

**The Effect of Bank Attributes and Customer  
Characteristics on Bank Selection Decisions**  
*"An Empirical Investigation of Islamic Bank Customers  
in Egypt"*

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## **ABSTRACT**

Over the past five decades, Muslims all over the world have been trying to restructure their lives on the basis of Islamic principles. The Islamic financial system is itself founded and regulated on the same Sharia'a principles as the overall economy and society (Iqbal, 1997). These dictate the nature of contracts traded the design of institutions to support the market, and the regulation of participants' behavior. Individuals within an Islamic financial system will be subject to behavioral norms, which give rise to very different assumptions to those that form the basis of regulation in western markets. Therefore, the purpose of this study is to investigate the impact of bank attributes and customer characteristics on Islamic bank selection decisions. This is a survey-based study conducted on a sample of Islamic bank customers in Egypt.. Primary data were collected using a structured questionnaire. In total eighteen variables - identified from the literature -were found to have an impact on bank selection decisions.. This list of variables was reduced to ten main variables using factor analysis. Data are gathered from 384 customers of Islamic bank customers in Egypt, Two types of analyses were conducted: descriptive analysis and statistical analysis. Mann Whitney and Kruskal Wallis tests were conducted to evaluate the impact of customer demographics on their bank selection decisions. In addition, Stepwise Multiple Regression was also conducted to evaluate the impact of bank attributes and customer characteristics on Islamic bank selection decisions. The results reveal that: "Religious Commitment " and "Bank Reputation" are perceived to be the most important factors affecting Islamic bank selection decisions. The results also show that " Perceived Degree of Bank Safety " , "Diversity of Services Offered by Bank" and the "Return on Investment". are found to have an important impact on customer Islamic bank selection decisions.

**Keywords:** selection decision, Islamic banks, Selection criteria, Patronize factors, Factor analysis, Customers

## **1. INTRODUCTION:**

Over the past decades, it has been noticed that Islamic banking is flourishing day by day globally and are becoming popular among Muslims as well as non-Muslims (Iqbal and Molyneux, 2005). Islamic banking institutions basically perform the same operations as performed by other conventional banks, except that the transactions of Islamic banks are free from interest and are conducted according to principles of Islam and Shariaha (Iqbal and Mirakhor, 2007). Many authors have argued about the patronize factors that customer perceive important when selecting Islamic bank. These authors include Erol et al. (1990), Haron et al. (1994), Gerrard and Cunningham (1997), Metawa and Almosawi (1998), Naser et al. (1999), Ahmad and Haron (2002), Mokhlis et al. (2009), Masood and Bora (2009), Rashid and Hassan (2009), Osman et al. (2009), Khattak and Rehman (2010) and Thambiah et al. (2010). Erol and El-Bdour (1989).

The first model of Islamic banking system came into picture in 1963 in Egypt. Ahmad Al Najjar was the chief founder of this bank and the key features are profit sharing on the non interest based philosophy of the Islamic Shariaha. These banks were actually more than financial institutions rather than commercial banks as they pay or charge interest on transactions. In 1974, the Organization of Islamic Countries (OIC) had established the first Islamic bank called the Islamic Development Bank or IDB. The basic business model of this bank was to provide financial assistance and support on profit sharing.

By the end of 1970, several Islamic banking systems have been established throughout the Muslim world, including the first private

commercial bank in Dubai(1975), the Bahrain Islamic bank(1979) and the Faisal Islamic bank of Sudan (1977) .

In this study, an attempt is made is to investigate selection criteria that is considered by the customer as important while patronizing Islamic bank. The remaining sections of this paper proceed as follows. Section 2 presents a review of relevant previous studies, Section 3 introduces the research methodology, Section 4 presents the analysis and results of the empirical investigation. Section 5 presents the study conclusion and recommendation.

## **2. Literature reviews:**

Various studies had been conducted on customer preferences and selection criteria for Islamic banks in many countries using different approaches and methodologies. Findings of Omer (1992), Metwally (1996) and Al-Sultan (1999) suggest that religious factors are considered important factors that customer consider when selecting Islamic bank.

Haron et al. (1994) discovered the important criteria for the selection of Islamic banks considered by Malaysian customers include: fast and efficient services, speedy transactions and good reputation of the bank. Holstius and Kaynak (1995) conducted research on bank customers in Finland using a sample of 258 customers. Their findings complimented the results reported by Haron et al. (1994).

Kennington et al. (1996) conducted a on bank selection criteria in Poland, . Findings of the study showed that reputation of the bank, price of the products and services, were found to be the most important factors followed by image of the bank, stability of the bank, and friendly personnel.

Furthermore, Metawa and Almosawi (1998) has conducted study on customer's perception regarding Islamic banking in Bahrain. Their findings

revealed that customer consider “Religious factors” followed by “Cost and benefits of services”, “influence of personnel ”, and “location near to home”. when selecting an Islamic bank. Factors like bank’s reputation and image, confidential information, convenient location, influence of friends and relatives and provision of quality services were also considered important selection criteria of Islamic bank .Salih Turan, Mustafa Tumer (2011), Mohammed Almassawi (2001), Bedman Narteh, Nana Owusu-Frimpong, (2011): reveal that bank reputation is one of the most important factors affecting bank selection decision. Olawale Fatoki (2011) Parvin & Parveen (2011) ,Nour-Mohammad Yaghoubi and Bahmani (2010) , Erdener Kaynak, Talha D. Harcar,(2004), ) Jasim Al-Ajmi, Hameeda Abo Hussain and Nadhem Al-Saleh , (2009):show that diversity of banking services is one of the most important factors that affect bank selection decision. Safiek Mokhlis, Nik Hazimah Nik Mat and Hayatul Safrah Salleh, (2008), Mokhlis, Salleh and Mat (2009). UgurYavas, EminBabakus, Nicholas J. Ashilhave (2008), and Philip Gerrard, Barton Cunningham (2009): show that" feeling secure" is one of the most important factors affecting bank selection decision. Hameedah Sayani, Hela Miniaoui,(2005).Walid Mansour, Mohamed Ben Abdelhamid, Omar Masood and G.S.K. Niazi,(2010) .Ayesha Hamid and Omar Masood,(2011). Asma Abdul Rehman, Omar Masood, (2012). ) Jasim Al-Ajmi, Hameeda Abo Hussain and Nadhem Al-Saleh (2009). Abdelghani Echchabi and Oladokun Nafiu Olaniyi, (2012). Hafiz Ullah, (2014): prove that bank selection decision is mainly affected by religious factors. Maiyaki (2011):reports that : " Opinion of Family and Friends" are considered to be very important criteria when choosing which bank to patronize.

### **3. RESEARCH OBJECTIVES**

Objectives set out to provide clear pathways into meeting the overall aim of the study include:

- 1- Identify bank attributes and customers characteristics that affect customer selection decision of Islamic banks.
- 2- Identify the relative importance for each feature or characteristic of those attributes and characteristics on affecting the customer on Islamic bank selection.
- 3- Identify the level of relationship for each of these bank attributes and customers' characteristics and the demographic factors for customers (Gender, age, income level, educational level and place of residence).
- 4-Identify those bank attributes and customer characteristics that affect the type of the Islamic bank selected.

### **4. Methodology**

The purpose of this research is to find out the important and significant factors that customer consider in patronizing an Islamic bank. Data has been collected through structured questionnaire which is prepared in the light of literature review.

#### **4.1 Research Questions**

The main objective of this study was to investigate the criteria considered by customers when selecting an Islamic bank. . In particular, the study sought answers to the following questions:

**RQ1:** What are the bank attributes and customer characteristics that affect customer Islamic bank selection decision in Egypt?

**RQ2:** What is the relative importance for each feature or characteristic in Islamic bank selection decision in Egypt?

**RQ3:** Do customers' demographic factors affect their bank selection decision?

**RQ4:** Is there a Significant relationship between bank attributes as well as customer characteristics and the type Islamic bank Selected - a conventional bank with some Islamic branches or a an Islamic bank that offers only Islamic services?

#### **4.2 Data and sample**

Data has been collected from Islamic banks of Egypt that include bank Misr, Bank Faisal and Bank Baraka. A sample of 300 customers were randomly selected from bank customers of several branches of those banks in: Cairo, Alexandria and Mansoura (150 customers of conventional banks with some Islamic branches and 150 customers of banks whose services are limited only to Islamic services) . Data were collected by self-administrated questionnaire .

#### **4.3 Research instrument**

Data has been collected through a structured questionnaire which was divided into two main sections. Section one consists of the list of 10 attributes which respondent consider for patronization of Islamic bank. They were measured on Five-Point Likert scale ranging from “strongly disagree (1)” to “strongly agree ( 5)”. Many of selection factors were adapted from the studies of Haron et al. (1994), Almosawi (2001), Dusuki and Abdullah (2007), Masood and Bora (2009), Mokhlis et al. (2009), Rashid and Hassan (2009) and Osman et al. (2009). The second section

contains the demographic variables such as gender, age, occupation, monthly income and place of living.

#### **4.4 Data analysis:**

SPSS 22 has been used for the data analysis. It includes Cronbach alpha coefficient : to test questionnaire reliability Descriptive statistics, Mann Whitney and .Kruskal- Wallis tests were conducted to determine whether significant differences exist between (among) variables according to customer-demographic factors.. Multiple regression was also conducted to investigate the impact of customer characteristics and bank attributes on the customer selection decision.

These methods have been used in several previous studies including:

Haron et al. (1994), Mokhlis et al. (2009), Almossawi (2001), Erol and El-Bdour (1989), Erol et al. (1990), Dusuki and Dar (2005), Gerrard and Cunningham (1997), Metwally (1996) and Rashid and Hassan (2009).

#### **5- Results and findings:**

**The relative importance of the each selection criteria - bank attribute and customer characteristic – as reported in table -1 show that** -the most important customer related factors that affect his/her bank selection decision are: Degree of religious commitment , **followed by** Effect of relatives and friends and Level of banking knowledge.

**As for bank related attributes the results show that** Return On Investment ( **3.78**) **was found to be the most important selection criteria , followed by** Bank reputation (3.74), Perceived degree of safety(**3.65**) , Diversity of services (3.59), Type of organization providing Islamic banking service (**3.58**) **and** - Bank Location (3.54).

**Table -1 Mean Importance Scores for all Factors:  
(Customer related Factors and Bank Related Factors)**

Factor	Mean Importance Score
<b>Customer characteristics:</b>	
- Level of banking knowledge	3.11
- Degree of religious commitment	3.46
- Effect of relatives and friends	3.45
<b>Bank Features:</b>	
- Return On Investment	3.78
-Level of advertisement	3.09
-Type of organization providing Islamic banking service	3.58
- Bank Location	3.54
- Diversity of services	3.59
- Bank reputation	3.74
- Perceived degree of safety	3.65

The researchers conducted a Mann-Whitney test to examine the differences between mean importance score of the customer characteristics and those of bank attributes on the bank selection decision. The results of the Mann-Whitney test show that there were no significant differences between mean importance score of the customer characteristics and those of bank attributes on the bank selection decision. This result has led the researchers to accept the second Null hypothesis of the study. Those results suggest that despite the small difference that were reported between the two groups factors – Customer related factors and bank related factors- those differences turned to be statistically insignificant. These results imply that the bank selection decision is a multi-dimension decision which is affected by both customer characteristics and bank attributes.

This study reveals that customers consider some factors as important while patronizing Islamic banks. These include the religious factor (which consist of factors like Sshariaha principles, and Riba-Fee banking), diversity of services offered by bank, secure feeling (which includes factors like confidentiality of personal information, professionalism of staff, reputation and image of bank, and friendly personnel at bank)

**These findings are found to be consistent with previous results reported by :** Haron et al. (1994), , Metawa and Almosawi (1998) Mokhlis et al (2009), Almosawi (2001), Erol and El-Bdour (1989), Erol et al. (1990), Dusuki and Dar (2005), Gerrard and Cunningham (1997), Metwally (1996) and Rashid and Hassan (2009).

## **The Impact of Demographic Characteristics on Customer Bank Selection Decisions**

As stated earlier, one of the main objectives of this study is to investigate the impact of demographic characteristics on customer bank selection decision. To achieve this objective a series of Mann Whitney and Kruskal Wallis tests were conducted to investigate the impact of : Gender, Age, Level of Education, Level of Monthly Income and Place of Customer Residence on the customer bank selection decision. Those results are reported in tables: 2, 3, 4, 5, 6, 7, 8 and , 9 in a separate Appendix at the end of this paper..

The empirical findings show that. For male customers the most important factor affecting their bank selection decision was “Degree of **Religious Commitment**” with a mean of 3.54. As for female customers the "**Effect of Family and Friends**" was found to be the most important factor affecting their bank selection decisions with a mean of 3.42.

Regarding the impact of customer age on his/her bank selection decision, the results indicate that: for younger customers (**younger than 25 years**) the most important factor affecting their bank selection decision was "**Religious Commitment** "with a mean of 3.37. As for customers in the second and the third age groups (**from 25 to 45 years and from 35 to 45 years**) ) the reported results show that the most important factor affecting bank selection decision from customer characteristics was "**Effect of Family and Friends**" with a mean of 3.58

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Regarding the most important factor affecting the bank selection for **customers in the fourth age group (older than 45 years)** , the reported

results show that **"Effect of Family and Friends"** was found to be the most important factor affecting bank selection decision with a mean of 3.62

As for the impact of the level of income on the customer's bank selection decision, the results show that: for customers in the first income group, (customers with income 2000 LE or less, the most important factors affecting their bank selection decision for this group is **"bank reputation"** with a relatively high mean of 3.97. For customers in the second income group (monthly income between 2000 to 5000 LE, the **"Return On Investment"** was the most found to be the most important bank-related factor that affect their bank selection decision with a relatively high mean of 3.83.

The above results reveal that younger customers are largely affected by their degree of religious commitment in their bank selection decisions while older customers appear to be largely affected by the opinions their family and friends. For those customers in the first Educational Group, (**customer with less than secondary education**) the results show that the, the most important customer – related factor affecting bank selection decision was "effect of relatives and friends" with a mean 3.14 and the most important bank-related factor affecting their decision was **"bank reputation"** with a mean of 3.41.

As for the impact of the level of education on the customer's bank selection decision the results show that: For **customer with secondary education**, the most important customer-factor affecting bank selection decision was **"Effect of Family and Friends"** with a mean 3.62 and the

most important bank-related factor was "**Type of Organization Providing Services**" with a relatively high mean of 3.80

As for the highly educated customers( **Bachelor degree or higher**) the results indicate that the most important customer-related factor affecting bank selection decision was "**The Degree of Religious Commitment** " with a mean of 3.58, while the most important bank-related factor affecting their bank selection decision is "**The Return on Investment** " with a very high mean of 4.03.

These findings suggest that those highly educated customers appear to be: very religiously committed and in the mean time very financially sophisticated as the most important factors affecting their bank selection decision were: degree of religious commitment and the return on investment.

**Regarding the impact of the customer's place of residence on his/her bank selection decision**, the results reveal that: For **city customers**, or (**Urban Customers**) the most important customer characteristic affecting bank selection decision was "**religious commitment**" with mean 3, 67. While the most important bank attribute affecting their decision from was "**diversity of services**" with mean 3, 91

As for **Countryside Customers** or ( **Rural Customers**) the, the most important customer characteristic affecting bank selection decision was "effect of relatives and friends" with mean 3, 29 ,while the most important bank attribute affecting their decision from bank attributes was "Return on Investment" with mean 3, 7.

**The Impact of Customer Characteristics and Bank Attributes on the Type Banking Organization Selected**

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**As stated earlier, one of the objectives of this study was investigate** the impact of customer characteristics and bank attributes on the Type banking organization selected - a conventional bank with some Islamic branches or a Full- Fledge Islamic Bank (a bank whose services are limited only to Islamic services).

To achieve this objective, two multiple regression models were employed. In the first regression model Customer Characteristics were used as independent variables and a Dummy Variable representing the Type Banking Organization was used as a dependent variable. **As for the second regression model Bank Attributes** were used as independent variables and a Dummy Variable representing the Type Banking Organization was used as a dependent variable

Table 12 represents a Logistic regression models of independent variables (Customer characteristic, and Bank Attributes) on the dependent variable (type of the banking organization selected) by using Method Forward Stepwise (Wald).

**The First Regression Model: Using Customer characteristics as Independent Variables and type of banking organization: as a Dependent Variable.**

The results show that the regression function is significant with a Chi-square value (332.952) which is significant at a significance level of less than 1%. . Furthermore, the results also show that the regression coefficient and the constant term are also significant at a level less than 1%. The results also indicate that the most important Customer characteristic (variable) that affect the type of banking organization selected is (**level of banking knowledge**),. The coefficients of determination is (0.670), which

means that level of banking knowledge explain 67.0% of the changes that occur in the dependent variable ( **the type of banking organization selected** ). The positive relation between the independent variable and the dependent variable indicates that as the level of banking knowledge increases customers tend to prefer a conventional bank with some Islamic branches.- whose dummy value is (1) in the model over the other type of banking organization – a Full Fledge Islamic Bank (a bank whose services are limited only to Islamic services for which a dummy value of (0) was used in the model.

**Table 10 Results of the First Regression Model  
(Customer Characteristics as Independent Variables and type of  
banking organization: as a Dependent Variable).**

				R <sup>2</sup>	Chi-square (P-value)	Variable in model
P-value	Wald	B				
.000	18.466	13.074	x1.3	0.670	332.952 (0.000)	x1.3
.000	19.114	- 40.121-	Constan t			

**And classification matrix shows that the accuracy ( good fit) of the model (94.3%).**

**Table 11: Classification Matrix**

Observed		Predicted		
		Y		Percentage Correct
		0	1	
y	0	150	0	100.0
	1	17	133	88.7
Overall Percentage				94.3

**The Second Regression Model: Using Bank Attributes as Independent Variables and type of banking organization: as a Dependent Variable.**

The results show that the regression function is significant with a Chi-square value ((160.049) which is significant at a significance level of less than 1% . Furthermore, the results also show that the regression coefficient and the constant term are also significant at a level less than 1%. The results also indicate that the most Bank Attributes that affect the type of banking organization selected are:

- **Return on Investment**
- **Level of advertisement**
- **The degree of safety**

The results also show that the coefficient of determination is (0.41.3) which means that: **Return on Investment, Level of advertisement and the perceived degree of bank safety explain 41.3%** of the changes that occur in the dependent variable (the **type of banking organization selected**). The positive relation between the independent variables and the dependent variable indicate that the increase in each of the **Return on Investment, Level of advertisement and the degree of safety** leads the customers to prefer a conventional bank with some Islamic branches.- whose dummy value is (1) in the model over the other type of banking organization – a bank whose services are limited only to Islamic services. for which a dummy value of (0) was used in the model.

**Table 12 Results of the Second Regression Model**

**(Bank Attributes used as Independent Variables and type of banking organization: as a Dependent Variable).**

				<b>R<sup>2</sup></b>	<b>Chi-square (P-value)</b>	<b>Variable in model</b>
<b>P- value</b>	<b>Wald</b>	<b>B</b>				
.014	6.082	.482	x8.9	0.413	160.049 (0.000)	x8.9 x10 x15.25
.000	27.352	.746	x10			
.000	51.317	2.419	x15.25			
.000	66.130	-12.999-	Constant			

**And classification matrix shows that the accuracy ( good fit) of the model (77.7%).**

**Table 13: Classification Matrix**

Observed		Predicted		
		Y		Percentage Correct
		0	1	
y	0	113	37	75.3
	1	30	120	80.0
Overall Percentage				77.7

**The above results indicate that: 'There is significant effect of the independent variables (Customer characteristic and Bank Attributes) on the dependent variable - type of banking organization: selected.**

### **Conclusion**

**The results of study reveal that -the most important customer related factors that affect his/her bank selection decision are: Degree of religious commitment, followed by Effect of relatives and friends and Level of banking knowledge.**

**As for bank related attributes the results show that Return On Investment ( 3.78) was found to be the most important selection criteria , followed by Bank reputation (3.74), Perceived degree of safety(3.65) , Diversity of services (3.59), Type of organization providing Islamic banking service (3.58) and - Bank Location (3.54).**

The results of the Mann Whitney test show that there were no significant differences between mean importance score of the customer characteristics and those of bank attributes on the bank selection decision. This result has led the researchers to accept the second Null hypothesis of the study. Those results suggest that despite the small difference that were reported between the two groups factors – Customer related factors and bank related factors- those differences turned to be statistically insignificant. These results imply that the bank selection decision is a multi-dimension decision which is affected by both customer characteristics and bank attributes.

This study reveals that customers consider some factors as important while patronizing Islamic banks. These include the religious factor (which consist of factors like Shariaha principles, and Riba-Fee banking), diversity of services offered by bank, secure feeling (which includes factors like confidentiality of personal information, professionalism of staff, reputation and image of bank, and friendly personnel at bank)

These findings are found to be consistent with previous results reported by : Haron et al. (1994),. , Metawa and Almossawi (1998) Mokhlis et al (2009), Almossawi (2001), Erol and El-Bdour (1989), Erol et al. (1990), Dusuki and Dar (2005), Gerrard and Cunningham (1997), Metwally (1996) and Rashid and Hassan (2009).

Regarding the results of the regression analysis, the reported results show that the first regression function in which customer related factors were used as independent variables and the type of banking organization as a dependent variable - is significant with a Chi-square value (332.952 )

which is significant at a significance level of less than 1% .Furthermore , the results also show that the regression confection and the Constant term are also significant at a level less than 1%. The results also indicate that the most important Customer characteristic (variable) that affect the type of banking organization selected is **(level of banking knowledge)**.. The coefficients of determination is (0.670), which means that level of banking knowledge explain 67.0% of the changes that occur in the dependent variable ( **the type of banking organization selected** ). The positive relation between the independent variable and the dependent variable indicates that as the level of banking knowledge increases customers tend to prefer a conventional bank with some Islamic branches.- whose dummy value is (1) in the model over the other type of banking organization – a bank whose services are limited only to Islamic services. for which a dummy value of (0) was used in the model.

As for the second regression model in which Bank Attributes were used as Independent Variables and type of banking organization: as a Dependent Variable. The results show that the regression function is significant with a Chi-square value ((160.049) which is significant at a significance level of less than 1% . Furthermore, the results also show that the regression confection and the Constant term are also significant at a level less than 1%. The results also indicate that the most bank attributes that affect the type of banking organization selected are: :

- **Return on Investment**
- **Level of advertisement**
- **The degree of safety**

The results also show that the coefficient of determination is (0.41.3) which means that **Return on Investment, Level of advertisement, The degree of safety explain 41.3%** of the changes that occur in the dependent variable ( **the type of banking organization selected** ). The positive relation between the independent variables and the dependent variable indicate that the increase in each of the **Return on Investment, Level of advertisement and the degree of safety** leads the customers to prefer a conventional bank with some Islamic branches. - whose dummy value is (1) in the model - over the other type of banking organization – a bank whose services are limited only to Islamic services. for which a dummy value of (0) was used in the model.

The above results provide bank managers and bank regulators with valuable information. For bank managers the reported results can be used as a basis for:

- Development of appropriate products /services that meet the needs and preferences of various segments of the markets using the various demographic attributes as a basis for such market segmentation.)
- Development of an effective marketing and promotion campaign.
- Development of appropriate operating policies to attract new customers and to retain existing customers.
- Development of effective training programs for bank employees.

As for bank regulators, the results of this study can be used as a basis.

For the development of appropriate regulatory and supervisory rules that can be used as a key component of a sound and competitive banking system, especially in an era in which more conventional banks are striving to open Islamic windows to serve this growing segment of the market.

## Appendix

**Table (2) Descriptive Statistics and Test Results  
for the Views of the Sample According to Customer Gender**

.Test		Female		Male		
P-value	Mann-Whitney U	Std. De.	Mean	Std. De.	Mean	
						<b>Customer Characteristic:</b>
.162	9657.50	0.91	3.01	0.90	3.18	Level of banking knowledge
.038	9181.50	0.93	3.32	1.06	3.54	Degree of religious commitment
.521	10216.00	0.90	3.42	0.99	3.48	Effect of relatives and friends opinion
						<b>Bank Attributes:</b>
.339	9983.50	0.93	3.71	0.91	3.82	Return On Investment
.516	10208.00	1.29	3.02	1.32	3.13	Level of advertisement
.080	9431.50	1.34	3.39	1.08	3.69	The type of organization that provides banking services
.094	9500.00	1.08	3.43	1.11	3.61	Location
.150	9658.00	1.38	3.44	1.24	3.68	Diversity of services
.152	9671.50	1.08	3.84	1.06	3.67	Bank reputation
.243	9818.00	0.68	3.61	0.63	3.68	Perceived degree of safety

**Table (3) Descriptive Statistics and Test Results  
for the Views of the Sample According to Customer Age**

45 years or higher		35-45 years		25-35 years		less than 25 years		
Std. De.	Mean	Std. De.	Mean	Std. De.	Mean	Std. De.	Mean	
								<b>Customer Characteristic:</b>
0.95	2.97	0.75	3.04	1.00	3.31	0.92	3.16	<b>Level of banking knowledge</b>
1.14	3.41	0.86	3.44	1.05	3.58	1.07	3.37	<b>Degree of religious commitment</b>
0.82	3.62	0.84	3.28	1.15	3.59	0.95	3.30	<b>Effect of relatives and friends opinion</b>
								<b>Bank Attributes:</b>
0.99	3.77	0.81	3.73	0.94	3.84	1.02	3.78	<b>Return On Investment</b>
1.42	2.96	1.14	2.98	1.30	3.36	1.47	3.05	<b>Level of advertisement</b>
1.10	3.46	1.25	3.52	1.23	3.65	1.16	3.76	<b>The type of organization that provides banking services</b>
0.95	3.35	1.11	3.64	1.08	3.68	1.34	3.39	<b>Location</b>
1.42	3.60	1.18	3.57	1.18	3.78	1.53	3.24	<b>Diversity of services</b>
0.98	3.73	1.06	3.65	0.96	3.91	1.39	3.63	<b>Bank reputation</b>
0.64	3.72	0.63	3.63	0.67	3.67	0.69	3.54	<b>Perceived degree of safety</b>

**Table (4) Kruskal Wallis Test Results**

<b>P-value</b>	<b>Chi-Square</b>	
		<b>Customer Characteristic:</b>
<b>.219</b>	<b>4.428</b>	<b>Level of banking knowledge</b>
<b>.739</b>	<b>1.260</b>	<b>Degree of religious commitment</b>
<b>.004</b>	<b>13.205</b>	<b>Effect of relatives and friends opinion</b>
		<b>Bank Attributes:</b>
<b>.757</b>	<b>1.184</b>	<b>Return On Investment</b>
<b>.177</b>	<b>4.926</b>	<b>Level of advertisement</b>
<b>.510</b>	<b>2.312</b>	<b>The type of organization that provides banking services</b>
<b>.087</b>	<b>6.558</b>	<b>Location</b>
<b>.388</b>	<b>3.024</b>	<b>Diversity of services</b>
<b>.437</b>	<b>2.720</b>	<b>Bank reputation</b>
<b>.653</b>	<b>1.630</b>	<b>Perceived degree of safety</b>

**Table (5) Descriptive Statistics and Test Results  
for the Views of the Sample According to Customer Income Level**

5000 LE or higher		2000-5000 LE		less than 2000 LE		
Std. De.	Mean	Std. De.	Mean	Std. De.	Mean	
						<b>Customer Characteristic:</b>
<b>0.91</b>	<b>3.28</b>	<b>0.87</b>	<b>3.12</b>	<b>0.92</b>	<b>2.88</b>	<b>Level of banking knowledge</b>
<b>1.01</b>	<b>3.68</b>	<b>0.98</b>	<b>3.44</b>	<b>1.07</b>	<b>3.24</b>	<b>Degree of religious commitment</b>
<b>0.93</b>	<b>3.59</b>	<b>0.94</b>	<b>3.41</b>	<b>1.01</b>	<b>3.38</b>	<b>Effect of relatives and friends opinion</b>
						<b>Bank Attributes:</b>
<b>0.90</b>	<b>3.93</b>	<b>0.85</b>	<b>3.83</b>	<b>1.03</b>	<b>3.49</b>	<b>Return On Investment</b>
<b>1.31</b>	<b>3.32</b>	<b>1.27</b>	<b>3.10</b>	<b>1.35</b>	<b>2.79</b>	<b>Level of advertisement</b>
<b>1.10</b>	<b>3.54</b>	<b>1.16</b>	<b>3.62</b>	<b>1.38</b>	<b>3.51</b>	<b>The type of organization that provides banking services</b>
<b>0.97</b>	<b>3.83</b>	<b>1.12</b>	<b>3.53</b>	<b>1.13</b>	<b>3.21</b>	<b>Location</b>
<b>1.23</b>	<b>3.63</b>	<b>1.26</b>	<b>3.55</b>	<b>1.47</b>	<b>3.61</b>	<b>Diversity of services</b>
<b>0.91</b>	<b>3.99</b>	<b>1.14</b>	<b>3.49</b>	<b>0.96</b>	<b>3.97</b>	<b>Bank reputation</b>
<b>0.68</b>	<b>3.92</b>	<b>0.61</b>	<b>3.59</b>	<b>0.61</b>	<b>3.47</b>	<b>Perceived degree of safety</b>

**Table (6) Kruskal Wallis Test Results**

	<b>P-value</b>	<b>Chi-Square</b>
<b>Customer Characteristic:</b>	<b>.027</b>	<b>7.214</b>
<b>Level of banking knowledge</b>	<b>.012</b>	<b>8.775</b>
<b>Degree of religious commitment</b>	<b>.346</b>	<b>2.125</b>
<b>Effect of relatives and friends opinion</b>		
<b>Bank Attributes:</b>	<b>.025</b>	<b>7.356</b>
<b>Return On Investment</b>	<b>.063</b>	<b>5.532</b>
<b>Level of advertisement</b>	<b>.782</b>	<b>.492</b>
<b>The type of organization that provides banking services</b>	<b>.003</b>	<b>11.625</b>
<b>Location</b>	<b>.719</b>	<b>.661</b>
<b>Diversity of services</b>	<b>.001</b>	<b>13.333</b>
<b>Bank reputation</b>	<b>.000</b>	<b>20.676</b>
<b>Perceived degree of safety</b>		

**Table (7) Descriptive Statistics and Test Results  
for the Views of the Sample According to Customer Level of  
Education Classification )**

	High Education		Secondary Education		Less than secondary education	
	Std. De.	Mean	Std. De.	Mean	Std. De.	Mean
<b>Customer Characteristic:</b>						
<b>Level of banking knowledge</b>						
<b>Degree of religious commitment</b>	<b>0.85</b>	<b>3.29</b>	<b>0.87</b>	<b>3.30</b>	<b>0.76</b>	<b>2.46</b>
<b>Effect of relatives and friends opinion</b>	<b>1.00</b>	<b>3.58</b>	<b>0.91</b>	<b>3.56</b>	<b>1.10</b>	<b>3.06</b>
<b>Bank Attributes:</b>	<b>0.95</b>	<b>3.49</b>	<b>0.82</b>	<b>3.62</b>	<b>1.06</b>	<b>3.14</b>
<b>Return On Investment</b>						
<b>Level of advertisement</b>	<b>0.79</b>	<b>4.03</b>	<b>0.95</b>	<b>3.70</b>	<b>0.96</b>	<b>3.33</b>
<b>The type of organization that provides banking services</b>	<b>1.22</b>	<b>3.24</b>	<b>1.41</b>	<b>3.19</b>	<b>1.27</b>	<b>2.62</b>
<b>Location</b>	<b>1.16</b>	<b>3.58</b>	<b>1.14</b>	<b>3.80</b>	<b>1.29</b>	<b>3.24</b>
<b>Diversity of services</b>	<b>0.96</b>	<b>3.64</b>	<b>1.29</b>	<b>3.53</b>	<b>1.10</b>	<b>3.32</b>
<b>Bank reputation</b>	<b>0.93</b>	<b>3.94</b>	<b>1.42</b>	<b>3.46</b>	<b>1.57</b>	<b>3.00</b>
<b>Perceived degree of safety</b>	<b>1.03</b>	<b>3.89</b>	<b>1.06</b>	<b>3.75</b>	<b>1.10</b>	<b>3.41</b>
	<b>0.85</b>	<b>3.81</b>	<b>0.65</b>	<b>3.70</b>	<b>0.56</b>	<b>3.23</b>

**Table (8) Kruskal Wallis Test Results**

	<b>Chi-Square</b>	<b>P-value</b>
<b>Customer Characteristic:</b>		
<b>Level of banking knowledge</b>	<b>41.539</b>	<b>.000</b>
<b>Degree of religious commitment</b>	<b>9.281</b>	<b>.010</b>
<b>Effect of relatives and friends opinion</b>	<b>8.513</b>	<b>.014</b>
<b>Bank Attributes:</b>		
<b>Return On Investment</b>	<b>23.980</b>	<b>.000</b>
<b>Level of advertisement</b>	<b>10.925</b>	<b>.004</b>
<b>The type of organization that provides banking services</b>	<b>7.849</b>	<b>.020</b>
<b>Location</b>	<b>3.892</b>	<b>.143</b>
<b>Diversity of services</b>	<b>16.560</b>	<b>.000</b>
<b>Bank reputation</b>	<b>9.786</b>	<b>.007</b>
<b>Perceived degree of safety</b>	<b>36.897</b>	<b>.000</b>

**Table (9) Descriptive Statistics and Test Results  
for the Views of the Sample According to Customer 's Place of  
Residence**

Test		Country side		City		
P-value	Mann-Whitney U	Std. De.	Mean	Std. De.	Mean	
						<b>Customer Characteristic:</b>
.000	7271.50	0.87	2.83	0.84	3.41	<b>Level of banking knowledge</b>
.001	8805.00	1.03	3.26	0.96	3.67	<b>Degree of religious commitment</b>
.001	8913.50	0.94	3.29	0.94	3.63	<b>Effect of relatives and friends opinion</b>
						<b>Bank Attributes:</b>
.275	10435.00	0.96	3.70	0.87	3.85	<b>Return On Investment</b>
.000	8659.00	1.25	2.82	1.31	3.36	<b>Level of advertisement</b>
.016	9490.50	1.21	3.42	1.16	3.74	<b>The type of organization that provides banking services</b>
.014	9469.00	1.01	3.43	1.18	3.66	<b>Location</b>
.000	8251.00	1.36	3.29	1.16	3.91	<b>Diversity of services</b>
.522	10783.00	1.15	3.68	0.97	3.80	<b>Bank reputation</b>
.021	9505.50	0.63	3.58	0.66	3.73	<b>Perceived degree of safety</b>

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