

# Factors Influencing The Customers' Preferences On Libyan Islamic Banks

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**Abstract:** The success of Islamic banks and their presence in permanent competition requires constant care to study the bank's current and prospective clients. And recognize their desires and needs, also, to satisfy them as much as possible, by answering questions of the most important What are the factors determining the choice of customers to banks? The study aimed at identifying the factors affecting customer preferences of Islamic banks in Libya. Relying on quantitative research and based on the analytical approach by collecting data from a sample of (291) customers of the Jumhouria Bank in its Islamic branch, by using the questionnaire instrument, the study confirmed the positive impact of factors (Religiosity, Quality of service, Perception, Confidence) on customer preferences of Islamic banks, where the results confirmed that we find that the most influential factor on customer preference for Islamic banks is the factor of religiosity, as explained by (49.8%) of the change in customer preferences for Islamic banks, and then the confidence factor, where it explained the rate of (32.1%), and finally the weak factor perceptions of customers and their perception of Islamic banks by the interpretation of (6.9%).

**Keywords:** Islamic Banks, Preference, Customer Preference

## INTRODUCTION

In the previous four decades, Islamic banks have been set up, it spread globally and was acknowledged by Muslims and non-Muslims (Soage, 2020; Molyneux & Iqbal, 2005). The explanation behind the selection of these Islamic banks is their supreme reception of Islamic standards and lessons. Notwithstanding assuming a part like ordinary banks (Ahmad & Ullah, 2019; Wilson & Henry, 2004). Islamic banks are not any more just organizations that training religious lessons and obligations as it were, however, have turned out to be aggressive foundations close by customary banks with an end goal to win new clients. What is more, keep them. Islamic banks need to be sustained, and Islamic banks are liable to two confinements, in addition banks face fierce competition from the usury commercial banks, it is also obliged to apply the tolerant Islamic law (Saha, 2019). Became called the prohibited-based industry. It cannot handle benefit in whatever form, unconscionable bargain. Nor to grant loans or accept deposits from institutions that practice what the Sharia has forbidden. (Alsolami, 2019; Khan & Khanna, 2010; Bashir, 2013; Al- Fugaha, 2012). Despite the lack of Islamic banks and the ability to handle interest rates, and not to enter transactions contain suspicion of prohibition and the presence of injustice or unconscionable bargain or fraud. However, it was able to develop and grow steadily and strides over the past few years. Therefore, it supported by combination of elements, which is led by adhering to the provisions of Islamic law, and its ability to manage funds and contribute to economic reform policies in their region (Ganiyy, Fattah, Ogunbado & Ahmad, 2017). This development and growth did not make Islamic banks outside the scope of competition but made the competition more severe and fiercer and more global with traditional banks. This is what made it legitimate under those restrictions, it strives to survive by creating a range of banking products moreover, to provide a diversity of services to receive customer preferences. These banks have managed according to the statistics to achieve continuous growth and growing annually by an estimated 20% since 2000 (Louhichi, Louati & Boujelbene, 2020; Bashir, 2013). However, success in continuity and competitive survival requires constant diligence to study the bank's current and prospective customers, to identify their

desires and needs, and work to satisfy them as much as possible by answering questions of the most important; What are the specific factors for preference customers for banks? (Bakar & Jaafar, 2018). Historically, no bank can survive or success without desire, and the interest of individuals, organizations, in the acquisition of banking services, which worked by Islamic banks, after it was \$ 2.1 trillion in 2014. It is expected to reach \$ 3.4 trillion by the end of 2018. Thus, bringing the size of Islamic banks' assets, including \$ 1.2 trillion, checks \$ 280 billion, Islamic investment funds \$ 51 billion, and interdependence \$ 28 billion. (Global Website Islamic Economics, 2009; Abu hmirh, 2010; Al- Kharagy, 2016; Abu Zeid, 2018). Despite this success in international Islamic banking, the status of Islamic banking in Libya is still in its infancy, need support, support, and customer attraction, for growth and development, Islamic banks in Libya continue to operate and provide services (Al Balushi, Locke & Boulanouar, 2019). Through banking windows within the scope of conventional banks (Money-Changing, 2016). The start of the first signs of Islamic banking a few years ago, in a period not exceeding twenty years. However, the actual practice of the Islamic banking business in Libya began with the notice of the text of the law of the Central Bank of Libya concerning the prohibition of interest transactions for the year 2013. Al-Gomhouria Bank is considered the pioneer in Islamic banking services. This has made it more and more demand by customers (Abu-Zeid, 2017). The Islamic banks in Libya, still are working windows attached to traditional banks system. This is what makes it trying hard to develop the banking service. According to the Islamic system to complete independence from traditional banks (Iman, 2019). Has become a phenomenon of interest to customers in the banking sector, it is the focus of a wide range of economists and bankers, which shows their importance in banks, the convening of several conferences and seminars and the issuance of many references and scientific literature on this phenomenon (Rhanoui & Khalid, 2017). It has become a real reality with many environmental, economic, and competitive complexities (Nabulsi & Al-shaar, 2015; Abu-Zeid, 2017). Whilst the launch of IB in Libya is, relatively, a new phenomenon, Islamic banks in the need to describe the behavior of the consumer and to know the factors affecting his preferences towards banking

services is one of the priorities and necessities of the current stage of Islamic banks, in order to expand Islamic services in the presence of the local and foreign commercial banks. (Elsakit, 2017). In the Islamic finance system, business operations and investment have their basis on the Islamic principal, and this differs from the investment concept existing in conventional financial system. The difference lies in the fact that in the former, there is abrogation in the benefit rate (riba), and the procedures and finance covenant are according to Islamic business principal. The Islamic finance system enables profit sharing in investments (Othman & Owen, 2000). Moreover, the research concerning service quality in the conventional financial system has been carried out by academicians in the past and hence, it is not a new aspect (Le Blanc & Nguyen, 1999). According to Parasuraman, Berry and Zeithaml (1985), several research reveal that service quality is an important strategy in gaining success and excellence in every organization. Similarly, Othman and Owen (2001) stated that good service quality is the basis of every organization's success and this includes the service sector such as the Islamic financial institutions. Hence, these institutions are not only facing strong competitions from their Islamic counterparts but also from conventional financial institutions (Naser, Jamal & Al-Khatib, 1999). Moreover, banking institutions are facing the challenge of customer satisfaction of in light of their service in several situations; impolite service at the counter, not enough employees to attend customers, busy telephone lines and limited banking times (Abdullah, 1996). This is particularly true in Libya, a developing country where the banking culture lacks structure. Therefore, the Libyan banking institutions are required to expend more efforts and to carry out research to direct banking services in the attainment of customer satisfaction. Main problem of Islamic banks is low market share. Because a customer thinks about Islamic banks as religion perspective. Islamic banks also have limited customer, therefore research is difficult on Islamic banking. Service quality, awareness, product quality, management and trust are main variable of banking. All above factors are weakness of Islamic banks because mostly customer have not how now about interest policy of Islamic banking system. These problems are not only in Pakistan, these problems are all in the world. In Islamic banks service quality is very low due to management, managers cannot make strategies for service. In other hand customers do not know about interest rates, therefore customer does not make investment In Islamic banks. There are many researchers research on this problem and find out many results, with the help of these results Islamic banks improve its market shares. This research finds out many strategies, with the help of these strategies Islamic banks can enhance its service quality. When Islamic banks improve their service quality, then customer satisfy from Islamic banks, or make loyalty with Islamic banks, Islamic banks should advertise their packages, in this way customer awareness increase or customer can know about Islamic banks, in this way customer trust increase or customer can make investment with Islamic banks (Akhtar et al., 2016) There have been lack of studies focusing on adoption of Islamic banking in Libya. Libyan have already implemented the Islamic banking system as an alternative to the conventional

system, but still the adoption of the Islamic products is not widely accepted by the customers. This may be due to lack of information availability, lack of perception on quality of the Islamic products, low innovation of Islamic banking compared to convention banking system. Furthermore, it is very crucial for the customers to patronize Islamic banking system (Dusuki and Abdullah, 2007). Perception of Libyan customers towards Islamic banking products (Ahmad and Ahmad, 2004) and key factors influencing such perception is the main theme of this study (Albashir et al., 2018). Through the follow-up research literature corresponding to traditional banks. Note that the attention is much on customers, knowledge of their needs, satisfy their desires, and study the factors affecting their marketing decisions. Which are what Islamic banks in Libya need to have a large base of customers. Sometimes the religious impulse alone is insufficient under the great services offered by conventional banks. Therefore, the problem of study is to determine the factors affecting the preferences of customers to Islamic banks in Libya. The researcher seeks to achieve the following objectives through this research; To determine the effect of the Religiosity on customer's Preference for Islamic banking; to measure the effect of Service Quality on the customer's Preference for Islamic banking; to examine the effect of Perception on customer's Preference for Islamic banking; and to explain the effect of confidence on customer's Preference for Islamic banking.

## LITERATURE REVIEW

### Consumer behavior Theory

Consumer behavior refers to the buying behavior of final consumers. It is the behavior that consumers display when searching for, when purchasing, using, evaluating, disposing the product or the idea that they have for the commodity and if it will satisfy their need. The study of \* Consumer behavior therefore seeks to understand how the consumers make decisions on how to spend their available resources regarding purchase (Kotler, 2006). Consumer behavior is of importance to the marketers as it helps them understand why and how individuals make decisions so that they can make better marketing decisions to have a great competitive advantage at the marketplace (Armstrong, 2006). Consumers make many buying decisions every day. Most large companies research consumer buying decisions deeply with an aim to find answers to questions such as what consumers buy, where they buy, how and how much they buy, when they buy, and why they buy and how they dispose what they have bought and don't need. The central question for marketers is: How do consumers respond to various marketing efforts the bank might use? The starting point is the stimulus-response model of buyer behavior (Kotler, 2006). The purpose of the emergence of the consumer behavior theory, which many interpretive models have been derived from it, is to search for a mechanism to identify and describe consumer behavior economically. Therefore, consumer behavior theory is a descriptive theory describing consumer behavior based on an important assumption that, the consumer is rational person and he is looking for Maximum possible benefit of the selected product. (Bogerj, 2015). The proponents of this classical theory considered that the consumer seeks to maximize the utility in his choice or making his decision of buying. This utility varies from consumer to other and from time to time

based on several factors that affect the level of the motivated benefit to the choice of the goods or service and the decision to buy it by the consumer. (Alshamry, 2016)

### Islamic Banking

In 1963, in an Egyptian city called Mit Ghamr, where it started to establish an Islamic savings bank, which led to the spread of branches in all villages and neighborhoods under the supervision of the main institution, has given an opportunity for these savings to pay them in the service of their needs in their areas, this is due to the Islamic economist found the political support for the idea of establishing a bank with a member of the Revolution Command, he issued a constitutional decree authorizing him to establish the bank in that city (Mit Ghamr), where all the administrative procedures and social and field studies were taken before the decree was issued. However, the failure and failure were written on this experiment and the reason is the malicious rumors raised about it. In 1966, The University of Omdurman taught the Islamic economics subject, and assigned several specialized scholars who eventually came out with a bank project without interest. The project was presented to the Central Bank of Sudan for adoption. In 1975, the Islamic Development Bank (IDB) was established in Jeddah to support the economic development and social progress of the peoples of Islamic Member States. In addition, Dubai Islamic Bank, which was established by a government decree issued by the State of Dubai. In 1978, Faysal Al Sudani Bank, Faisal Islamic Bank of Egypt and Kuwait Finance House were established. In addition, the International Federation of Islamic Banks was established in Makkah which was recognized by the Islamic countries at the Ninth Meeting of Ministers of Foreign Affairs of Islamic Countries held in Dakar, Senegal. Year (1978). Moreover, Islamic banks have been established and established in most Arab countries, among them Jordan, Bahrain, Qatar and Saudi Arabia (Shabir, 2007, p. 262). On the level of non-Arab Islamic countries, several Islamic banks have been established, such as the Islamic Republic of Iran, which transformed all its banks into Islamic ones, where he compensated the benefits of banks with a reward taken by banks in exchange for the work and services, and the same thing in Pakistan, which is the Pakistan Islamic Thought Council has supervised replacing the system of benefits with the Islamic system (Malaki, 2000, pp. 86- 92). The great success of the Islamic banks has impressed many of the dealers and depositors, which called for the establishment of Islamic banks in these non-Islamic countries such as the Islamic Finance House in Switzerland in 1981, Such as the International Islamic Bank of Denmark (1983), Al Baraka Group of Britain (1981) . However, the many obstacles faced by the group led to the closure of the British Central Bank in 1993. In addition, protesting the ownership of the bank, its management, and the composition of the ownership group, which is undoubtedly purely administrative, has nothing to do with the success or failure of the bank. The International Holding Company for Islamic Banking was established in Luxembourg in 1978, Cyprus was established in 1982 in the Turkish section, which is used by students studying at the Institute of Islamic Economics in Cyprus to improve their composition to better implement the principles of Islamic banks (Malaki, 2000, 80-85).

### Islamic Banking Services

Islamic banks have been operating like other traditional banks about four decades. They also mobilize deposits and produce loans based on Islamic Law (Shari'ah), which are different from the other conventional or commercial banks. Therefore, Islamic banking differs from conventional banking in several ways, such as the prohibition of transactions based on interest rate and the requirement that bank's operations be carried out according to certain procedures through the use of certain financial instruments (AbdulQawi, & Lynn, 2001) . However, the Islamic bank can also offer products and services which are like those offered by a conventional bank by different philosophy (Haque et al (2009). The Islamic banking has been defined as banking system which is totally based on the Islamic laws of financial matters. Islamic financial laws prohibit from taking interest in any way. Islamic laws also prohibit dealing or investing in products like pork or any alcoholic drinks (Asdullah & Yazdifar, 2016). Islamic banking is also known as ribā-free banking or interest-free banking. As Islamic banking is governed by the Islamic rules (Shariah), it is forbidden for the banks to generate ribā or interest from the business. The forbidden of ribā was connoted in the main source of the Shariah, Al-Quran, in the surah al-Baqarah ((Allatheena yakuloona alrusury la yaqoomoona illa kama yaqoomu allathe yatakhabbatuhu alshshaytanu mina almassi thalika biannahum qaloo innama albayAAu mithlu alrusury waahalla Allahu albayAAa waharrama alrusury faman jaahu mawAAithatun min rabbihi faintaha falahu ma salafa waamruhu ila Allahi waman AAada faolaika ashabu alnnari hum feeha khalidoona)) which meaning is: "Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So, whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] – those are the companions of the Fire; they will abide eternally therein" (The Holy Quran surah Al Baqarah 275 (QS 2: 275)).

### Customer' Banking Selection and Preferences

Bank selection criteria refer to the bank services or image where the customers are aware of their importance in their selection of a bank for themselves (Janian, Kamaruddin & Hoe, 1998). This focus and access on how customers perceive the banks and their competitors in comparison with various variables and attributes such as happiness, joy, cheerfulness and delightfulness that derived from a banking services and avoid bringing emotions of sadness, enraged and deceit to them. The competition in banking industry has become fierce with the emergence of technology such as ATM and mobile banking electronic banking; consumers are expecting more demand for financial services (Hinson, Osarenkhoe and Okoe, 2013). The bank selection criteria are considered by the customer groups that having a positive impact on a bank's market share due to the fierce competition among the banks nowadays (Rashid, 2012). Since bank is a financial institution that deals money and it's very vital for the country economic development, which is why the bank selection

criteria is playing an important role for the customer that provides a better necessity and explore the factors to motivate more customers to select their banks (Parvin and Perveen, 2012). The issue on how consumers select their banks has been investigated by many researchers (for example: Boyd et al., 1994), and says that the economic environment nowadays is rapidly changing and become one of the important factors for financial institutions to determine the factors which is applicable for customer bank selection process. Lastly, by understanding the customers' banks selection criteria help the banks in identifying the appropriate marketing strategies to attract more customers as well as retain the satisfied customers (Aregbeyen, 2011).

### Religiosity

As institutions and facilities whose foundations are based on religious doctrine, it is paramount for the banks management to believe there are other factors that dominate the economic behavior of Muslims. These principles comprise the belief in the Day of Judgment and the life in the hereafter, the Islamic concept of riches, and the Islamic concept of success (Haron & Ahmad, 2000). All these principles are expected not only to have a significant impact on the decision-making process of Muslims, but also to have an influence on their perceptions of Islamic banks and Islamic banking facilities. First, the definition of the religiosity itself needs to be established. As stated in Khairam (2000), the early famous classical "minimum definition" of religion was given by Taylor (1891), as the "belief in Spiritual Beings", and Johnstones (1975) defines religion as "a system of beliefs and practices by which group of people interprets and responds to what they feel is supernatural and sacred." Based on extensive definitions, Khairam (2000) in the end defines Islamic religiosity as "the degree level of individual commitment, involvement and practice internally and externally to the fundamental principles of Islam." Erol and El-Bdour (1989), Metawa and Almosawi (1998), Haron et al. (1994), and Gerrard and Cunningham (1997) used religion as one of the factors in the bank selection criteria. They conceptualize the religion as a factor in patronizing Islamic banks. Unlike in this present study, the religion will not be one of the factors in choosing to engage in Islamic banking facilities or products but it will be based on individual's religiosity (spirituality) that is adopted from Khairam (2000) definition. Religiosity is taken as an external factor to the TRA model and it is expected to have influence towards the attitude and the subjective norms that leads to positive intentional behavior. Religiosity is seen as an important factor in this model because it is believed that there will be strong relationship with attitudinal and subjective norm components, which will then increase the intention level of engaging in Islamic banking facilities. Metawa and Almosawi (1998) in their study of Islamic bank customers in the state of Bahrain found that factor which received the highest degree of importance in the 22 bank selection process is a religious factor; the adherence to the Islamic principles, with a score of 4.7. This high score indicates that the selection of Islamic banks appears to be predominantly a religious-based decision. However, the findings are contradicted to those findings by Haron et al. (1994), and Gerrard and Cunningham (1997). The inconsistency might be because of the degree of Islamic culture of the origin country. Libya can

be considered a very Islamic country and therefore, the intensity of the people religiosity might influence their decision in engaging in Islamic banking facilities. Whereas, Malaysia and Singapore are more on interracial types of countries even though Malaysia is considered as a Muslim country. The Muslim people in these countries lead a modern way of life that still abides by the Islamic principles. Therefore, their religiosity might or might not influence their decision to engage in Islamic banking. Contrary to study done by Erol and El-Bdour (1989), Muslims in Jordan patronized Islamic banks not so much because of religious factor, but more because of the returns they would receive from their investments. A study by Haron et al. (1994) in Malaysia where respondents are divided into Muslim (n=150) and non-Muslim (n=151) found that in terms of why people patronized the Islamic bank, about 39 percent of the Muslim respondents believe that religion is the only reason why people patronize the Islamic bank, and surprisingly, the percentage is much lower for non-Muslim respondent, which was about 31 percent.

### Service quality

Service quality, especially in the banking sector, has been a popular research topic. Gefen (2000) defined service quality as "the subjective comparison that customers make between the quality of the service that they want to receive and what they actually get." Sudesh (2007) reported that the poor service quality in public sector banks is mainly due to deficiency in tangibility, as well as a lack of responsiveness and empathy. On the other hand, private sector banks were found to be more refined in this regard. Overall, foreign banks were relatively close to their customers' expectations in term of the various dimensions of service quality. Furthermore, the study revealed the presence of service quality variations across demographic variables. It suggests that bank management should pay attention to potential failure points and respond to customer problems (Sudesh, 2007). Banks should pay attention to service quality to increase customers' loyalty to the company, willingness to pay, customer commitment, and customer trust (Hazra and Srivastava, 2009). Therefore, there is a need to emphasize the understanding of multidimensional constructs of service quality and its implications in a competitive environment. A satisfied customer does not necessarily become loyal, while customers may maintain a relationship with a company despite being dissatisfied (Matos et al., 2013).

### Perception

Consumer perceptions are important in business industry. Familiarity of consumers with the distinctive features and usefulness of products or services drive their decision to buy or adopt. Perception is defined by Hanna, et al. (2013) as "the process of selecting, organizing and interpreting sensations into meaningful whole" (p.75). Moreover, perceptions play role for in marketing strategy of firm to attract new customers and keep their existing patrons. According to Hanna, et al. (2013), there are three important concepts related to perceptions. There are exposure, attention, and sensation. Exposure occurs when individual comes to contact with environmental stimuli. Attention is the allocation of individual's mental capacity to a stimulus, and Sensation refers to the responses of our sensory receptors.

In this context of Islamic banking, awareness of the Islamic banking products and services refers to the understanding and knowledge of the existing Islamic bank and its products/services and principles through various ways. Awareness of the society towards Islamic banking can create favorable or unfavorable decision making. A study conducted by Ahmad & Bashir (2014) asserted that among the masses in Pakistan, there is less awareness among masses about Islamic banking terminology, products, and services. They also found that customer's awareness level and customer's service utilization decision have positive correlation. The study of Mahdzan, et al. (2017) in Malaysia also inferred that level of understanding of consumers on Islamic banking concepts is quite low despite of the fact that Malaysia is center of Islamic banking and finance. They also concluded that understanding and perceived advantage has a significant influence on the adoption of Islamic banking in Malaysia.

### Trust and Confidence in Islamic Banking

It indicates the extent to which the customer believes in the reliability and integrity of the partner who is dealing with him (Morgan & Hunt, 1994). Confidence reduces uncertainty and increases the likelihood of positive behavior among dealers. (Hausman, 2001). Trust can be imagined among individuals (personal confidence), between organizations (trust of their organizers), or between organizations and individuals. (Ganesan & Hess, 1999). This study focuses on Customer confidence in the organization or individuals with whom customers interact Within the institution as it adopts the definition of trust presented by both (Morgan & Hunt, 1994). This study focuses on Customer confidence in the organization or individuals with whom customers interact Within the institution as it adopts the definition of trust presented by both (Morgan & Hunt, 1994) Trust the client. Confidence is a necessary ingredient to build long-term relationships between seller and buyer (Dwyer et al., 1987; Doney & Cannon, 1997).

### RESEARCH METHODOLOGY

In this study, researchers used quantitative research methodology, based on the analytical descriptive approach in order to interpret phenomena that exist in reality, as well as to obtain as much information as possible on the phenomena studied based on fact (Lokesh, 1993: 40). Survey questionnaire developed to collect data from respondents on purposive sampling basis. The respondents are requested to fill in the information required therein. The respondents consist of customer of banks of some selected banks which have Islamic banking services. Well-designed methodology is very important to collect data and to analyze the data to find the opinions of the respondents. According to the Research and Statistics Department of the Central Bank of Libya (2016), the proportion of the population of the Bank of the Republic amounted to 371 thousand people, Therefore, the study considers that the population size of the study 371,000 people. In measurement issues, variety types of reliability and validity of measurement used. Analysis techniques used to quantify the interaction among variables in analysis issues. Likert scales used to measure responses from 1= Strongly Disagree to 5= Strongly Agree. Correlation and multiple regression tests performed using SPSS 23.0 to examine

the identify the factors that affect the Customer Choice for Islamic Banking.

### The Conceptual Framework

Grounded on extant literature review, the conceptual model (Figure. 1) is developed collecting data through survey questionnaires covering the most important factors that influencing consumers' choice of Islamic banking services. The framework shows that there is significant relationship between the four independent variables and the dependent variable. The independent variables are: Religiosity, Availability of service, Service quality, and Confidence. The dependent variable is 'r Customer Choice for Islamic Banking'.

*Figure1 Study model*

#### The Study Hypotheses

- H1: There is a relationship between Religiosity and customer preferences for Islamic Banking.  
 H2: There is a relationship between service quality and customer preferences for Islamic Banking.  
 H3: There is a relationship between customer perception and customer preferences for Islamic Banking.  
 H4: There is a relationship between confidence and customer preferences for Islamic Banking.

### RESEARCH FINDINGS

#### Descriptive Analysis of the Sample Characteristics

To find out the characteristics of the sample, according to background information developed by the researcher in the questionnaire for the characterization of the sample and distribution according to that information, it has been conducted a descriptive analysis of the sample, the results according to the following:

#### Demographic Analysis

*Table1: Demographic Analysis*

Item	Frequency	Percent		
Age Groups	Less than 20 year	22	7.6	
	20 - 30 years	122	41.9	
	31 - 40 years	101	34.7	
	More than 40 years	46	15.8	
Occupation	20.3	59	Student	
	14.8	43	Government Employee	
	39.9	116	Private Sector	
	24.4	71	Businessman	
	.7	2	Others	
Qualification	High school and less	63	21.6	
	High Diploma	144	49.5	
	Bachelor	53	18.2	
	Master	31	10.7	

Bank Type	22.0	64	Islamic Bank
	18.6	54	Commercial Bank
	59.5	173	Both

The age groups that represented the sample vary in their proportions and frequency. Where the most group was between 20-30 years with 122 customers by 41.9%, followed by the age group of 31 - 41 years with 101 customers by 34.7%, and then the age group more than 40 years with 46 and by 15.8%, finally, the age group Less than 20 year was 22 by 7.6%. The largest percentage of clients working in the private sector is 116 by 39.9%. Then after the businessmen by number 71, percentage 24.4%, and then students by number 59 and percentage 20.3%, Finally, 2 other professions with a rate of 0.7%. The educational qualifications of the sample members have ordered from high school and less to the master degree, clearly, as shown above, the highest percentage was who carried high diploma which was their numbers are 144 by percentage is 49.5 %. High school and less comes after which was their numbers are 63 by percentage is 21.6 %. And then the bachelor holder which was their numbers are 53 by percentage is 18.2 %. Moreover, the master's degree holder was at the bottom by number 31 and percentage by 10.7%. The banks dealt with by the clients involved in this study are varied, where the number of dealers with Islamic banks only 46 customers, by 22%. While the dealers with commercial banks were 54, by 18.6%, and most respondents who deal with Islamic and commercial banks together by number 173 and percentage was 59.5%.

### The Normal Distribution of Data

The values of Skewness and Kurtosis, which was determined by (Rose et al, 2015) by range (-1.96 - + 1.96) for Skewness and by range (-2.58 - +2.58) for the Kurtosis.

**Table2:** The values of Skewness and Kurtosis to the items

Variables	Items	Skewness coefficient	Kurtosis coefficient
Religiousness	I keep the five prayers on time.	-.956	.887
	I fast Ramadan with commitment.	-.407	-.499
	I keep the Quran regularly.	-.716	-.138
	I pay Zakat al-Fitr every year if the criteria and controls are met.	-1.229	1.582
	I always try to avoid small and big mistakes and sins.	-.982	.676
Quality of service	Services are readily available.	-.762	.109
	Banking services such as money transfer, check and cash services are easily accessible	-.748	-.013
	The range of services offered is among the best in the field.	-.441	-.455
	The information provided on the services is among the best in the industry.	-.363	-.610
	Speed services are among the best in the industry.	-.274	-.952
	The opening and closing hours of the branch are convenient.	-.210	-.817
	The service through online banking is available	24/7. -.508	-.318

Perception about the bank	The bank's management, which deals with show commitment to Islamic products.	-.990	.777
	Bank management that deals with a commitment to finding the perceptions of public show on Islamic banking products and services.	-1.034	.914
	The bank's management, which deals with show commitment to Islamic products.	-1.191	1.414
	The Bank focuses its efforts on its customers.	-.871	.646
	The Bank has interests in community issues and charities.	-1.010	.861
	High credibility in the bank's advertising messages.	-.913	.586
Confidence	I trust my Islamic bank.	-.956	.591
	I feel that I can rely on Islamic banking services to get good service	-.884	-.197
	I trust the billing system used by Islamic Bank.	-1.082	1.371
	I think the Islamic bank can be trusted because it will not fool me.	-.983	.762
	I trust in the safe service provided by Islamic Bank.	-.884	.166
Customer preference	I am satisfied with the services of the Islamic Bank.	-1.281	1.537
	I prefer Islamic banking services.	-1.214	1.388
	I trust transactions in Islamic banks.	-1.144	1.168
	I am attracted to Islamic banking services.	-1.099	.986
	I consider Islamic banking a first choice.	-1.079	1.227

Through the table above it is clear that the values of Skewness and Kurtosis at the normal range of data distribution. Thus, it can be said that the data follow the normal distribution and therefore subject to parameter tests.

### Opinions about Religiosity Dimension

**Table3:** The opinions about religiosity dimension

No	Items	Strongly disagree	Disagree	Neutral	I agree	Strongly agree
	The Weighted average %					
1	I keep the five prayers on time.	17.5	49.8	23.0	3.83	3.1
2	I fast Ramadan with commitment.	27.1	35.7	21.3	3.60	2.7
3	I keep the Quran regularly.	16.8	43.3	25.4	3.77	2.4
4	I pay Zakat al-Fitr every year if the criteria and controls are met.	3.1	4.8	11.7	47.1	33.3
5	I always try to avoid small and big mistakes and sins.	3.1	7.6	14.8	46.0	28.5
	Total Average		3.82			3.89

From the table above, the first factor (religiosity) consists of five items, all of which were formulated in a positive way to know the level or degree of religiosity among the clients. By analyzing the direction of the sample views on the statements of the first factor (religiosity) it is clear that the

sample is generally going to approve questionnaire statements with a weighted average of (3.82), this is an indication that there is a marked level of religiosity, and this is confirmed by the keenness of the sample to pray on time, commitment to fasting and reading the Koran regularly, in addition to paying zakat and attempts to avoid sins small and large.

### Opinions about Quality of Service Dimension

**Table4:** The opinions about quality of service dimension

No	Items	Strongly disagree	Disagree	Neutral	I agree	Strongly I agree
	The Weighted average %					
1	Services are readily available.	18.2	46.0	22.0	3.73	3.1 10.7
2	Banking services such as money transfer, check and cash services are easily accessible	19.6	50.9	11.3	3.51	4.5 13.7
3	The range of services offered is among the best in the field.	5.2	14.4	26.8	37.1	16.5 3.45
4	The information provided on the services is among the best in the industry.	3.4	18.9	24.7	40.5	12.4 3.40
5	Speed services are among the best in the industry.	3.4	20.3	22.7	30.9	22.7 3.49
6	The opening and closing hours of the branch are convenient.	8.6	21.3	26.5	32.0	11.7 3.17
7	The service through online banking is available	24/7. 2.4	12.7	24.1	41.6	19.2 3.63
	Total Average	3.48				

As based on the table above, and by tracking the sample responses to the statements of this second factor, it was found that in the first item, which stated (Services are readily available), the weighted average of the tendencies of the responses indicated an approval value of (3.73). This confirms to the sample that services are readily available. It is clear from the previous analysis of the direction of the sample views on the statements of the second factor (quality of service) to the approval of the study sample at the average level of banking quality, where this averaged (3.48), This quality comes from easily available service, Quick access to a range of banking services, online banking is also available.

### Opinions about Perception around the Bank Dimension

**Table5:** The opinions about Perception around the bank dimension

No	Items	Strongly disagree	Disagree	Neutral	I agree	Strongly I agree
	The Weighted average %					
1	The bank's management, which deals with show commitment to Islamic products.	3.4	8.2	14.8		51.5 22.0 3.80
2	Bank management that deals with a commitment to finding the perceptions of public show on Islamic banking products and services.	2.1	6.2	13.7	44.7	33.3 4.01

3	The bank's management, which deals with show commitment to Islamic products.	1.7	5.5	10.3		44.7 37.8 4.11
4	The Bank focuses its efforts on its customers.	1.7	5.8	17.5	45.4	29.6 3.95
5	The Bank has interests in community issues and charities.	2.1	5.8	14.8	43.6	33.7 4.01
6	High credibility in the bank's advertising messages.	2.4	6.5	17.2	43.3	30.6 3.93
	Total Average	3.97				

By checking the table above, we find out at the first item stated (The bank's management, which deals with show commitment to Islamic products), The weighted average of sample responses (3.80) indicated that the sample trend indicates approval. This is an indication that the client believes that the management of the bank that deals with shows commitment to Islamic products. The direction of the sample's views on the third factor statements (perceptions about the bank), We generally note that there is a positive perception among customers about the bank they are dealing with. This perception was a commitment to banking products and services, effective marketing of those products, customer interest, community issues and support for charitable efforts, high credibility in advertising.

### Opinions about Confidence Dimension

**Table6:** The opinions about confidence dimension

No	Items	Strongly disagree	Disagree	Neutral	I agree	Strongly I agree
	The Weighted average %					
1	I trust my Islamic bank.	3.1	10.0	13.4		52.6 21.0 3.78
2	I feel that I can rely on Islamic banking services to get good service	3.1	10.0	16.8	26.1	44.0 3.98
3	I trust the billing system used by Islamic Bank.	2.7	6.5	14.4	56.0	20.3 3.85
4	I think the Islamic bank can be trusted because it will not fool me.	3.1	8.2	14.4	50.9	23.4 3.83
5	I trust in the safe service provided by Islamic Bank.	2.7	10.7	13.4	43.3	29.9 3.87
	Total Average	3.86				

By following the sample answers on the statements of this dimension, we found out that in the first item which stated (I trust my Islamic bank) where the average responses to the tendency of the responses indicated an approval of 3.78. This is the approval of the sample that customers have confidence in their bank. By analyzing the direction of the sample views on the fourth factor (confidence) We find that there is a marked level of confidence, confirmed by the overall weighted average of (3.86), this confidence comes from a sense of the bank's ability to provide quality services, confidence that he doesn't deceive his customers, trust the billing system, in addition to the sense of security of information and services provided. Regarding the standard of professional craftsmanship.

Opinions about Dependent Variable (Customer Preference for Bank)

**Table7:** The opinions about Customer preference for the bank dimension

No	Items	Strongly disagree	Disagree	Neutral	I agree	Strongly I agree
	The Weighted average %					
1	I am satisfied with the services of the Islamic Bank.	1.7	4.8	10.3	38.8	44.3
2	I prefer Islamic banking services.	10.0	40.2	44.0	4.21	1.0
3	I trust transactions in Islamic banks.	7.6	9.3	49.1	32.0	4.01
4	I am attracted to Islamic banking services.	6.5	13.1	46.0	30.9	3.95
5	I consider Islamic banking a first choice.	7.6	11.3	55.0	24.1	3.91
Total Average		4.05				

By tracking the sample answers, we find that at the first item stated (I am satisfied with the services of the Islamic Bank) where the average of the responses to the tendency of the responses indicated an approval value of (4.19). This is an assurance that customers are generally satisfied with the services of the Islamic Bank. In general, by analyzing the direction of the sample views on the paragraphs of the dependent variable (customer preferences for Islamic banks) we find that general approval of the paragraphs of the axis, and the value (4.05) of the weighted average. This confirms the existence of customer preference for Islamic banks at the expense of commercial banks.

### The Relationship Between Variables (Influencing Factors) and Customer Preferences of Islamic Banks

**Table8:** The correlation analyzes between variables

The variables	Religiousness	Quality of service	Perception about the bank	Confidence
Religiousness	Significance level	-	0.000	
	0.000	00.00	00.00	
	Correlation coefficient	-	0.670**	0.451**
			0.597**	0.706**
Quality of service	Significance level	-	0.000	0.000
	0.000	0.000	0.000	
	Correlation coefficient	-	0.659**	0.326**
			0.624**	
Perception about the bank	Significance level	-	0.000	0.000
	0.000		0.000	
	Correlation coefficient	-	0.395**	0.262**
			0.262**	
Confidence	Significance level	-	0.000	
	0.000		0.000	
	Correlation coefficient	-	0.566**	
			0.566**	
Customer preference	Significance level	-		
	0.000			
	Correlation coefficient	-		

From the table above it is clear that there are high level correlations between religiosity and customer preferences of Islamic banks. The correlation analysis indicated a positive correlation with correlation strength (0.706) at 99% confidence level. The results also indicated a high positive correlation at (99%) confidence level of quality of service and customer preferences of Islamic banks with a correlation coefficient of (0.624). Moreover, there is a weak correlation between the perceptions of customers and their perception about the Islamic Bank and their preferences for Islamic banks with a correlation factor (0.262), and at the level of confidence of (99%). There is also a strong correlation between trust and customer preferences of Islamic banks with a correlation factor (0.566) and at a confidence level (99%). As for the correlation between factors or independent variables among them, we note that all these factors are related to each other between relationships ranging from medium to strong, where the relationship between religiosity and quality of service has a strong correlation value (0.670), at a (99%) confidence level, the table also indicates that religiosity has a direct relationship with perceptions and perceptions about Islamic banks with a correlation coefficient above the average of (0.451) at the level of confidence of 99%. Religion is also strongly correlated with confidence with a correlation value of (0.597), at 99% confidence level. As well as the existence of a moderate correlation between the quality of services and perceptions and perceptions of customers about Islamic banks with a correlation coefficient of (0.326) and at the level of confidence of 99%, there is also a strong positive correlation between the quality of services and trust with a correlation coefficient (0.659) and at a confidence level of 99%. Simple Linear Correlation Analysis to Learn the Effect of Factors on Customer Preferences of Islamic Banks The Simple Linear Correlation Analysis aims at the possibility of clarifying the nature and degree of relationship between variables. In order to find the function of the relationship between independent and dependent variables for the purpose of explaining the change that may occur in the dependent variables according to the change in the values of independent variables this is because there is a relationship between the independent variables (influencing factors) and the dependent variable of customer preference for Islamic banks. Simple correlation coefficient

**Table9:** Simple Linear Correlation results of the relationship between Religiosity and customer preferences

Simple correlation coefficient R	The coefficient of determination
Adjusted R Square	Defined selection factor
0.706	Alphanumeric value F
0.498	Level of significance
0.497	0.664
	0.000

As noted in the table above, there is a Simple Linear Correlation Analysis between the religiosity and customer preferences of Islamic banks, the simple correlation coefficient value was (0.706), and the coefficient of selection (R<sup>2</sup>) with a value of (0.498), and Adjusted R Square with a value of (0.497) which indicates that the religiosity was able to account for (49.8%) of the change in customer preferences for Islamic banks, and the rest refer to other factors. The table also showed that the significant

value (0.000) of the single variance test analysis where the (F) value of (286.979) indicates, and the linear regression (B) value was (0.664) which indicates the extent of change in customer preferences for Islamic banks the result of the change in the degree of religiosity of customers.

**Table10:** Simple Linear Correlation Analysis results of the relationship between Quality of service and customer preferences of Islamic banks

Simple correlation coefficient R	The coefficient of determination	Defined selection factor	Alphanumeric value F	Linear regression value B	Level of significance
0.624	0.390	0.388	184.695	0.594	0.000

As noted in the table above, there is a Simple Linear Correlation Analysis between Quality of service and customer preferences of Islamic banks, where the simple correlation coefficient value was (0.624), and the coefficient of selection (R2) with a value of (0.498), and Adjusted R Square with a value of (0.495) which indicates that the Quality of service was able to account for (39%) of the change in customer preferences for Islamic banks, and the rest refer to other factors. The table also showed that the significant value (0.000) of the single variance test analysis where the (F) value of (184.695) indicates, and the linear regression (B) value was (0.594) which indicates the extent of change in customer preferences for Islamic banks as a result of the change in the level of quality of service.

**Table11:** Simple Linear Correlation Analysis results of the relationship between Perception about the Islamic bank and customer preference of Islamic banks

Simple correlation coefficient R	The coefficient of determination	Defined selection factor	Alphanumeric value F	Linear regression value B	Level of significance
0.262	0.069	0.066	21.384	0.270	0.000

As noted in the table above, there is a Simple Linear Correlation Analysis between Perception about the Islamic Bank and customer preference of Islamic banks, where the simple correlation coefficient value was (0.262), and the coefficient of selection (R2) with a value of (0.069), and Adjusted R Square with a value of (0.066) which indicates that the Perception was able to account for (6.9%) of the change in customer preferences for Islamic banks, and the rest refer to other factors. The table also showed that the significant value (0.000) of the single variance test analysis where the (F) value of (21.384) indicates, and the linear regression (B) value was (0.270) which indicates the extent of change in customer preferences as a result of changes in their Perception about Islamic banks.

**Table12:** Simple Linear Correlation Analysis results of the relationship between confidence and customer preference of Islamic banks

Simple correlation coefficient R	The coefficient of determination	Defined selection factor	Alphanumeric value F	Linear regression value B	Level of significance
0.566	0.321	0.318	136.400	0.509	0.000

Adjusted R Square	Alphanumeric value F	Linear regression value B	Level of significance
0.566	0.321	0.318	136.400

As noted in the table above, there is a Simple Linear Correlation Analysis between confidence and customer preference of Islamic banks, where the simple correlation coefficient value was (0.566), and the coefficient of selection (R2) with a value of (0.321), and Adjusted R Square with a value of (0.318) which indicates that the confidence was able to account for (32.1%) of the change in customer preferences for Islamic banks, and the rest refer to other factors. The table also showed that the significant value (0.000) of the single variance test analysis where the (F) value of (136.400) indicates, and the linear regression (B) value was (0.509) which indicates the extent of change in customer preferences as a result of the change in the amount of customer confidence in Islamic banks. Generally, by following the linear regression analysis of the independent variables on customers' preferences for Islamic banks, we find that the most influential factor on customers' preference for Islamic banks is religiosity, which was able to explain (49.8%) of the change in customer preferences for Islamic banks. This is followed by the quality of service, which was able to explain (39%) of the change in customer preferences for Islamic banks and then the confidence was (32.1%), at the last, the Perception about the Islamic bank came at a low rate of (6.9%).

### Hypotheses Testing According to the Results of the Analysis

This research included four hypotheses, to test the hypotheses, the researcher conducted a linear regression analysis to determine the effect of the four factors (Religiosity, Quality of service, Perception, Confidence).

**Table13:** Hypotheses testing results

Hypotheses	The text of the Hypotheses	The result
H1	There is a statistically significant effect of religiosity on the client's preferences for Islamic banks.	Accepted
H2	There is a statistically significant effect of the quality of service on the customer preferences of Islamic banks.	Accepted
H3	There is a statistically significant effect of Perception on the client's preferences for Islamic banks.	Accepted
H4	There is a statistically significant effect on the customer's preferences for Islamic banks.	Accepted

Based on the customer's preference for Islamic banks, according to the results of the analysis presented above, the Hypotheses were accepted.

### CONCLUSION AND RECOMMENDATIONS

To achieve the overall objective of the current study which was to determine the factors affecting customer preferences for Islamic banks in Libya, the current study came within its literary and applied framework to achieve that goal and objective. The study confirmed the existence of an average level of quality of banking service as per the perception of customers, and this quality comes from the service available and easily, quick access to a range of

banking services as well as online banking availability. Hence, regression analysis proved the positive effect of QoS on customers' preferences for Islamic banks to be the second influencing factor after religiosity. The perception and perception among customers about Islamic banks, there was a positive perception among customers about their bank, this concept is represented in commitment to banking products and services, effective marketing of those products, customer interest, attention to community issues and support charitable efforts, high credibility in advertising. This perception has had a weak impact on customer preferences for Islamic banks in Libya and this has made it the weakest factor in customer preferences for Islamic banks in the Libyan environment. The customers of banks in Libya have generally confirmed their confidence in Islamic banks, which stems from the source of the bank's ability to provide quality services. Confidence that he does not deceive his customers, trust the billing system, in addition to the sense of security of information and services provided. Regarding the standard of professional craftsmanship. Therefore, confidence has had a positive impact on customer preferences for Islamic banks. The study recommended that those in charge of the Islamic banking sector in Libya should consider and pay attention to such studies because of their impact on knowing the direction of customers and their choices, and enhance the orientation towards the application of Islamic banking and work to link this shift to religious motives because of the significant impact on attracting customers to Islamic banks.

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