

An Investigation of Customer Learning and Choosing of Islamic Banking System in Bangladesh

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Abstract: The growing popularity of Islamic banking is occurring swiftly across many countries worldwide. The goal of this study is to assess customer learning and choosing of Islamic banking system in Bangladesh. This study investigates the extent of customer engagement regarding the products provided by Islamic banks in order to evaluate their popularity. This study is correlational in nature. This study is based on both primary and secondary data. 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 serves as the data analysis tool in these studies. The analysis revealed that choosing Islamic banking services is not significantly influenced by general education but rather by Islamic education and knowledge about Islamic banking. The produced findings can inform policy decisions for academicians, researchers, and practitioners.

Keywords: Learning, Perception, Islamic Banking, Education, Knowledge.

1. INTRODUCTION

Islamic banking is a financial system and banking approach that operates in accordance with the principles of Islamic law, known as Sharia. Sharia-compliant banking adheres to specific ethical and religious guidelines and prohibits certain practices, such as charging or paying interest (riba), engaging in excessive uncertainty and investing in activities deemed unethical by Islamic principles, like alcohol and gambling. Hamadou (2024) showed that factors like mindset, spiritual inspiration, understanding, personal standard, and comparative advantage significantly influence prospective customers' intentions towards Islamic banking products, while perceived legislative changes and actual development do not have a significant impact. Moreover, a mindset significantly mediates the connections between a believer's incentive, comprehension, individual standard, marginal advantage, and assumed breakthroughs. Arfan *et al.*, (2021) found that strengthening sharia banking requires increasing public awareness, public understanding and knowledge, and governmental support. Khattak *et al.*, (2011) stated that the respondents had opinions on both the ethical and economic objectives, respectively; they came to the conclusion that the different parties in the Islamic banking system are more interested in the social than in the economic objectives of the system. Sonko (2020) found that the clients are more devoted to their religion than those of traditional banks. The results also show that the clients are more devoted to their religion than their colleagues from traditional banks. All of the people surveyed had extremely low customer understanding and use of Islamic banking products. Despite acknowledging that Islam forbids interest, nearly all clients hold the belief that the banking sector adheres to Islamic law. The results demonstrate that the most significant factors of the Islamic banking system are devotion to religion and awareness of Islam and Islamic banking. Saqib *et al.*, (2016) findings advised that Islamic banks to concentrate on their primary competency, which is Sharī'ah compliance, when creating new products and services and creating marketing plans. The guarantee of superior services will help these plans withstand competition from conventional banks.

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Additionally, Islamic banks should focus on building their reputation through public relations campaigns and broad messaging about Shari'ah compliance requirements for their products and services, policies and processes, code of conduct, and Shariah board. Akbar (2012) and Toraman *et al.*, (2015) evaluated the user perceptions of Islamic banking practices and opined that Islamic banking and the conventional understanding of Islamic finance are not entirely compatible. The majority of respondents agree that the profit and loss sharing element embodies the actual essence of Islamic banking procedures. Regarding Islamic banks' substantial welfare role in society and their dedication to it, participants have high expectations. Belwal and Maqbali (2019) found that customers in Oman had conflicting opinions of Islamic banks, according to the report. Most of them weren't familiar with opening an account with an Islamic bank or Islamic window; however, some were unsure if the banks adhered to Islamic values. The study found several weaknesses in their client interaction, administration expertise, marketing strategies, and clients' comprehension of Islamic Bank's values and procedures. Riaz *et al.*, (2017) indicated that consumers generally have a favorable view of Islamic banking and finance in Pakistan. Data analysis indicates that understanding, expertise, and levels of spirituality positively impact people's opinions of Islamic financing items and offerings. Enhancing marketing efforts involving attendees and forums is likely to improve the view and understanding. Working together with company leaders and scientific specialists can foster improved imagination in products for the public. Vahed and Hoque (2016) found that Islamic banking was necessary and that its services were more complex than those of traditional financial services. The research 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 *et al.*, (2017) 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. According to Riaz *et al.*, (2017) and Shaukat *et al.*, (2020), the study employs a regression model that incorporates customer consciousness, knowledge, and religious motivation as variables. Butt *et al.*, (2018) the findings indicate that consumers of Islamic banks have an improved opinion of their client service compared to clients of traditional banks. The analysis of the findings reveals a significant difference in the evaluation of service quality between clients of Islamic banks. However, there is little variation in the perception of service excellence between male and female customers. Buchari *et al.*, (2015) the findings indicated that a majority of participants are knowledgeable and hold a favorable perspective regarding Islamic banking products and services. The study revealed substantial variance in knowledge about and views regarding the offerings and amenities of Islamic banks once categorized by sex and educational level, whereas financial status and age showed no substantial variations. The results consistently reflect the level of workers' understanding and perspective regarding Islamic banking.

Ringim (2014) the relationship analysis indicates a favorable association between thinking, consciousness, and comprehension among Muslim account holders in traditional banks regarding Islamic banking items. According to the multiple regression analysis, the variables of recognizing and learning together explained a quarter of the difference in why Muslim account holders chose Islamic bank products over those from conventional banks. The results of this research offer essential insights into how understanding and knowledge among Muslim users of accounts in traditional banks influence their decisions on buying Islamic banking products. Nugraha *et al.*, (2022) found that people actively reject becoming clients of Islamic banks. Future clients of Islamic banks may be hesitant to react to advertising messages about the institution because of its reputation and the perceived dangers involved. Clients are thus fewer intrigued in opening accounts with Islamic financial institutions and more drawn to traditional banks. Ayyub *et al.*, (2020) the findings indicate that perceived behavioral regulation as well as imagined effectiveness emerge as the least influential indicators of the decision to utilize Islamic banking, applicable to both consumers and those who didn't. The findings indicate that mindset is not an important consideration for individuals who do not utilize Islamic banking services. Both teams found the perceived standard to have no significant impact on their desire to use Islamic banking. The research results found that customer reviews of Islamic banking and finance in Pakistan are generally favorable. Knowledge, understanding, and religious beliefs influence Islamic banking decisions, according to data analysis.

2. LITERATURE REVIEW

Hoque *et al.*, (2022). The results demonstrate that trustworthy organizations, Islamic values, and images play a substantial role in shaping views, while financial understanding appears to have no notable effect on them. Individuals' disposition strongly influences their inclination to engage in Islamic banking services. The findings further suggest that mindsets play a mediating role in the relationship between Islamic values, appropriate organizational behaviors, and the desire to participate in Islamic banking services. However, it appears that Islamic financial literacy does not correlate with customers' behavioral inclinations toward these services. This research provides a preliminary empirical illustration from a Muslim-majority nation, specifically Bangladesh, highlighting the interplay among Islamic values, moral organizational practices, Islamic financial literacy, and the associated credibility and beliefs. These factors subsequently influence clients' behavioral choices to engage with the goods and amenities offered by Islamic banks. According to Oladapo (2021), knowledge, attitude, subjective standards, and consciousness significantly influence customers' perceptions about adjusting to new technologies. Ziky & Daouah's (2019) data collection methodology indicates that the majority of SMEs are potential

users of Islamic financial instruments. Notably, price has a significant impact on whether Moroccan SMEs will likely want these goods. Furthermore, we discovered that organization assistance, risk sharing, appropriateness, and confidence all played a major role in predicting the likelihood that SMEs would employ Islamic financial strategies. The findings enhance our understanding of Moroccan SMEs' attitudes toward Islamic financing, and they will significantly influence the future development of Morocco's financial policies and practices. Rahmi *et al.*, (2020) analyzed the attitudes of university students toward Islamic banking products. The primary conclusion is that the majority of respondents is aware of Islamic banking products and believes they are just as beneficial compared to traditional financial services. This serves as a warning to those involved in Islamic banks that, in order to maintain their current clientele and draw in new ones, they must realign their business methods in a way that upholds Shari'ah. Because most banks in a competitive financial environment offer quick, simple access to services, concentrating on this as an approach rarely sets an Islamic bank apart from an interest-based bank. Bashir *et al.*, (2021); Riaz & Khan (2017) concluded that there is no significant difference in their degree of knowledge. Next, we investigated the significant correlation between the clients' desire for Islamic banking services and their level of expertise. The study's findings suggest that further research is necessary to educate customers and other industry participants about Islamic banking. Ultimately, the development of Islamic banking services hinges more on the views, knowledge, and awareness of the clients. Jibril *et al.*, (2021). Khursheed *et al.*, (2021) showed that consumers generally have positive opinions on Islamic banking and finance. All distinct variables strongly influence customer views on Islamic financing, as the results demonstrate. The research's conclusions thus have important ramifications for Islamic organizations. The primary outcome of this study is to encourage scholarly collaboration with the banking industry by conducting studies pertaining to consumers' opinions about Islamic banking in the relevant nations. Mansour (2019). In conclusion, while every financial institution operates within the Islamic framework, it is evident that clients prioritize the degree to which the amenities provided by their banking institutions align with Islamic principles. Additional factors considered significant included along with competency among employees, accessibility; excellent service, financial institution credibility, and customer care. The majority of investigations have concentrated on nations that employ a combination of traditional and Islamic banking frameworks. According to Shaukat and Naveed (2020), the primary challenges facing Islamic banking in Pakistan include a lack of academic institutions, a shortage of educated employees, a lack of learning opportunities, a lack of lessons for Islamic banking, a lack of current and future Islamic banking channels, a lack of money services or a branch network, a lack of Islamic law legal systems for resolving disputes, a lack of investigation centers for Islamic banking, a discrepancy between theory and practice, and a negative public perception of Islamic banking. Arfan & Athroz (2021); Akbar *et al.*, (2012) found that choosing Islamic banking depends on the following factors: low public understanding and comprehension of sharia banking products, low general understanding of the use of sharia banking, and low public acceptance for sharia banking. According to Hadji & Latif (2019), the majority of participants stated that Islamic banking should focus on publicizing and marketing its goods and services. Additionally, the study revealed that almost all participants held the belief that Islamic banking in the Philippines has a promising future. Therefore, legislation and marketing methods that promote Islamic banking are essential to the country's Islamic banking growth. Toraman & Bugar (2015) found significant differences in participants' responses regarding their preference for dealing with an Islamic bank, their reluctance to do so, and their uncertainty. Prospective bank clients have very little familiarity with Islamic banking, and they are unaware of the Islamic banking operations that are considered a substitute for the conventional banking system. Shah *et al.*, (2016) discovered that Islamic bank employees adhere to Shari'ah and Islamic principles in their business practices. They hold positive views about the objectives, processes, and growth of Islamic banking, and they believe that the government and institutions support these efforts. The findings also indicate that bankers have faith in the future development and expansion of Islamic banking in the nation. According to the study, in order for Islamic banking in Pakistan to flourish sustainably, participants and the authorities need to solve the issue of finding qualified workers. Saqib *et al.*, (2016) and Jinjiri (2014) established that Islamic banks should concentrate on their primary competency, "Shari'ah compliance," while they create new products and services and devise marketing plans. Furthermore, providing top-notch services will ensure the viability of these tactics in the face of competition from traditional banks. The main way Islamic banks should build their reputation is by means of public relations campaigns and broad interaction about Shari'ah compliance requirements for their products and services, their rules and regulations, code of conduct, and Shari'ah board. Masood *et al.*, (2014) stated that the publication of books or brochures, the usage of hired groups to raise consciousness, and invitations to people in general can all help increase public opinion. Jinjiri and Ringim (2014) demonstrated that the Islamic banking sector should prioritize the public's perception of these products, the government's support, and the accessibility and reliability of their offerings. Islam *et al.*'s (2015) findings also showed that, in comparison to the oldest clients, the younger customers had greater demands for the Islamic banking service's understanding. The author also discovered that, based on profession and academic achievement, there is no discernible correlation between customer demands and their views of the superiority of Islamic banking services. The primary conclusion of Rahmi *et al.*, (2020) is that the majority of respondents is aware of Islamic banking products and believes they are just as beneficial as conventional banking products. We advise the stakeholders in Islamic banks to reorient their procedures to comply with morality and Shari'ah, with the aim of retaining their current clientele and attracting new ones. Saqib *et al.*, (2016) the general impression of Shariah conformity has been found to have a substantial modifying impact on the relationship with quality of service and client happiness. Islamic banks should prioritize "Shariah execution" as a key competency in the good or service innovation and advertising strategy creation, according to this study's outcomes. In

addition, these techniques will be able to withstand opposition from traditional banks by guaranteeing superior customer service. First and foremost, Islamic banks need to build their reputation by informing the general population and communicating extensively about their rules and regulations, Shariah conformance criteria for goods and amenities, rules of behavior, and Shariah council. Kaakeh *et al.*, (2019) this work aims to explore the influence of multiple variables, including appearance consciousness, Shariah conformity, and separation, on the attitudes and intentions of clients regarding the utilization of Islamic banking among clients of banks in the UAE. The findings indicate that both mindset and comprehension have a direct impact on motive, whereas reputation, knowledge, Shariah regulation. Naveedetal. (2018) the findings indicate that people who use and those who don't share the perception that Islamic banking is not entirely devoid of fascination. Moreover, there is a common perception among buyers that Islamic banks are merely superficial and do not genuinely adhere to Islamic banking principles. Furthermore, beliefs do not play a significant role in attracting new customers; however, there are several other critical elements in promoting Islamic banking, such as excellent service, practicality, system sectioning, and more. Ahmad & Bashir (2014) the outcomes indicate a notable lack of consciousness among the general public concerning Islamic banking usage, goods, and offerings. Furthermore, a substantial beneficial relationship is present among the quantity of understanding about customers and the choice to utilize excellent client service. Lo *et al.*, (2014) found that the consumer sector continues to be a very profitable area for Islamic banks to focus on. Akbar *et al.*, (2012) the findings indicate that Islamic banking in the UK does not completely conform to the ideal model of Islamic finance. Participants largely concur that the concept of sharing earnings and losses embodies the essence of Islamic banking procedures; however, the complicated structure of Islamic banking products leaves them uncertain about the complete advantages of this system. The people who responded express significant anticipation regarding the dedication and robust welfare function of Islamic banks within the community. Therefore, we propose that we can achieve greater outcomes within the Islamic banking framework by conducting thorough investigations, enhancing promotional techniques, and increasing customer understanding regarding Islamic finance. Bashir (2013). They also disclosed that buyers possessed a considerable level of awareness regarding Islamic banking offerings and services, with competitiveness and beliefs in Islam being the main motives for their preference. Consequently, such results offer the Islamic banking sector valuable insights for developing successful advertising techniques to acquire additional financial services clientele. Ezeh and Nkamnebe (2022) the results show that factors such as favorable interpersonal influence, confidence, and integration significantly influence the acceptance of Islamic banking by clients of other religions in a Muslim area of Nigeria. Nonetheless, understanding the principles of Islamic banking does not have a substantial impact on its implementation. Saini (2011) indicates that while Muslims possess knowledge of Islamic banks, their usage remains limited. Muslim customers prioritize elements such as productivity, reduced fees, access to effortless cashier devices, and a wide range of locations over reasons of faith while selecting a banking institution in accordance with Islamic regulations. The conclusion suggests that to attract and retain customers in the South African context, Islamic banks must develop strategies that effectively cater to their clientele's needs. Wardana *et al.*, (2021) findings indicate that understanding has a considerable beneficial impact on perspective. Understanding does not significantly influence mindset; however, it does have a notable beneficial effect on confidence. Confidence plays a crucial role in shaping one's perspective. The influence of mentality on desire is negligible. The influence of individual standards and control over behavior on desire is notably beneficial and substantial. Goh & Sun (2014) this investigation uncovers two distinct and intriguing predicts that affect the popularity of Islamic banking through mobile devices. Male Muslims prioritize position and religious introductions, leading to major effect alleged self-expressiveness on the popularity of Islamic mobile banking. Women who practice Islam tend to favor social and practical approaches, leading to their approval of Islamic mobile financial services being notably shaped by believed value and societal expectations. The findings of this investigation must be viewed as tentative and are not meant to be a precise representation of behaviors within the investigated regions. Kaakeh (2018) the mindset, spiritual inspiration, and knowledge are significant determinants of the decision to utilize Islamic banking, according to the data. The survey also found that Muslim males without a college diploma make up the majority of prospective Islamic banking customers in Spain. Therefore, Islamic banks should develop strategies to educate and encourage more customers to use their services. The literature review highlights the scarcity of studies on Islamic banking perspectives in Bangladesh. To the best of the researcher's knowledge, no comprehensive research on this issue has utilized these variables, offering valuable insights for policymakers' future actions. Therefore, this article delves into the perspectives of both consumers and bankers, aiming to gather insights that can enhance the availability of products and services and raise awareness about them. We fill this gap in the existing body of research.

3. Objectives of the Study

The main objective of this study is to investigate customer learning and choosing of Islamic banking system in Bangladesh. Specific objectives are as follows:

- To examine the relationship between general education and user perception when choosing Islamic banking services.
- To investigate the relationship between Islamic education and user perception when choosing Islamic banking services.
- To examine the association between knowledge regarding Islamic banking and user perception when choosing Islamic banking services.

4. RESEARCH METHODOLOGY

The study's goal is to investigate customer learning and choosing of Islamic banking system in Bangladesh. To achieve the stated goals of the research design, which are to investigate customer learning towards the Islamic banking system in Bangladesh, the study adopts a correlative approach. We collected primary data from customers of various sharia-based bank branches in Sylhet districts, using formal structural questionnaires and non-probability sampling techniques such as purposive sampling. We collected secondary data from theoretical reviews, which included various articles, academic journals, and books. We used SPSS to analyse the data under specific hypotheses. We have used statistical tools such as the chi-square test to demonstrate the relationship between customer learning and choosing of Islamic banking system.

4.1. Research Hypothesis

Based on the previously mentioned literature review, this study has developed the following hypotheses to investigate customer learning and choosing of the Islamic banking system in Bangladesh.

H1: Is there any relationship between general education and user perception when choosing Islamic banking services?

H2: Is there a correlation between Islamic education and the perception of users when they choose Islamic banking services?

H3: Is there any relationship between knowledge about Islamic banking and user perception when choosing Islamic banking services?

5. Statistical Analysis

5.1. Hypothesis-01: Is there any relationship between general education and user perception for choosing Islamic banking services

General education has any impact on choosing Islamic banking system, Cross tabulation				
General education has any impact on choosing Islamic banking system		User perception regarding Islamic banking		Total
		Positive view	Negative view	
Positive view	Count	127	20	147
	Expected Count	124.2	22.8	147.0
Negative view	Count	42	11	53
	Expected Count	44.8	8.2	53.0
Total	Count	169	31	200
	Expected Count	169.0	31.0	200.0

Details	Value	df	P-Value
Pearson Chi-Square	1.520	1	0.218
Phi	0.087		0.218
N of Valid Cases	200		

A chi-square test for independence with $\alpha = 0.05$ was used to assess whether the general education was related to user perception regarding Islamic banking services. The chi-square test yielded a highly statistically insignificant $\chi^2(1, N = 200) = 1.520, p = 0.05 < 0.218$ with Phi coefficient of 0.087, suggesting a weak and non-significant relationship, as well as a minor influence on the choice of Islamic banking services. The result suggests that the null hypothesis, which states that general education has no significant impact on choosing Islamic banking services, cannot be rejected.

5.2. Hypothesis-02: Is there any association between Islamic education and user perception for choosing Islamic banking services.

Islamic education has any impact on choosing Islamic banking services				
Islamic education has any impact on choosing Islamic banking system		User perception regarding Islamic banking		Total
		Positive view	Negative view	
Positive view	Count	139	19	158
	Expected Count	133.5	24.5	158.0
Negative view	Count	30	12	42
	Expected Count	35.5	6.5	42.0
Total	Count	169	31	200
	Expected Count	169.0	31.0	200.0

Details	Value	df	P-Value
Pearson Chi-Square	6.936	1	0.008
Phi	0.186		0.008
N of Valid Cases	200		

A chi-square test for independence with $\alpha = 0.05$ was used to assess whether the Islamic education was related to user perception regarding Islamic banking services. The chi-square test yielded a statistically significant $\chi^2(1, N = 200) = 6.936, p = 0.008 < 0.05$ with Phi coefficient of 0.186, suggesting a moderate relationship with a medium effect on the choice of Islamic banking services. The results reject the null hypothesis, indicating that Islamic education significantly influences the choice of Islamic banking services, as the p value is less than the significance level.

5.3. Hypothesis-03: Is there any correlation between Knowledge regarding Islamic banking and user perception for choosing Islamic banking services.

Is there any correlation between Knowledge regarding Islamic banking and user perception for choosing Islamic banking services, Cross-tabulation					
Religious consideration has any impact on choosing Islamic banking services			User perception regarding Islamic banking		Total
			Positive view	Negative view	
Positive view	Count		134	23	157
	Expected Count		132.7	24.3	157.0
Negative view	Count		35	8	43
	Expected Count		36.3	6.7	43.0
Total		Count	169	31	200
		Expected Count	169.0	31.0	200.0

Details	Value	df	P-Value
Pearson Chi-Square	0.403	1	0.525
Phi	0.045		0.525
N of Valid Cases	200		

A chi-square test for independence with $\alpha = 0.05$ was used to assess whether the religious consideration was related to user perception regarding Islamic banking services. The chi-square test yielded a Phi coefficient of 0.045, indicating a weak and statistically insignificant $\chi^2(1, N = 200) = .403, p = 0.05 < 0.525$ relationship, with a small effect on the choice of Islamic banking services. The results indicate that we are unable to reject the null hypothesis, which suggests that religious considerations do not significantly influence the choice of Islamic banking services.

6. CONCLUSION

Islamic banking is an emergent phenomenon; its longevity is contingent upon its accessibility, cost-effectiveness, and level of consciousness among the customers. The study advises Islamic bank drivers and authorities to give adequate consideration to public perceptions and knowledge in order to increase consumer use of Islamic banking goods and services and give the industry a better chance of succeeding against its widely recognized traditional opposition. The finding reveals that general education has no significant impact on choosing Islamic banking services, but Islamic education and knowledge regarding Islamic banking have a significant impact on choosing Islamic banking services. This fresh field of research on perception is still in its infancy but is already showing promise in its own right. Academics, researchers, and practitioners can gain a clear understanding of this paradigm by using the produced model. This study also carries practical implications due to customer learning, user perspectives of the Islamic banking system, and its influence on bank selection in Bangladesh. Furthermore, this study contributes to a more theoretical understanding of customers' attitudes towards Islamic banking services and provides advertising professionals working for Islamic financial institutions with useful tips for enhancing outreach. In addition, the findings have the potential to serve as a road map for further investigation. Therefore, Islamic banking should develop stronger marketing methods to increase their visibility and comprehension. Customers may be able to purchase more cutting-edge goods if academia and business collaborate.

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