

Factors Persuading Customers to adopt Islamic Banks and Windows of Commercial Banks Services in Sultanate of Oman

Zaroug Osman Bilal¹

College of Commerce and Business Administration,
Dhofar University, Sultanate of Oman

Mohammed Ali Bait Ali Sulaiman²

College of Commerce and Business Administration,
Dhofar University, Sultanate of Oman

²Corresponding College of Commerce and Business Administration, Dhofar University, Sultanate of Oman

Abstract

This study aims to demonstrate relative importance factors that influence the adoption of Islamic Banks (IBs) and Islamic windows of commercial banks services in Sultanate of Oman. The questionnaire was developed to collect quantitative data from the respondents. Data was collected from 286 customers of Islamic banks and windows of commercial banks. Smart PLS-SEM version 3 was used to analyze the data to explore the influence of Religion orientation, consumer's awareness and subjective norms of customers on their attitude towards Islamic banking. The results revealed that there is a statistically positive significant influence of religiosity, subjective norms Consumer awareness on the attitude toward adoption of IBs and windows of commercial Banks services. Moreover, the relative importance of the factors persuading the customers to adopt IBs and windows of commercial banks services is as follows: the religiosity came first, followed by subjective norms and customer's awareness came at the end.

Keywords

IBS, Widows of commercial Banks, Attributes, Oman

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Introduction

Islamic banks first appeared in the 1960s as an idea to be discarded dealing with interest and adhering to the Islamic approach to transactions as organizations works that follow the approach of economic and administrative thought in Islam. It is defined by SPE (Scientific and Practical Encyclopedia) as the Islamic Organization represents the human gathering of a group of individuals with the aim of achieving specific purposes, through an integrated mix of available resources, are grouped by their business principles, teachings and values imposed by Islamic Shari'ah law. The Organization of Islamic Conference (OIC) also defined Islamic Bank as "a financial Institution, whose statutes, rules and procedures expressly state its commitment to the Principles of Islamic Shari'ah and to the banning of the receipt and payment of interest on any of its operation." The Sultanate's experience in Islamic banks began recently in 2012, and two integrated banks were established for business compatible with Islamic law, namely Bank Nizwa and Al-Ezz Bank, as well as six windows for commercial banks established by commercial banks in the Sultanate, and these eight units of Islamic banks started operations in the country (CBO,2012). Many observers and followers expected that the Islamic Economy in Sultanate of Oman will continue to grow rapidly during the coming years, especially after the Islamic banking sector registered an increasing demand at all levels and services it provides. According to (Haque, 2010) some previous studies on Islamic Banking primarily acted as an indicator to determine customers' perception towards Islamic banking system in countries such as Malaysia. On the same view, many studies have been conducted focusing on different criteria like level of education, religion, group, awareness level etc. According to Almosawi (2001) there are different factors which motivate customers to adopt Islamic banks have been identified. The researcher suggested that good performance of banks, high quality performance of employees, ability to access to different types of services, parking facilities and location of banks are considered important factors influencing customers towards adoption of IBs services. Moreover, as outlined by many researchers, they are many factors influencing the customers to choose Islamic banks services. For example, (Bodibe et al.,2016) explored the important factors that influence attitude of customers toward IBs. The researchers found that product awareness, social norms, community influence have a positive significant influence on attitude towards IB services. Another study conducted by (Maryam et al., 2019) they examined the feature which have an impact on adoption of (IBs) in case of Pakistan. The study found that reputation (Rep, cost-benefit (CB), religious obligation (RO) and social influence (SI) have a highly significant and positive influence on IBs. As stated by (Vawda, 2013) "Attitude is an important factor in understanding consumer behavior ". As IBs services in Oman have come out recently, the customer's attitude toward adoption of IBs services need to have attention. As per the knowledge of the researchers, up to now, there is scarcity in studies in the sultanate of Oman regarding the factors influencing customers toward Islamic bank services. The main purpose for conducting this research is to investigate the impact of Religious Obligation (RO), consumer awareness (CA), subjective norms (SN) and attitude towards Islamic banking in Sultanate of Oman context. Moreover, this study focuses on determine the relative importance of the factors in adopting IBs according to current IBs customers' preferences.

Literature Review

Recently, the adoption of Islamic banking has find special importance from both academicians and researchers. Many studies have been conducted across the world to discuss the issue. Different authors studied factors that motivate customers to adopt Islamic banks such as subjective norm, attitude, perceived behavioral control and perceived attributes of Islamic banking, while others instigated factors such as religion commitment, group, awareness, reputation and pricing policies (Almosawi, 2001, Bodibe et al.,2016, (Mishraa et al., Maryam et al., 2019. According to (Mishraa et al., 2014; Strachan et al., 2015) "the theoretical framework of Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB) and Social Identity Theory is the basis from which to investigate what motivates people to partake in Islamic banking". The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action with the inclusion of perceived behavioral control (Guo, 2007).

Religion Orientation

Religion is considered as a main factor to motivate customers toward Islamic banks services. Kirkpatrick (2005) expressed that "religion as psychological connection, dominant emotional relationship to things. Religion is a cause, principle, or a system of beliefs, practices held to with ardor and faith. Islamic bank has a spirit and philosophy of Islam, regarding interest-free transactions and risk sharing". Metawa and Almosawi (1998) found that the religion is the dominant factors behind selecting Islamic bank services by customer and not return on their investment. Moreover, he found that religiosity is the highest factor led to selection of Islamic bank services followed by profitability. In this view, (Polat et al., 2014) conducted study in Turkey and they found that the religion is essential factors motivated the customers to select banking services and all other factors are secondary. They concluded that the customers who are adhere to Islamic thought were more likely to adopt Islamic banking services. (Nizar and Marzouki, 2015) have supported the significant influence of religious beliefs on consumers' attitude towards Islamic banking. In contrast, (Erol, C. and El.B. Radi, 1989) investigate the influence of religion in adopting Islamic banks I Jordon, the research found that the religion did not consider as a significant factor to select Islamic banks, but gaining profit was found as important criteria to choose Islamic banks services.

Consumer awareness (CA)

Oxford Dictionary Defined Awareness as; "concern about and well-informed interest in a particular situation or development". Previous studies considered awareness about the nature and philosophy of Islamic banks is as an important factor for customers to select its services. (Bley & Kuehn, 2004) examined the student's awareness and experience in the United Arab Emirates (UAE) towards Islamic banking. The results reveal that, the awareness and knowledge of Islamic bank philosophy and tools has helped people in adopting Islamic banks services. .Wahyuni (2012) investigated the impact of knowledge on intention to adopt Islamic Bank, and found a positive significant relation between them. Moreover, Wahyuni (2012) stated that" Muslim Umma with better knowledge has greater intention to use IBs". According to (Adnan et al., 2011) lack of knowledge about IBs services is considered significant factor influence the customers to select IBs. Adversely, Kaabachi and Obeid (2016) examined the relationship between awareness of the customers towards IBs services, the results found that there is no influence of customer's awareness on their intention to adopt IBs services.

Subjective norms (SN)

As stated by Ajzen (1991), "subjective norm refers to an individual's perception of the likelihood that a potential referent group or individuals will approve or disapprove of a given behavior. Recent study done by (Pitchay et al. ,2019) to assess the factors that motivate customers' behavioral intention to adopt Islamic bank services. The results concluded that predicted behavioral attitude (ATT), subjective norms (SN) and perceived behavioral control (PBC), have a positive significant influence on depositors' behavioral intention to select Islamic bank services. Another study conducted by Wahyuni (2012) to examine the relationship between subjective norms and adoption of Islamic banks services by customers. The study found that social factors have a positive and significant impact on intentions to use Islamic banks. On the other hand, some studies found that there was no direct relationship between subjective norms with intention to deal with Islamic banks. According to (Alam et al. 2012; Amin et al. 2013) social influence has a positive impact on the consumer intention to use IBs products.

Attitude towards Islamic banking

According to (Haque, 2010) "Attitude is the perception that individuals have towards a product. It is an important predictor in understanding consumer behavior". He further suggested that the attitudes towards products and services is influences the perception and individual self –concept. It is obvious that, from cited studies in the literature mentioned above, there is no single factor persuading customers to adopt IBs services. The researchers present the following conceptual model (Figure 1). The proposed model consists of three variables, namely religion orientation,

subjective norms and awareness of IBs. The researchers have selected these variables because they thought that they have strong influence on the preference of customers to IBs services.

Development of Hypotheses

According to Theory of Planned Behavior and Theory of Research Action (TRA and TPB), attitude is referring to positive or negative reaction of the evaluation of individual feelings in assessing an individual's behavior. According to (Taib, 2008) "Attitude is considered as the first antecedent of behavioral intentions. An individual will has intention to show a certain behavior when he judged it positively. Many studies show a significant effect of attitude on intention". Another study by (Amin,2001) also supports these results. Based on the above previous research discussed, the following hypotheses were formulated and tested:

H1: There is a positive influence of Religion orientation on attitude toward adoption of IBs and Windows and Commercial Banks services

H2: There is a positive influence of consumer awareness on attitude toward adoption of IBs and Windows and Commercial Banks services.

H3: There is a positive influence of subjective norms (SN) on attitude toward adoption of IBs and Windows and Commercial Banks services.

Research Methodology

population and sample

The main objective of this study is to demonstrate the significant and relative importance variables that influence the adoption of IBs in Oman. In this research, the population is consisting of all the customers of IBs in Oman. The respondents were Islamic banks customers that were taken by the use the simple random sampling technique. Samples were representatives of the population studied (Arikunto, 2010). The sample of the study is 286 respondents from customer's in Islamic bank and windows of commercial bank.

Research Instrument

The questionnaire was developed to collect quantitative data from the respondents. A five points Likert-type scale varying from 1 (strongly disagree) to 5 (strongly agree) was anchored for all items. A simple and accurate closed questions were designed to facilitate respondents to answer the questions. The questionnaire consists of two part, first part is collecting demographic information of the respondents such as gender, education and professional status, second part consists of four sections which is the factors that might motivate customers toward IBs services. a sample of 286 respondents was obtained with no missing responses. Data were collected over a period of 8 weeks. To achieve the objectives of the study various statistical techniques were applied to analyze the data using Smart PLS-SEM version 3. such as factors loading and correlations.

Empirical Findings

Table 1 shows that the 73 percent of the respondents are female and 37 are male. More than 51% of the respondents were within the age group of, (35 - 49 years) whereas the age group of (24 - 35 years or less) represented 25 percent. The category (more than 50-65 years) represented 14 percent and group for more than 65 percent represent 3 Percent. Moreover, 42 percent of respondents are university level,28 percent are high secondary school,21 percent are postgraduate only and 9% are No education. It is obviously from this table that the respondents are able to understand the questions and giving rational answer. For the analysis, both factor analysis and structural equation modeling were used. Confirmatory factor analysis (CFA) is considered a suitable technique to describe whether the listed items explain the exact construct or not. Figure 1 shows the structure of the confirmatory factor analysis for the present study. Four major constructs religiosity (R), consumer awareness (CA), subjective norms (SN) and attitude towards Islamic banking (ATIB). The following items has been excluded from the model as they are < 0.7 those are (R6, R7, CA7, SM1, SM2, SM4, SM6, ATIB6).

Table 1:
Demographic Information

Variable	Category	Number	percentage
Gender	Male	210	73%
	Female	76	27%
	Total	286	100%
Age	18-24	20	7%
	25-34	70	25%
	35-49	146	51%
	50-65	40	14%
	65 and more	10	3%
	Total	286	100%
Educational Level	No education	25	9%
	High school only	81	28%
	University only	120	42%
	Postgraduate only	60	21%
	Total	286	100%

After deleting items which had a factor loading of < 0.7 Figure 1 shows the appropriate loadings for the remaining items. The values of the factor loadings are also presented in Table 2.

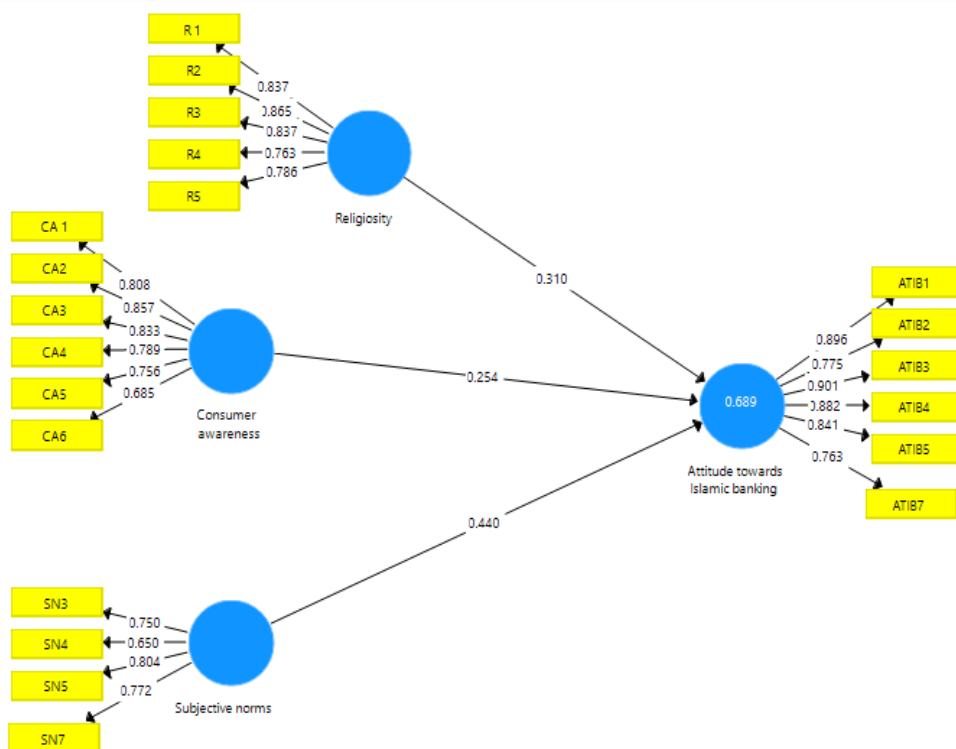


Figure 1 Measurement Model of the study

Table 2.

Factor Loadings

	Attitude towards IB	Consumer awareness	Religiosity	Subjective norms
ATIB1	0.896			
ATIB2	0.775			
ATIB3		0.901		
ATIB4		0.882		
ATIB5		0.841		
ATIB7		0.763		
CA 1			0.808	
CA2			0.857	
CA3			0.833	
CA4			0.789	
CA5			0.756	
CA6			0.685	
R				
1				0.837
R2				0.865
R3				0.837
R4				0.763
R5				0.786
SN3				
	0.750			
SN4				
	0.650			
SN5				
	0.804			
SN7				
	0.772			

Internal Consistency Reliability

Table 3:

Internal Consistency Analysis: Reliability

	Cronbach's Alpha	Composite Reliability	Average Extracted (AVE)	Variance
Attitude towards Islamic banking	0.907	0.928	0.651	
Consumer awareness	0.882	0.908	0.588	
Religiosity	0.83	0.876	0.509	
Subjective norms	0.747	0.817	0.403	
Average	0.841	0.882		

survey of this study was collected and obtained from the literature. The internal stability coefficients for the dimensions of the resolution ranged between (0.747) and (0.907), which are all high reliability coefficients and it was evaluated based on the Cronbach's a internal consistency reliability value. The Attitude towards Islamic banking reported Cronbach's alpha value of 0.907 Consumer awareness scored a Cronbach's a of 0.882, religiosity scored 0.83 and subjective Norms reported 0.747. This indicates that the stability of the resolution was high than 0.70, and this implies that it is very good reliability.

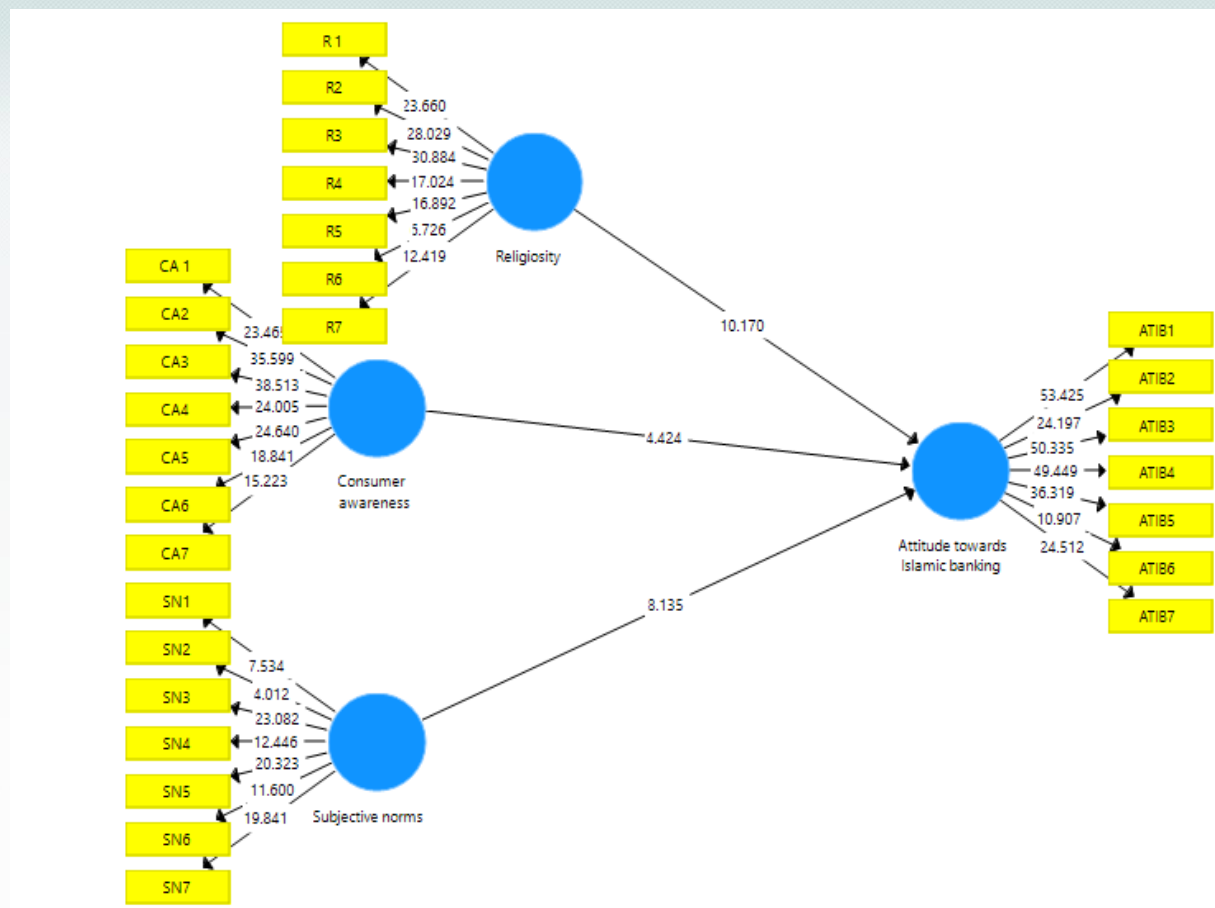


Figure 2. Structural Model of the study

Figure 2 provides the structure model of the study which shows that the three major factors: religiosity (R), consumer awareness (CA), and subjective norms (SN) have positive and significant impact on attitude towards Islamic banking (ATIB) where P statistical significance of (.000), which is lower than the Sig. level of (0.01).

Table 4:

The Influence of religiosity, subjective norms and consumer awareness on attitude toward adoption of IBs and windows and commercial banks services.

Main constructs	Standard Deviation	T Statistics	P Values
Consumer awareness -> Attitude towards Islamic banking	0.048	4.407	0.000
Religiosity -> Attitude towards Islamic banking	0.041	9.851	0.000
Subjective norms -> Attitude towards Islamic banking	0.045	8.493	0.000

To test the individual sub-effects of each independent variable on attitude toward adoption of IBs and Windows and Commercial Banks services, the data of the table (4) shows to the existence of significant effects on the individual level of each variables on attribute toward Islamic Banking in the researched Islamic bank and Islamic Windows of Commercial banks. The religiosity had the highest contribution of influence, with T value is 9.851 supported by a corresponding statistical significance of (0.000), which is lower than the Sig. level of (0.01). This indicates that adhering to religious values and beliefs helps customers in attitude toward adoption of IBs and Windows and Commercial Banks services. Based on this positive and significant impact, the first research hypothesis is accepted. Subjective Norms came in second place in terms of influencing the attitude toward adoption of IBs and windows of commercial Banks services, the T value is 8.493, supported by a corresponding statistical significance of (0.000), which is lower than the Sig. level of (0.01). This implies that having the subjective Norms and adopting it as behavior by the customer

will contribute in their attitude toward adoption of IBs and windows of commercial Banks services. Based on this positive and significant impact, the second research hypothesis is accepted. Finally, the consumer awareness contributed in the attitude toward adoption of IBs and windows of commercial Banks services, with T value is 4.407, supported by a corresponding statistical significance of (0.000), which is lower than the Sig. level of (0.01). This means that the awareness of customers will make customers more interested toward adoption of IBs and windows of commercial Banks services. Based on this positive and significant impact, the third research hypothesis is accepted. Based on these data, it becomes clear that there is a statistically significant effect at the level of statistical significance (0.01) for religiosity, Subjective Norms Consumer awareness on the attitude toward adoption of IBs and windows of commercial Banks services. Therefore, the main hypothesis with its sub-hypothesis is accepted.

Conclusions

During the past years, IBs and windows of commercial Banks recorded a strong presence through a network of branches distributed over the various governorates of the Sultanate. As the total number of Islamic banking branches and operating windows reached 77 licensed branches at the end of March 2018, according to data published on the Central Bank of Oman website. The main objective of this study is to explore the significant and relative importance variables that influence and motivate customers to adopt IBs and windows of commercial Banks services in Oman. In the current study, the population is consisting of all the customers of IBs windows of commercial Banks in Oman. The sample consisted of 286 customers were taken by the use the simple random sampling technique. The study used Smart PLS-SEM version 3 to analyze the data. The results show that there is a statistically significant effect at the level of statistical significance (0.01) for all independent variables religiosity(R), subjective norms (SN) Consumer awareness (CA) on the attitude toward adoption of IBs and windows of commercial Banks services. Therefore, the main hypothesis with its sub-hypothesis is accepted. Moreover, the relative importance of the factors persuading the customers to adopt IBs and windows of commercial banks services is as follows: the religiosity came first, followed by subjective Norms and customer's awareness came at the end.

Implications of the Study

The study underscored the influence of the factors that persuading customers of IBs and windows of commercial banks to use their services. The leadership of the IBs and windows of commercial Banks need to be aware of the relative importance of these factors. In the current research consumer awareness is came last in the relative importance compared to other factors, in this regard, the top level management of IBs and windows of commercial banks may wish to emphasize on customer's awareness to make them aware by Islamic Services decision

Limitations and Future Research Directions

The current study examines the factors that convincing customers of IBs and windows of commercial banks to use their services. There are other factors the study did not cover, which might have a significant influence on the attitude toward adoption of IBs and windows of commercial Banks services. More factor could be considered in the future research, as well as increase the sampling area in GCC and size for more representative results.

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