

Research Article

Influencing Factors of Customer Expectations in Islamic Banking Services in Bangladesh

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Abstract: Islamic banking in Bangladesh has seen significant growth in recent years due to its alignment with Shariah principles and increasing demand from a predominantly Muslim population. In addition to reviewing earlier research that found perceived religiosity has a strong correlation with an individual's intention and attitude, the goal of this study is to examine the key factors influencing consumers' preference for Islamic banking products and services. Additionally, this study looks at the direct correlation between consumer expectations and the level of service quality provided by Islamic banks. This research explores the factors influencing customer expectations in Islamic banking services in Bangladesh. Using a quantitative approach, this study identifies key drivers such as religious motivation, service quality, attitude and social responsibility. Regression and correlation analysis will be used to examine the data. The study's findings showed that the main factors influencing consumers' attitudes toward Islamic banking are the banks' attitudes and the quality of their services. However, buyers' intents to select its goods and services were not significantly influenced by social responsibility or religiosity. The findings highlight the need for Islamic banks to focus on these factors to better align their services with customer expectations and enhance satisfaction levels.

Keywords: Islamic Banking, Customer Expectations, Shariah Compliance, Bangladesh, Service Quality.

I. INTRODUCTION

The number of Islamic banking institutions has been growing rapidly worldwide due to economic globalization, especially in the last three decades. With a 71 percent share, or US\$1.7 trillion, of the worldwide Islamic finance assets in 2023, it is the leading sector in the Islamic finance business (IFSB, 2018). Furthermore, (Ali, 2022) contended that despite being a minority Muslim nation, the Islamic finance market in European nations like the UK, the Netherlands, France, Luxembourg, and Germany has also shown encouraging growth. This astounding expansion shows that, as Islamic banking meets the urgent demands of Muslim society for alternative financial institutions, its popularity and benefits have grown over time (Massab & Siddiqui, 2024). Islam has always offered a framework for all facets of life; thus, the idea of Islamic finance is not new. According to (Alyaaafi & Andhera, 2023), they carried out a fundamental framework at the start of Islam in which he accepted deposits as loans from those with extra cash. At last, his son calculated that the loan balance had grown to 2,200,000 dinars. The fact that we can use the money for business purposes and that the depositors can take money out whenever they want are two benefits of using deposits as loans (Yang, 2022).

Additionally, Chachi (2005) highlighted that Dr. Abdul Hamid and Naggarr's creation of the Mit-Ghamr Islamic Savings Banks (MGISB) in Egypt in 1963 marked the beginning of the awakening of interest-free banking institutions in the last three decades. The Nasser Social Bank, a non-profit organization founded in Egypt in 1975, and the Islamic Development Bank (IDB), an Islamic intergovernmental organization founded in Jeddah in 1975 with the goal of promoting the social and economic advancement of Muslim nations, and member nations specifically, came next. The extensive global adoption of Islamic banking suggested that it has a great chance to draw in new clients and investors. The rise of more than 500 Islamic finance institutions across 75 countries is evidence that the market share of Islamic finance will grow significantly in the future (Posumah, 2024). The Asian Banker Research Group also revealed that the Islamic financial sector grew by 15-20% annually, while the top 100 Islamic banks grew by 27.7% annually (Yahya Aleem ur Rehman, 2023). Islamic banking has, therefore, gained popularity outside of the religious-geographic divide and prospered in both Muslim and non-Muslim-majority nations. Even though there are many indications of impressive growth, problems and difficulties in gaining the loyalty and happiness of customers will always arise. (Quadir, 2020) contended that the dual banking system, which has been in place since 1983, has forced Islamic banks to be able to compete with the more established conventional banks because of the problem of customers'



unfavorable expectations of Islamic banks in Bangladesh. (Rahman et al., 2023) further underlined that assessing consumer preferences and satisfaction is a major difficulty in the banking marketing space, especially for Bangladesh Islamic banks. In the meantime, a number of earlier research have looked into how consumers feel about Islamic banking. According to some research, the main factors influencing a customer's decision to use Islamic banking are price, awareness, religion, and consumer attitude (Fathimah, 2023). A few studies also discovered that customers' motivation to engage with Islamic banking is significantly influenced by the quality of the products and services offered (Sharofiddin Ashurov, 2024). Islamic banking is a financial system that adheres to Islamic law (Shariah), prohibiting interest-based transactions and promoting ethical practices. Bangladesh's demand for Islamic banking has grown significantly, driven by religious sentiments and an expanding financial sector. Understanding the factors influencing customer expectations is essential for Islamic banks to remain competitive and effectively cater to their target audience. This research investigates the key factors shaping customer expectations in Islamic banking services in Bangladesh.

II. LITERATURE REVIEW

The goal of Islamic banking, as defined by the Maqasid Shari'ah, is to follow Islamic law while making a substantial socioeconomic contribution (Julia et al., 2024). Beyond the conventional function of a financial intermediary, microfinance necessitates creative ways. Developing group-based lending programs and enhancing human capacity through social intermediation are two successful strategies in lowering transaction costs and exposure to various financial hazards when lending to the impoverished in rural areas. Additionally, this article recommends using a special-purpose vehicle (SPV). Islamic banking, according to (M. T. Islam, 2024), is a banking system that functions in accordance with Shariah, whereby contracts and goods are created in accordance with Shariah standards. Thus, Islamic banks offer their clients financial services free of elements that are forbidden, such as interest (riba), uncertainty (gharar), and gambling (maysir).

Additionally, Islamic banking uses the Profit and Loss Sharing (PLS) mechanism to expand commercial operations while advancing the admirable ideals of fraternity and collaboration (Athief et al., 2024). (Alamad, 2019) also underlined that PLS contracts cause all parties to the underlying contract to share in the risk and profit of commercial operations like Musharaka, Mudaraba, and Muzara'a. As a result, Islamic banking is developing a legal structure wherein the borrower and the bank, acting as a lender, split business profits and losses. In the meantime, part of the customer's behavior when interacting with the specific item involved analyzing the elements that influence the desire for Islamic banking. Consumer buying behavior is defined by the Business Dictionary (2020) as the mental and physical actions that a person takes to find, deal with, buy, and use goods and services in order to fulfill their needs and desires. Numerous studies have been carried out to determine what drives clients to use Islamic banking. It's interesting to note that some nations with a minority Muslim population have also carried out this research. The behavior of Muslims in Spain when interacting with Islamic banks was examined by (Kaakeh et al., 2018). The findings showed that attitude, religiosity, and awareness are the main factors determining consumers' preference for Islamic banking. Numerous research on the elements influencing Malaysian Islamic banking clients' intentions has been carried out, according to the regional component. For example, (Si & Chin 2023) on Malaysian consumers' preferences for Islamic banks discovered that the main factors influencing the customers are confidence, social and religious perspectives, and the quality and availability of services. Another study (Fauziah & Amri, 2023) examined the motivations of patrons of Bank Islam Malaysia Berhad and Bank Muammalat Malaysia Berhad, two fully operational Islamic banks in Malaysia. They discovered that the three most important components are social influence, Islamic personal pricing, and mentality. Additionally, another study by (Rosula et al., 2024) In Tunisia also underlined that the quality of services, trust, and Shariah compliance viewpoint are the key factors influencing consumers' happiness with Islamic banking. (Andespa & Yeni, 2024) by taking into account the opinions of both current and prospective customers. The study's two goals are to create a client profile for Islamic banks doing business in Lebanon and to determine and quantify the elements customers believe are crucial when choosing an Islamic bank.

III. THEORETICAL FRAMEWORK AND HYPOTHESES

A) Reasoned Action Theory

A well-known theory, the Theory of Reasoned Actions (TRA), provided the theoretical underpinning for the investigation. To clear the clutter of the conventional study on people's attitude behavior, (Fatemeh Pourhaji, 2024) established the theory of attitude known as Fishbein & Ajzen. In social science studies, this theory has been widely applied, particularly in the field of Islamic finance studies. For example, (Shamsudheen et al., 2020) applied the theory to determine the key elements influencing consumers' intentions to use Islamic banking in the United Arab Emirates. The approach, which looks into several elements like image, awareness, shariah compliance, and individuality, embraced attitude as a mediating function. Furthermore, (R. Islam et al., 2020) researched using this model and included three latent factors: the cost of Islamic personal financing, government support, and religion. Thus, using the above theoretical framework as a guide, this study extends three new factors—image, religiosity, and service quality—in an attempt to identify the key elements influencing customers' expectations for Islamic banking in Bangladesh. Additionally, this study incorporates demographic analysis to bolster the most

significant components identified.

B) Hypothesis Development

a. Religious Motivation

Religious motivation is a critical factor influencing customer expectations and behaviors in Islamic banking. In Bangladesh, where a significant portion of the population adheres to Islam, aligning banking practices with Islamic principles significantly impacts customers' decision-making and satisfaction (R. Islam et al., 2020). Below is an exploration of the role of religious motivation in shaping customer expectations for Islamic banking services. Religious motivation refers to the influence of an individual's faith, beliefs, and religious values on their decision-making process (Arinta & Mutmainah, 2023). For Islamic banking customers, this often translates into a preference for financial products and services that are compliant with Islamic law (Shariah). These principles prohibit interest (riba), emphasize ethical investments, and promote profit-and-loss sharing mechanisms.

Shariah Compliance: Shariah compliance is the cornerstone of Islamic banking and the primary driver of religiously motivated customers. Customers expect no involvement in interest-based transactions, ethical and socially responsible investments, transparency in financial operations, and failure to meet these expectations, which can lead to dissatisfaction and distrust.

Ethical Banking Practices: Islamic teachings emphasize fairness, honesty, and integrity. Customers motivated by religion expect Islamic banks to uphold these values, not only in their financial products but also in their customer service and corporate governance.

Religious Identity: Choosing Islamic banking can be a way for customers to express and strengthen their religious identity. Many customers view their banking choices as an extension of their faith and seek services that align with their spiritual beliefs.

H1: Religious motivation influences the expectation of customers towards Islamic banking.

b. Service Quality

In the contemporary open marketplaces, especially the financial sector, where consumers always act rationally, the quality of services provided by Islamic banks is a crucial factor in luring customers to do business with them. Numerous earlier research has demonstrated that the loyalty and trust of consumers are impacted by the service quality of Islamic banks, including service quality, customer satisfaction, customer involvement, and religiosity (Arinta & Mutmainah, 2023). Approach, methodology, and design: 335 Islamic bank clients in West Sumatra, Indonesia, were surveyed for this study. Purposive sampling was used in this study, and covariance-based structural equation modeling was used for data analysis. Results: Customer satisfaction is positively and significantly impacted by service quality. The relationship between customer happiness and service quality is significantly and negatively moderated by religiosity. Customer loyalty is not significantly impacted by service quality. A key precondition for customer engagement and loyalty is customer satisfaction. Lastly, client loyalty is significantly and favorably impacted by customer interaction. Limitations and implications of the research: This study combines a single-country instance with cross-sectional data. As a result, the findings might not be typical of other nations. Similar longitudinal data-gathering studies have been carried out in other nations, such as the ASEAN nations. (Poudel & Niraula, 2024) also found that a key factor influencing customer satisfaction and loyalty is the quality of a bank's services. Additionally, their loyalty and happiness led them to suggest this bank to other prospective clients.

H2: Service quality influences the expectation of customers towards Islamic banking.

c. Attitude

Nowadays, socioeconomic specialists, particularly those in the financial industry, are very concerned about the public's attitude. Attitudes have a big impact on how people act in their daily encounters and the decisions they make to satisfy their needs, claim Kammeyer-Mueller et al. (2024). More proof that attitudes are a function of satisfaction and affect a customer's decision to make another purchase in the future was also presented by Manggu and Beni (2022). As a result, attitudes are a reflection of consumers' theoretical thoughts and sentiments about various things, including Islamic banking goods and services. According to a number of research on the subject, customers' attitudes are one of the key elements influencing their perception of Islamic banking. For example, (Mohammad Mainul Hossain, 2022) found that consumer attitudes directly impact their propensity to do business with Islamic banks. Furthermore, (Chusniah & Samsuri, 2023) found that their reputation, awareness, and attitudes had a significant impact on clients' inclinations for selecting Islamic banks.

H3: Attitudes influence the expectation of customers towards Islamic banking.

d. Social Responsibility

Social responsibility is a core principle of Islamic banking and finance, rooted in the ethical and moral teachings of Islam. In Bangladesh, where Islamic values deeply influence social and economic systems, the integration of social responsibility into banking operations significantly affects customer expectations and perceptions. This section explores the role of social responsibility in Islamic banking and its impact on customer behavior and satisfaction. Social responsibility in Islamic banking refers to the obligation of financial institutions to contribute positively to society. Customers expect Islamic banks to operate with integrity and contribute positively to society. Socially responsible practices enhance trust and loyalty among customers who value ethical banking. Many customers in Bangladesh perceive Islamic banks as institutions that should support local communities through education, healthcare, and social welfare projects. (Dr. Thenmozhi.S, 2024) found that the social responsibility of Islamic banks significantly influences customer satisfaction and loyalty, as customers value ethical and community-centered practices. (Panahi et al., 2024) Highlighted that in Bangladesh, customers expect Islamic banks to play an active role in social welfare and community development, distinguishing them from conventional banks. Emphasized that (Ahmad, 2022) customers appreciate banks that engage in CSR (Corporate Social Responsibility) activities aligned with Islamic values.

H4: Social responsibility influences the expectation of customers towards Islamic banking.

As a result, the foregoing hypothesis development serves as the foundation for the research framework of this study. In this study, religious motivation, service quality, attitude and social responsibility are independent variables, and customer expectation is the dependent variable. Figure 1 displays the research framework.

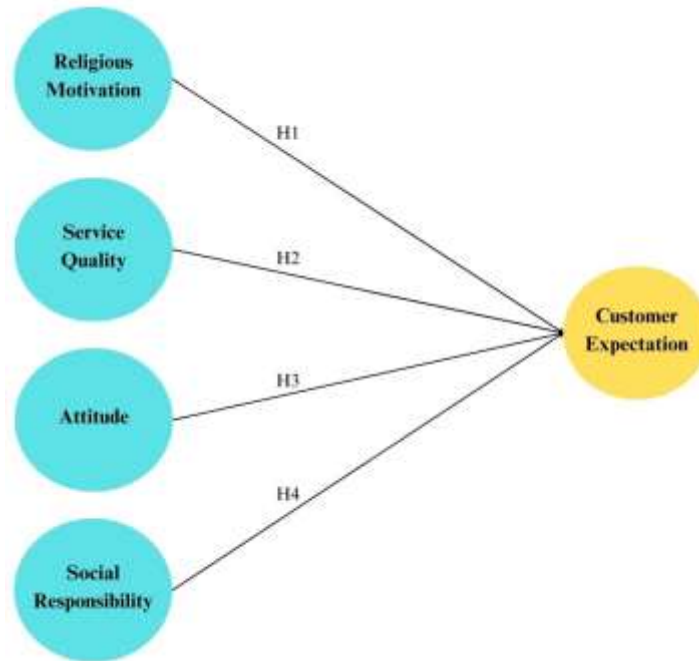


Fig. 1 Research Framework

IV. RESEARCH METHODOLOGY

A) Sample and Data Collection

Using the appropriate research techniques is similar to picking the right key to open the door. Whereby the process of gathering, analyzing, and interpreting data is determined by research methods (M. Islam, 2020). This study looks into the factors that influence consumers' decision to choose Islamic banking. The customers of different Islamic banks in Bangladesh make up the study's population. By collecting quantifiable data and using SPSS to execute statistical and computational procedures, the study used quantitative approaches. A number of customers of different Islamic banks in Bangladesh were given self-administrated questionnaires to complete in order to gather the primary data. The researcher constructed the survey questions to tailor them to the specific needs and situations at hand. The purpose of the questionnaires was to gather respondents' thoughts on a five-point scale about customer preferences. There are 23 questions in the survey, which is split into two halves. Five questions, including demographic details such as gender, religion, qualification, nationality, and ownership of Islamic banking, made up the first section. The second section consists of five questions about the dependent variable and

seventeen questions about independent factors, such as religious motivation, service quality, attitude and social responsibility. The survey forms were handed out by hand.

B) Methods of Survey Design

The explanatory factors and survey framework were primarily modified from earlier research on this subject. The demographic section of the questionnaires was modified based on the research done by (Xie, 2022), which used six significant articles: monthly income, gender, age, race, education, and occupation. In contrast, the explanatory factors that influenced customers' preference for Islamic banking were modified from an earlier study by (Yurista et al., 2022). Additionally, Cronbach's alpha was used in the reliability test. The rule of this test, which was used to gauge internal consistency, indicated that a variable's internal consistency or dependability increased with the Cronbach's alpha value's proximity to one. It was further underlined by Leblanc and Nguyen (1996) that an alpha value of less than 0.60 indicates poor consistency, 0.70 indicates acceptable consistency, 0.80 indicates fair consistency, and 0.90 or higher indicates exceptional consistency. The Pearson correlation coefficient was also used in this study to assess how strongly each independent variable was related to the others. A statistical method for determining whether or not there is a multicollinearity issue among the variables is correlation. According to this analysis's criterion, there is an issue with multicollinearity if the Pearson value is closer to one or negative (-1 or +1), indicating a greater correlation between the variables. In contrast, regression was used in this study as a quantitative method to assess and analyze the significant factors affecting the dependent variable. It is possible to quantify and mathematically represent the degree of correlation between consumer preferences and the four factors— religious motivation, service quality, attitude and social responsibility.

V. RESULT AND DISCUSSION

The study's questionnaires are included in the demographic analysis in Table 1. It includes country, gender, religion, qualifications, and ownership of an Islamic bank account. One of the important aspects of the study that deserves attention is the demographic analysis, which describes the participants in the study. Table 1 displays the demographic analysis summary.

Table 1: Demographic Data

Descriptions		Frequency	Percentage	Valid (%)	Cumulative (%)
Gender	Male	38	63.3	63.3	63.3
	Female	22	36.7	36.7	100.0
Religion	Islam	60	100	100.0	100.0
Qualification	Degree	30	50.0	50.0	50.0
	Master	27	45.0	45.0	95.0
	PhD	3	5.0	5.0	100.0
Islamic Bank Account	Yes	48	80.0	80.0	80.0
	No	12	20.0	20.0	20.0

The study's respondents, which include both men and women, are shown in Table 1 above. However, the number of male respondents is higher than that of female respondents; 38 respondents, or 63% of the sample, are male, and 22 respondents, or 37% of the sample, are female. Since it is extremely uncommon to discover non-Muslim respondents, all of the respondents are Muslims. Additionally, the statistics showed that the respondents had a variety of qualifications. Degree students had the largest percentage of qualified pupils (30 respondents), followed by Master Students (45 percent; 27 individuals). PhD students made up the smallest percentage sample, at 5% (3 respondents). Furthermore, the majority of those surveyed reported having an Islamic bank account. According to the frequency, 12 respondents, or 20% of the sample, did not have an Islamic banking account, whereas 48 respondents, or 80%, had one. It showed that most of the people who responded were aware of and preferred Islamic banking.

Table 2: Reliability Statistic of Variables

Variables	No of Item	Cronbach's Alpha
Religious Motivation	3	.807
Service Quality	3	.787
Attitude	4	.750
Social Responsibility	4	.773
Customers Expectation	6	.749

The reliability test of the variables in this survey is shown in Table 2. According to the results above, the alpha values for religious motivation, service quality, attitude and, social responsibility and customer expectation are 0.750, 0.773, 0.807, and 0.749, respectively. Since every Cronbach's alpha value was higher than 0.7, the variables' internal consistency was generally consistent and trustworthy. In the meantime, table 3 below shows the summary of the correlation coefficient analysis results.

Table 3: Dimension of Correlation Analysis

Factor	Religious Motivation	Service Quality	Attitude	Social Responsibility
Religious Motivation	.429**	.432**	1	.292*
Service Quality	.488**	.397**	.292*	1
Attitude	1	.522**	.429**	.488**
Social Responsibility	.522**	1	.432**	.397**

Note: **. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

As a result, table 3 above shows a highly positive link between all four independent variables. There is no multicollinearity among any of the independent variable's issues since each has a correlation of less than 0.95 ($r < 0.95$). With the exception of the connection between religiosity and service quality, which is significant at level 0.05, all of the variable correlations are significant at level 0.01. Regression analysis can then be used to determine which variable is influencing customers' preference for Islamic banking since the issues of multicollinearity have not been discovered, and we have sufficient evidence to reject the null hypothesis (H_0) and to not reject the alternative hypothesis (H_1 up to H_4). Finally, Regression analysis has been presented in Table 4 below.

Table 4: Dimension of Correlation Analysis

Factors	Costumers' preference	P-value
Constant	.468	.096
Religious Motivation	.098	.341
Service Quality	.304	.009
Attitude	.286	.011
Social Responsibility	.159	.176

Table 4 above displays the estimated values for each variable, as well as the constant or slope value, which is 0.468, attitude is 0.286, social responsibility is 0.159, religiosity is 0.098, and service quality is 0.304. Nevertheless, as the p-value in the above table shows, not all of those variables have a substantial impact on the preferences of the customers; some of the variables should not be taken into account when their p-value is greater than 0.05. Because the factors' respective p-values are 0.011 and 0.009, the study concluded that customers' preference for Islamic banking is highly influenced by attitude and service quality. Consequently, it showed that the p-value was below 0.05. However, because the variables' respective p-values are 0.176 and 0.341, the study concluded that consumers' desire for Islamic banking is not significantly influenced by social responsibility or religiosity, whereby it demonstrated that its p-value exceeds 0.05.

VI. CONCLUSION

The elements influencing customers' expectations to use Islamic banking were demonstrated by the study. The study found that customers' expectations to subscribe to Islamic banks were significantly influenced by their attitude and the quality of their services. However, the study found that customers' expectations to do business with Islamic banks were not significantly impacted by their religious beliefs or social responsibility. As a result, the findings offer recommendations to bank managers and employees on how to enhance the quality of their services to draw in more customers and grow the Islamic banking sector. Additionally, it is imperative that bank managers and employees concentrate on enhancing consumer attitudes. (Mistrear, 2021) went on to say that bank customers' attitudes are a complicated area of research that can fluctuate depending on the environment, time, and location. In order to improve the competitiveness of Islamic banks relative to their conventional counterparts, this factor should be examined over time. This study identifies critical factors influencing customer expectations in Islamic banking services in Bangladesh, such as religious motivation, trust, service quality, and social responsibility. Addressing these factors can help Islamic banks enhance customer satisfaction, foster loyalty, and achieve sustainable growth in the competitive financial landscape of Bangladesh.

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