

Factors Affecting the Preference for Dealing with Islamic Banks in Jordan

By

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Abstract

This study aims to identify the determinants of preference for dealing with Islamic banks from the customer's point of view.

In order to achieve this objective, the researcher relied on analytical descriptive method to suit the nature of the study. A questionnaire was designed as a data collection tool. The questionnaire was then presented to a number of specialized arbitrators in the field of marketing and then distributed to a sample of clients of Islamic banks in Jordan.

The study community a sample of all Jordanian Islamic banking customers in the year 2017. The researcher selected a random sample of Jordanian Islamic bank customers A total of (395) questionnaire valid for statistical analysis the statistical program SPSS. The study indicated a significant relation of the religious and cultural factor, the quality of service factor and the perceived interest factor on the acceptance of dealing with Islamic banks, and found that there is no statistical significant effect of the communication factor.

The study concluded a number of recommendations, the most important of which are:

- The need to develop the mechanism of Shari'a supervision on the services provided by Islamic banks by the State in a manner that motivates customers to deal with them.
- Islamic banks should have a good reputation in order to motivate customers to deal with them.
- The researcher recommends the necessity of working to ensure that the prices of services provided by Islamic banks are appropriate and competitive.