

Research Thesis

Factors affecting customer's behaviors towards Islamic Banking: An empirical study in the context of Pakistan



Program

MS –Islamic banking and finance

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Abstract:

Purpose:

The Main purpose of this study is to investigate the possible factors that influence the mind of the customer regarding opening of account with Islamic banking. Islamic banking is growing at good pace in past few decades so in this study we will explore that how more and more customer can opt Islamic banking in Pakistan and how this study will be help full for the investor, for the bank to formulate promotional strategies and for the regulator as well

Design / Methodology:

The questioner is deigned to check the customer's perspective for the adoption Islamic banking. The respondent were form the six cities such as Islamabad, Mirpur, and Jehlum, Attock, Rawalpindi and Gilgit. Responses were analyzed by using descriptive statistics, regression analyses, correlational and analysis of variance

Finding and Results:

Results shows that there are many factors that is effecting the customer perspective towards adoption of Islamic banking in Pakistan and has a significant impact such as customer service, innovativeness, reputation and rate of return and many other factor like ability to survive in recession, financial stability, advertisement technology and trained staff doesn't impact the customers decision about the adoption of Islamic banking

Research limitations/implications:

Due to time constraints we have focused only on 6 cities but the research is about whole Pakistan so if more cities were added might results will be different, never the less these results sets a platform for the future researches and also guides the potential investors about the Islamic banks and also guides the banks how to formulate the marketing strategy and help the regulator about the promotion of Islamic

Originality/value: The said research is original in nature and in past not many incident where choice of customers checked for the adoption of Islamic banking with different cities 15 independent variables. And this research will be help for the banks operating in Pakistan how they can get more market share by adopting the strategies

Key words:

Islamic banking, Islamic banking in Pakistan, customer choice of Islamic bank

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