

Factors Influencing the choice of Islamic personal Financing in Sudanese Banks

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Abstract

This study aims to provide insights into the factors considered important in selecting Islamic personal financing among Sudanese bank customers. Data is obtained using a self-administered questionnaire. A sum of 200 questionnaires were distributed; however, only 147 were found usable. The study uses descriptive statistics, factor analysis, and correlation to analyze the data. The findings reveal that "*Islamisity of the products- Halal*" is deemed the most critical factor in selecting Islamic personal financing as most customers typically select Islamic personal financing because the Islamic bank offers products that comply with Shariah. Additional factors customers perceived as important include "*service efficiency*," "*Attractiveness of the offerings*", and "*bank marketing performance*". By investigating the choice criteria for Islamic financial products, this study contributes towards a better understanding of the customers' preferences, which will help managers of Islamic banks better comprehend the factors they should consider when marketing and developing their products. Hence, more effective strategies can be set to attract customers and expand the customer base.

Keywords: Islamic banks, Personal finance, Shariah compliance, Halal, selection criteria.

1. Introduction

During the last four decades, the area of Islamic banking and finance has been flourishing; its growth has been remarkable in terms of the number of countries it invades, the domains of investment it covers, and the modes of finance it offers. Its expansion is not only in countries with majority Muslim populations but also in those where Muslims represent a minority, e.g., the UK and the US. On the other hand, in countries with pure Islamic financial systems, such as Iran and Sudan, Islamic banking is the only means of financial intermediation. In contrast, in other countries, Dual systems are applied, where Islamic banks exist along with conventional banks Elhussein(2013). The Islamic finance industry has attracted the attention of Europe since the middle of the nineteen eighties, with several big multinational financial institutions such as HSBC and Citi Group opening Islamic windows with Islamic-based assets; Adel (2010) and Imam & Kpodar (2010). The area of Islamic finance investment grows and diversifies to include Islamic bonds (Sukuk), Hedging funds, Mutual funds, real estate, corporate finance, derivatives, future-forward markets, and assets and wealth management (Elhussein, 2013). In the quest for innovation and globalization, Islamic finance offers different modes of Islamic finance, including cost-plus financing, profit sharing, leasing, partnership, forward sale contracts, deferred payment sale contracts, deferred-delivery sale contracts, and spot sales.

The heart of Islamic finance is compliance with Islamic law (Sharia), which is the set of rules and regulations that govern Islam's social, political, and economic aspects. Socio-economic justice, equitable income distribution, and eradication of poverty, which are among the main goals of Islam, represent solid features of the Islamic economic system. While conventional finance places greater emphasis on the economic and financial aspects of business operations and emphasizes maximization of individual benefit, Islamic finance emphasizes spiritual values and social justice. Mirakhor and Krichene (2009) define Islamic finance as —the financial activity of an Islamic economy that mandates social equity. The core principles

of Islamic finance are the prohibition of interest (Riba), sharing of profits and losses, which entails both providers and users of funds sharing business risk, prohibition of uncertainty and ambiguity (Gharar) and speculation (Myser), banning of investment in areas regarded as illicit (Haram) such as alcohol and gambling, tangible asset backing of financial transactions and collection and payment of alms (Zakat).

Empirical literature exists about the attitudes of customers towards Islamic banks. Ample studies have been conducted to determine customers' perceptions of Islamic banking and the factors shaping their attitudes toward Islamic finance. However, as claimed by Sayani and Miniaoui (2013), it is evident that customer preferences do vary not only from one geographical location to another but also from segment to segment within the same locality. According to Saqib et al (2016), Sayani (2015), Ebrahimi and Moghadam (2012) Ullah and Lee (2012), Abduh and Omar(2012), Dusuki and Abdullah (2006), compliance with Shariah law and Islamic principles is the primary factor impacting consumers' choice of an Islamic bank. Religiosity and deep beliefs in divine reward and punishment are other influencing determinants, as claimed by Echchabi and Olaniyi (2012), Ebrahimi and Moghadam (2012), Abou-Youssef et al. (2015) and Usman et al. (2017). Factors such as reputation, quality and cost of services offered, privacy and confidentiality, the existence of a variation of financing options, high profitability, and economic and social development role are cited by Erol and El-Bdour (1989), Gait and Worthington (2008), Rashid and Hassan (2009), Awan (2011), Mokhlis et al (2011), Amin (2013), Jalilvand et al. (2014) and Ltifi et al. (2016). These studies have validated the choice criteria for banking selection in general without referencing choice criteria for products offered by Islamic banks. To the researchers' knowledge, few studies have researched choice criteria for Islamic personal financing in Sudan. Selection criteria for personal financing products have yet to be investigated, and this study tries to fill this gap. More specifically, this study aims to determine the factors that influence banks' customers in making their decisions regarding the choice of personal financing.

The rest of the paper is structured as follows: The first section reviews the literature and develops the research hypotheses. Section three describes the data and methods of data collection and the analytical tools employed. Section four reports and discusses the results of the data analysis. Section five presents a summary of the study and concluding remarks.

2. Methods

This study investigates the selection criteria influencing the decision to use Islamic personal financing in Sudan. 200 questionnaires were distributed, and only 147 were collected and used for the analysis, with a response rate of 74%. According to Sekaran (2003), the sample size can be between 30 to 500 units. Thus, the size of 147 respondents in this study was deemed quite suitable.

The questionnaire technique was utilized in collecting the primary data. The first section of the questionnaire captured the demographics of respondents, including age, gender, education, occupation, and banking experience. The second section captured information about their banking experience and behavior, while the third section consisted of selection criteria for Islamic personal financing. For estimating the selection criteria, a Five-point Likert scale ranging from (1) = strongly disagree, (2) = disagree, (3) = neutral, (4) = agree and (5) = strongly agree.

3. Results

Sample characteristics

The volunteer participants from four banks' customers in Khartoum city were employed in this study. Four banks have been included: the Bank of Khartoum, Faisal Islamic Bank, Omdurman National Bank, and Albaraka Islamic Bank. Table I presents the information regarding the respondent's demographics. This table represents the frequency and percentile of variables. Concerning age, the majority of the respondents are under 50 years old, only 4% are less than 20 years old, 23% are in the range of 21-30 years old, 29% are between 31-40 years old group, 10% belonging to the 51-60 years old group. Gender-wise, the respondents consisted of 55% male and 45 percent female. Most of the sample was well educated, with more than 80% holding a bachelor's degree and above. About their occupation, most of the respondents are employees in the public sector (47%), or the private sector (34%). Most of the respondents are experienced

in dealing with bank services. 76% of the sample has more than three years' experience of dealing with their banks.

Table 1: The sample characteristics

Item	N(%)
Age (years)	
Less than 20	6 (4%)
21-30 years	32 (23%)
31-40 years	41(29%)
41-50 years	44(31 %)
51-60 years	15(10%)
60+	4(3%)
Gender	
Male	75(55 %)
Female	62(45%)
Education	
Less than Secondary	8(6%)
Secondary certificate	19(13%)
Bachelor Degree	76(54%)
Master Degree	31(22%)
Doctorate Degree	6(4 %)
Occupation:	
Public sector employee	67(47%)
Private sector employee	47(34 %)
Business Men/women	18(13%)
Student	7 (5%)
Retired	1(,7%)
Banking experience (years)	
less than a year	24(17%)
1-3	38(28%)
4-5	21(15%)
6-10	24(17%)
more than 10 years	31(23%)

Source: field survey, 2022

Characteristics of Banking Behavior

As indicated in Table (2), most respondents (53%) have personal bank accounts, whilst 39% have corporate bank accounts and about 10% have both account types. The majority of the sample experienced ebanking services, mostly ATM services, with a percentage of 94. In the analysis of the service switching behavior, 70% of the respondents never switch their bank. In terms of awareness of the Islamic mode of finance, 19% of the respondents do not know about the Islamic mode of finance, while the knowledge of the rest ranges from little to excellent knowledge. The data also revealed that most (70%) respondents have never used bank financial products. Most of those who used the financial products have chosen "Murabaha", which is the most widely used form of Islamic financing in Sudan.

Table 2: the respondents' banking behavior

Item	N(%)
Account type	
Personal	59(52%)
Corporate	45(39%)
Both	10 (9)
Banking services you use	
Mobile banking	16 (12)
Internet banking	6 (4%)
ATM	94(70)
Traditional banking	19 (14)
Do you switch your bank	
Yes	41(30)
No	98(70)
Are you aware of the Islamic mode of finance	
No Knowledge	27 (19 %)
Little Knowledge	59 (42%)
Enough Knowledge	31(22 %)
Good knowledge	12 (9%)
Excellent Knowledge	12 (9 %)
Do you know that your bank invests your money?	
Yes	90 (75%)
No	30 (25 %)
Do you ever use bank financing products?	
Yes	37 (26%)
No	104 (74 %)
What financing product have you used?	
Murabaha	35(70%)
Musharaka	11 (22%)
Mudaraba	1(2%)
Gardh Hasan	3 (6 %)

Source: field survey, 2022

Awareness of Islamic financial products:

Data in Table 3 reflects the responses to the survey statements regarding awareness of the Islamic mode of finance. As evident from the data, awareness of the products of Islamic modes of financing is considered good in general, but the usage of these products is low. The majority of the respondents were moderately aware of Islamic financial products. The highest level of awareness is for "Wadi'ah" (75%), 65% for "Murabaha", 59% for "Musharaka", and 48% for "Mudaraba". Lower levels of awareness were reported for both "Igaraa" and "Salam" (42%). A Limited number of the respondents indicated that they used Islamic financial products (26%).

Table 3: Respondents' Awareness and usage of Islamic financing products

Islamic banking products (Halal)	Not Aware	Aware but do not use it	Aware and use it
Mudarabah	42%	54%	4%
Musharakah	41%	53.%	6%
Murabaha	35%	48%	17%
Wadi'ah	25.4%	62.3%	12.3%
Igaraa	58%	40%	2%
Salam	57%	42%	1%

Source: field survey, 2022

Factor Analysis: Selection criteria for Islamic personal financing

The findings of the reliability test revealed that Cronbach's alpha coefficient for all variables is 0.93 which indicates that the instrument used is consistent and stable. Besides that, based on factor analysis, Bartlett's test was found significant together with the Kaiser-Meyer-Olkin measure of sampling adequacy of 0.827, signifying that the sampling adequacy is greater than 0.5 and, therefore, considered acceptable and Bartlett's test shows an X^2 of 1755.045 with a significance level of 1 percent. These findings confirm that the instruments used in this study are valid and reliable. Then, principal component analysis (PCA) was used for factor reduction, where the eigenvalue of a value of more than one was the criterion used in determining the number of factors. The result shows that four factors are extracted and explain more than half of the variance observed in the variables (71.7%), which meets the social science research criterion of percentage of variance. Each identified factor is based on the factor loading value which is more than 0.5. An accepted method of interpretation of factor loadings is to consider, as significant, any variable with a loading of 0.5 or greater as associated with the appropriate factor (Hair et al., 2010). Table 4 presents the four factors along with scores for each variable and to what the variables belong, together with a mean score, eigenvalues, and variation percentage explained. These identified factors are "Islamicity of product" which explains about 21% of the variance; "Service Efficiency," which explains about 19% of the variance; "Attractiveness of the offerings," which explains about 16% of the variance and "Marketing Performance" explains about 15% of the variance. The results of the reliability test data are presented in Table 4. The values of the Factors ranged from 0.89 to 0.86 which indicates that all factors extracted are found to be reliable.

Seven choice criteria highlighted the most important underlying variables which define Islamic principles behind Islamic banking were loaded in the first factor is "*Work according to Shariah principles*", "*Interest-free practices*", "*Shariah compliance services*," "*Investment in Halal Business*", "*Interest-free transactions*", "*Profit and loss sharing*", and "*Interest-free loans*". Thus this factor can be labeled as "**Islamicity of product**", which delineates the compliance of bank products to Islamic shariah principles (**Halal**). As this Factor has the highest eigenvalues and variance, (eigenvalues = 9.418), it is necessarily the most important factor that has influenced customers' Islamic personal financing selection decision.

The second factor included variables that related to bank efficiency in handling personal financing products such as "*Satisfaction of time waiting for service*", "*Speed of service from the cashiers*", "*Bank Reputation & Image*", "*Faster transactions*", "*Variety of financing options*", and "*High profit & Low service charges*". The nature of the highly loaded variable on this factor recommends that it can be labelled as "**Service Efficiency**" with (eigenvalues = 3.037). The third important factor describes a cluster of relationship attributes are "term and condition product flexibility", "High-profit rate", "Flexibility and low repayment penalty", "Longer financing period", and "lend amount". The nature of the highly loaded variable on this factor recommends that it can be named "**Attractiveness of the offerings**" with (eigenvalues = 2.088). Four choice criteria clustered to form the fourth factor; these are "Influence from relative / friends", "Influence from media advertisement", "Advertising & promotion", and "Islamic brand bank". These variables reflect the bank's marketing efforts, so it can be named "**Bank Marketing Performance**" with (eigenvalues = 1.229). Table 5 illustrates the rank of the important factors.

Table 4: Factor analysis, Descriptive and reliability tests of selection Criteria

Rank	Factors	Items	Factor Loadings	Mean
1	Islamicity of product $\sigma^2=21.250$ Eigenvalue =9.418 $\alpha= 0.894$ Mean=4.31	Work according to Shariah principles	.831	4.44
		Interest-free practices	.823	4.44
		Shariah compliance services	.804	4.25
		Invest in Halal Businesses	.703	4.31
		Interest-free transactions	.668	4.27
		Profit and loss sharing	.577	4.25
		Interest-free loans	.531	4.20
2	Service Efficiency $\sigma^2=19.328$ Eigenvalue =3.037 $\alpha= 0.887$ Mean=4.28	Satisfaction of time waiting for service	.867	4.48
		Speed of service from the cashiers	.859	4.43
		Bank Reputation & Image	.856	4.45
		Faster transactions	.781	4.27
		Variety of financing options	.746	4.23
		High profit & Low service charges	.667	4.01
3	Attractiveness of the offerings $\sigma^2=16.343$ Eigenvalue =2.088 $\alpha= 0.889$ Mean=4.09	Terms and conditions of product flexibility	.732	4.23
		High-profit rate	.702	3.94
		Flexibility and low repayment penalty	.694	4.08
		Longer financing period	.675	4.11
		Lend amount	.584	4.11
4	Marketing Performance $\sigma^2=14.772$ Eigenvalue =1.229 $\alpha= 0.858$ Mean=3.50	Influence from relatives/friends	.851	3.44
		Influence from media advertisement	.848	3.75
		Advertising& promotion	.802	3.51
		Islamic brand bank	.728	3.29

Source: field survey, 2022

Table 5: Ranking of the selection factors

Rank	Important Factor	Mean
1	Islamicity of the product (Halal)	4.31
2	Service Efficiency	4.28
3	Attractiveness of the offerings	4.09
4	Marketing Performance	3.50

4. Discussion

The objective of the study is to provide insights into the factors considered important in the choice of personal financing among Sudanese Islamic bank customers. The results obtained determined four factors deemed important in the section of the bank. For instance, in agreement with (Al-Ijarah Thumma AlBay) and Yusoff et al (2013), the Islamicity of the product (Halal) is the most important factor in selecting an Islamic personal financing product. This finding implies that banks that strictly operate according to Shariah principles will be preferred by customers in their selection of personal financing. Service efficiency comes second in terms of relative importance indicated by the respondents. Similar results are arrived at by Amin (2008) and Amin et al (1989), who reported fast and high-quality bank services as the most significant selection factor. In line with Ali et al (2015), the attractiveness of the offering in terms of its cost and financial benefits is among the important factors in respondents' selection preferences. Finally, the result that bank marketing performance is an important factor in personal financing decisions is in line with results documented by Mylonakis (2007) and Mokhlis (2009).

5. Conclusions

With the recent drastic political change in Sudan, the Islamic banks are expected to face strong competition from both the existing national banks and the expected incoming foreign conventional banks offering Islamic products and services. Thus it is crucial to be knowledgeable about the factors that influence Sudanese bank customers' selection decision of Islamic personal financing products. This paper is an

attempt to determine such factors and indicate the kind of relation they have with the process of determining which mode of personal financing to use.

Data is obtained using a self-administered questionnaire and analysis is conducted using descriptive statistics, factor analysis, and correlation analysis. The findings reveal that the Islamicity of the product, service efficiency, Attractiveness of the offerings, and bank marketing performance are the determinant factors in the selection of Islamic personal financing products. The study also confirms a significant positive relationship between all the factors and the selection process.

The study has a number of implications for academics and practitioners. It advances existing knowledge by shedding light on important factors that influence the selection of Islamic personal financing in the context of Sudan. While religious factor is the key determinant of Islamic personal financing Products, the study highlights other factors as also being of relevance in shaping customers' personal financing decisions and should be taken into consideration by bank managers when setting their strategies and plans. Managers of Sudanese Islamic banks need to place more effort into marketing their products and services, providing a variety of competitive and attractive financing offers and enhancing the efficiency and quality of their services.

The study suffers from some limitations which can be considered by future studies. The research is limited to customers of national banks in Khartoum state. Furthermore. Only bank customers who have previous experience with banking services are included in the sample. Future studies are recommended to expand their samples to include potential bank customers and cover more states. Further inclusion of customers of foreign banks and their branches will increase the sample and lead to more generalizable results.

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