclusion:

Islamic banking, an emerging phenomenon, is dependent on its convenience, affordability, and degree of awareness among users in order to ensure its continued existence. According to the findings of the study, Islamic bank

operators and regulators should give due respect to public views in order to enhance consumer acceptance of Islamic banking products and offerings and to provide the sector with a greater chance of succeeding against its widely recognized traditional competition. According to the findings of the study, gender disparities and marital status do not have a significant impact on the individual's decision to use Islamic banking services. However, religion does have a beneficial impact on the decision to use Islamic banking services. Furthermore, this study contributes to a more theoretical understanding of how clients feel about Islamic banking services, and offers those with advertising experience functioning for Islamic financial institutions some helpful advice for boosting outreach. In addition, this study includes some practical recommendations for enhancing outreach. Furthermore, the findings have the potential to act as a guide for additional inquiry, which is a potentially useful application. According to the findings of the study, Bangladeshi banking authorities can offer Islamic banking services to all individuals, irrespective of characteristics such as gender or marital status. Furthermore, in order to expedite the development of an Islamic financial system in this region, banking regulators have the ability to provide the Muslim community with a unique, new Islamic banking product and service scheme.

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