

## **AN INVESTIGATION OF CUSTOMER'S AWARENESS LEVEL AND CUSTOMER'S SERVICE UTILIZATION DECISION IN ISLAMIC BANKING**

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**Abstract.** Islamic Banking is growing rapidly in various parts of the globe. This study examines the customer's awareness level (CAL) about products offered by Islamic Banks to assess customers' service utilization decision (CSUD) in Pakistan, a country with almost 98% Muslim population. It aims to explore the Think-Feel-Do model of marketing regarding Islamic Banking in the selected cities of Pakistan. Case study, focus group and unstructured interviews were used to explore the different aspects of selected variables in this study to develop a structured questionnaire. Data were collected from 200 respondents by personal contact approach based upon simple random sampling that was analyzed through SPSS version 18.0 and statistical techniques, *e.g.* Descriptive Statistics, Correlation and Regression were used for data analysis. Findings reveal that there is less awareness among the masses regarding Islamic Banking Terminology, Products and Services. Moreover, there is strong positive association between customer's awareness level and Customer's Service Utilization Decision. However, the study indicates significant impact of CAL on CSUD. The study has a number of theoretical and practical implications for researchers, academicians, practitioners, professionals, bankers and policy makers.

**Keywords:** Islamic banking, Customer's awareness level, Customer's service utilization decision, Pakistan

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## I. INTRODUCTION

Banking sector plays an important role in the economic development and financial soundness of any economy. It stimulates savings and investments with broader aim of social welfare, prosperity, increased per capita income, more opportunities and optimum utilization of economic resources for substantial benefits. Banking sector became an essential component since the industrial revolution of 18<sup>th</sup> century and expanded in the era of globalization due to more customer focused operations in terms of diversified products and services. The quality and customer orientation is the central tenet to survive in this very sector due to emergence of private sector across the globe. Similarly, banking sector flourished in mid 1990s due to privatization and financial liberalization by the Govt. of Pakistan. Consequently, private sector banks became the market leader within few years at the edge of the 21<sup>st</sup> century. The emergence of new century created numerous challenges due to inception of Islamic banking stream in the existence of conventional banking system in Pakistan. The increased volume of Islamic banking requires rapid awareness campaigns to attract new customers and retain the existing customers to meet their needs and expectations. The customers' awareness level (CAL) regarding this very sector got importance to convince the target audience that could affect the customers' service utilization decisions (CSUD) for products offered by Islamic banks in Pakistan. Almost 80% of banking assets are owned by private sector which play very important role in economic development of Pakistan (Economic Survey of Pakistan, 2007-08). It necessitates the empirical investigation of emerging trends in financial sector especially banking sector to assess the recent change and its outcomes for wise decision making for all the stakeholders in the local, regional and international markets.

Islamic Republic of Pakistan was created on August 14, 1947 in the name of Islam with almost 98% Muslim population having specific religious, social, cultural and economic features coated with ethnicity, diversity and variety. Pakistani banking sector experienced many crisis since inception but the start of 21<sup>st</sup> century proved a success for Islamic banking stream, started, in 2002. The existence of two banking streams, *i.e.* conventional banking and Islamic banking created countless opportunities for the both segments in the existence of local, regional and global challenges. The inception of Islamic banking confronted with numerous problems including manpower, supervisory and advisory mechanism, Shariah compliance, awareness and customers' demographics especially in terms of service utilization decisions. It inspires the researchers to investigate the awareness level and customer's service utilization decisions among customers of Islamic banks in Pakistan.

There are two major types of banking system operating in Pakistan, *i.e.* conventional banking and Islamic banking. The main difference between the two banking streams includes objectives, interest/riba based transactions, risk sharing and some other parameters (Ahmad *et al.*, 2011). It is reported that Islamic banks work on interest free basis while conventional banks work on interest basis (Khaf, 2006). Pakistani banking sector was dominated by conventional banking for last 66 years but now trend has been changed due to rapid growth of Islamic banking. The growth rate of assets of Islamic Banking Institutions (IBIs) is 60% per annum in Pakistan since 2005. Numerous full fledged Islamic banks are working in Pakistan and almost all conventional banks have standalone branches of Islamic banking. It is an emerging sector and survival of IBIs is dependent upon the positioning of their products and services in the minds of existing and potential customers. IBIs have to compete with the conventional banks which hold major portion of banking sector assets in Pakistan in addition to their peers.

## II. LITERATURE REVIEW

Islamic banking creates numerous opportunities and threats for the various stakeholders in financial sector especially in bankers and customers' perspectives. The development of *Shariah* compliance banking products became a challenge for bankers. Moreover, awareness and acceptance of these products reveal another aspect of this very demanding sector in a society having a complete code of life according to specific socio-economic setting of Pakistan. Customers are considered the most important stakeholders with reference to Islamic banking products in Pakistan and awareness level plays key role in this regard. Generally, awareness level varies among different customers based upon demographics and other features as it moves from no awareness towards more awareness as well as from awareness to familiarity. Eventually this familiarity leads the customers to have a desire to visit the place or something like product (Milman and Pizam, 1995).

### CUSTOMERS' AWARENESS LEVEL (CAL)

Awareness is central tenet for the recent age of information technology to survive in the highly competitive global market especially due to emergence of financial services worldwide. Awareness means one's understanding and knowledge about anything, *e.g.* personality, place, product or service etc. It can stimulate the individuals towards action because awareness enables them to make choice (decision making) based upon pros and cons of anything. It can be the blending of analysis and intuition that may enhance the awareness

level regarding the subject matter. Similarly, customer awareness level (CAL) reveals the stage or phase of customer's psychological aspect in terms of understanding and knowledge regarding any idea, person, place, product or services etc. So, the investigation of customer's awareness level is getting importance due to emergence of new markets, sectors, products and services locally and globally.

Islamic banking in Pakistan requires an investigation to assess CAL of this emerging sector and CSUD based on Hierarchy of Effects model to contribute the existing body of knowledge. This study investigates the level of awareness among existing and prospective customers of Islamic banking in Pakistan. It also explores the various dimensions of customers' service utilization decisions including personal, social and economic features of the target audience. Human behavior and Values can affect lifestyle and consumption pattern of any society across the globe. It is found that "an individual's personal values and beliefs towards shopping decision of various products and services reflect that shopper's personality in terms of gender, age, race and religion" (Seth, 1983). In addition, it is reported that personal consumption decision making depends upon the religious group to which that person belongs (Siguaw and Simpson, 1997).

In 1898, Lewis reported the hierarchy of effect, a salesman, who was of opinion that a sales person must ensure Attention, maintain Interest, create Desire and finally spur the customer to Action (utilization). The Hierarchy of Effect was documented in 1910 that enabled to propose a model to incorporate the various phases of customer's psychology to purchase/utilize any product or services as Attention, Interest, Conviction, and Action. Moreover, a number of changes were incorporated in this model in 1961; the model of effect was updated into the DAGMAR model (Defining Advertising Goals for Measured Advertising Results). It provides a rational basis for the concerned stakeholders as DAGMAR model begins with awareness, moves to comprehension, then conviction, and ends with action covering different aspects of customer's psychology in terms of Think, Feel and Do.

Lavidge and Steiner (1961) discussed the Hierarchy of Effects to support the AIDA model. It is noticed that consumers appeared to progress through cognitive (thinking), then affective (feeling) and finally intention/doing stages called "Think-Do-Feel". The flow of activities includes different phases of human mind-set in terms of awareness level regarding goods and services and ends with action in terms of purchase of goods or utilization of services as under:

FIGURE 1

The Hierarchy of Effect: DAGMAR Model



#### **CUSTOMERS' SERVICE UTILIZATION DECISION (CSUD)**

Decision making is the process of making a choice based upon some analysis or intuition. It includes various steps/stages in a systematic fashion to reach at conclusion to do something or not according to some preferences, standards or other parameters that varies from person to person as well as from situation to situation. There are several decision making models in the literature that indicate various patterns for individuals, groups and even organization to take decisions in the varying circumstances. The right decision at right time is desirable to materialize spiritual, social and economic gains according the preferences of the decision makers. The decision making process is almost same to make right choice for tangible things (goods) as well as intangible items (services utilization). Customer service utilization decision (CSUD) represents a process that enables the customer to make a choice for service utilization favorably or unfavorably based upon his/her analysis, intuition and knowledge.

Kaufman (1967) explored various factors for customers to choose a bank that includes convenient location, quality of services and length of bank-customer relationship. Moreover, it is found that bank location, credit facility and default salary account are the reasons to use a bank (Martenson, 1985). Similarly, it is concluded that accessibility, simple and easy transaction processes, variety of services and availability of credit on competitive rates are the key attributes to choose a bank (Arora *et al.*, 1985). In addition,

friendliness of staff is of top importance while selecting a bank along with other important factors such as working hours, size of waiting line, efficient services and convenient location (Laroche *et al.*, 1986).

### **CUSTOMERS' AWARENESS LEVEL (CAL) AND CUSTOMERS' SERVICE UTILIZATION DECISIONS (CSUD) IN THE BANKING**

Sudin *et al.* (1994) investigated Muslim customers of banks in Malaysia to explore the important factors for the selection of financial institution. Findings indicate three factors, *i.e.* provision of fast and efficient services, speed of the transaction and reputation and image of the bank. Moreover, adherence to Islamic principles and rate of return were found as the most important determinants for the selection of bank among Bahrain customers (Metawa and Almossawi, 1998). However, reputation of bank and Sharia'h compliant products were considered the main reasons for selection of banking institution among customers in Jordan. Similarly, most of the customers were found satisfied except banking hours and opening timings of Islamic banks (Naser *et al.*, 1999).

Imran *et al.* (2011) explored the level of awareness of Islamic banking among customers and found that they were satisfied with operational services of conventional banking and they did not have complete awareness about products of Islamic banking. It was reported that there was positive association between customer satisfaction and honesty. The trust was the only issue that influenced the customer using the system of electronic banking (Rexha, 2003). Moreover, the views of Malaysian corporate customers were examined regarding Islamic banking system. Findings reveal that Islamic banks are neither educating the customers nor marketing the Islamic banking product and services properly, so majority of respondents have very limited knowledge about IBIs (Ahmad and Haron, 2002). However, another study was undertaken in Thailand to document the perception of customers regarding attributes of Islamic banks. It was concluded that customers were aware of special characteristics of Islamic banking system, *i.e.* prohibition of interest but they had low level of awareness towards products and services of IBIs (Lateh *et al.* 2009).

Awan and Bukhari (2011) concluded that there were two prominent aspects for selection of Islamic bank that included service quality and features of product in Pakistan. However, religious aptitude and Shariah principles could influence the selection criteria but religion was not the only reason to choose Islamic banking. In addition, it was reported that Muslim customers in South Africa were more aware about Islamic banking but key factors for bank selection are lower bank charges, fast and efficient services,

extensive ATM facility and convenience of branch network. However, it was found that being Islamic was not sufficient eligibility to attract customers in South Africa. So, it was desired that Islamic banks should provide quality products and efficient services to compete in the industry (Saini *et al.*, 2011).

Khattak and Rehaman (2010) examined the awareness level for Islamic banking products and services and reported low level of awareness among customers about financial products like Murahabah and Ijarah etc. except basic products like current account and time deposits. Moreover, it is reported that religion or Shariah compliance was considered main motive but not the most important factor. However, a study was undertaken to investigate perception of Non-Muslims immigrants of Saudi Arabia about Islamic banking and found that they used Islamic banking due to their low cost and better services (Hidayat and Al-Bawardi, 2012).

### III. RESEARCH METHODOLOGY

This study examines the CAL and CSUD based on the field survey in Pakistan by using qualitative and quantitative techniques. The qualitative aspect includes observation, case study and in-depth interviews along with focus group. Observations represent the researchers' experiences, interactions and dealings with bankers, customers and other stakeholders of Islamic banking in Pakistan. A total of 14 people (7 bankers and 7 customers) were selected for unstructured in-depth interviews to document their views, perception, feelings and experiences regarding CAL and CSUD. Moreover, four focus group were arranged (two for bankers and two for customers) ranging from 7 to 10 persons in each focus group with duration ranging from 45 minutes to 80 minutes for each respectively to explore the different aspects of the selected variables of the study. Eventually, the qualitative aspect enables the researchers to develop a structured questionnaire to collect data from the target population in the local settings.

A total of 250 questionnaires were distributed among customers residing in the Lahore district by using random sampling. Data were collected from the customers of selected banks, *i.e.* Meezan Bank Ltd. and Dubai Islamic Bank Ltd. through a structured questionnaire having three sections for CAL, CSUD and demographics of respondents. Five points Likert scale ranging from 1 to 5 was used to assess the CAL and CSUD. Incomplete questionnaires and outliers were not included for data analysis; only 200 completed questionnaires duly filled in by the respondents were processed through SPSS 18.0 version to use statistical techniques like descriptive statistics, Pearson's correlation and Regression for this study.

#### IV. RESEARCH FINDINGS AND DISCUSSION

The qualitative tools enable the researchers to explore CAL and CSUD in the local setting of Pakistan. The combination of case study, unstructured in-depth interviews and focus groups of bankers and customers were carried out to probe the dimensions and various aspects of the selected variables. Moreover, the aspects of CAL and CSUD were documented into a structured questionnaire in English that was used to record responses of 2 selected customers by using simple random sampling residing within the vicinity of Lahore District. The researchers approached the respondents and noted body language, gesture, feelings and sentiments of the selected respondents, when they were asked to fill the said questionnaires. The filled questionnaires were processed through statistical tests in this study. The normality, internal consistency and reliability were checked through SPSS 18.0 Version that enabled to apply selected tests for the said purpose. It is reported that Cronbach's Alpha is most widely used method for the purpose of measuring the reliability (VehKalahti, 2000).

TABLE 1

Reliability and Internal Consistency of the Research Instrument

Dimensions/Variables	No. of Items	Cronbach Alpha
CAL	57	0.969
IB* Terminologies	23	0.952
IB Product and Services	14	0.889
IB Financing Products	8	0.922
IB Practices	12	0.915
CSUD	25	0.850

\*Islamic Banking

Table 1 reveals the reliability coefficients for the selected constructs and variables ranging from 0.850 to 0.952. The internal reliability and consistency of the selected variables are appropriate to apply the other statistical tests to gauge the relationship among the variables in this study. Whenever the value of Cronbach alpha is closer to 1, we will say that greater is the internal consistency of the item in the scale (Gliem and Gliem, 2003).



Table 2 depicts the summary of descriptive statistics for the selected variables. It indicates minimum and maximum values of responses for each variable/dimensions. Moreover, it portrays the Mean, Standard deviation and Variance for each variable/dimension.

TABLE 2  
Summary of Descriptive Statistics of the Study

Dimension/Variables	Minimum	Maximum	Mean	Std. Dev.	Variance
CAL	1.00	4.40	2.39	0.65	0.42
IB* Terminologies	1.00	5.00	2.12	0.86	0.74
IB Product and Services	1.57	4.79	2.68	0.68	0.46
IB Financing Products	1.00	5.00	2.06	1.01	1.01
IB Practices	1.17	5.00	3.18	0.80	0.64
CSUD	1.00	4.17	2.26	0.60	0.36

\*Islamic Banking

Table 3 reflects that majority of the customers are male as compared to female, *i.e.* 88% of respondents are males and 12% are females. It is reported that gender could influence the perception among bank customers (Spathis *et al.*, 2004). Moreover, the sample consists of 56.50% married respondents while 43.50% of them are single individuals in this study. The respondents were asked to report their religious level in terms of high, moderate and low religious level. The results indicate that 21% respondents have high religious level to perform all the activities including social and economic, 71% respondents have moderate religious level while 8% respondents reported low religious level especially in terms of economic and banking transaction during their life. It is found that people who have strong religious background, they have complete knowledge about Islamic financial products which are provided by Islamic banks (Bley and Kuehn, 2004). Moreover, it was narrated that people in Bangladesh not only adopt Islamic banking due to their Islamic background but they also give importance to facilities and services which are provided by Islamic banking (Rashid *et al.*, 2009).

TABLE 3  
Summary of Demographics of the Respondents

Demographics	Classification	Frequency	Percentage
Gender	Male	176	88.00
	Female	24	12.00
Marital Status	Married	113	56.50
	Single	87	43.50
	High	42	21.00
Religious Level	Moderate	142	71.00
	Low	16	8.00
Occupation	Self Employed	84	42.00
	Private Job	83	41.50
	Govt. Job	14	7.00
	Unemployed	19	9.50
Age	Below 20 Years	7	3.50
	20-25 Years	48	24.00
	25-30 Years	50	25.00
	30-35 Years	40	20.00
	35-40 Years	36	18.00
	40 Years and above	19	9.50
Education	Less than Matriculation	14	7.00
	Matriculation	26	13.00
	Intermediate	33	16.50
	Graduation	85	42.50
	Postgraduate	35	17.50
	M. Phil. / Professional	7	3.50
Monthly Household Income	Upto 20,000	15	7.50
	21,000-40,000	68	34.00
	41,000-60,000	64	32.00
	61,000-80,000	38	19.00
	80,000 and above	15	7.50

The majority of the respondents who are using Islamic banking products/services are young as 69% respondents fall in the age group of 20 to 35 years (20-25 years, 24%; 25-30 years, 25% and 30-35 years, 20%), 18% fall in range of 36-40 years, 9.50% were above 40 years and only 3.50% respondents were found below the age of 20 years. The educational profile of the respondents reveals that 36.50 percent respondents have qualification of less than graduation while 63.50% are graduates or above. Moreover, 42 percent respondents are self-employed, 41.50 % working in private firms, 7% in Govt. job and 9.50% are unemployed people. In addition, monthly income of the most of respondents ranges from PKR 21000 to PKR 60 000. Literature indicates that male customers perform more banking activities than female customers (Obbe, 1980; Alsop, 1984; Woldie and Adersua, 2004). Moreover, gender role and responsibilities could be associated with specific cultural, social and religious factors, *e.g.* male members perform outdoor activities including financial transactions and females are more interested in indoor tasks, inside the home (Ogenyi, 1997; Kinsey, 1988; Iheduru, 2002). Similarly, it is concluded that customer’s demographics are considered important component to decide service utilization decision especially in the banking sector. The age of majority of Islamic banking customers was found in the range of 25 to 35 years (Khan *et al.*, 2007).

TABLE 4

Summary of Correlation between Customers’ Awareness Level (CAL) and Customer’ Service Utilization Decision (CSUD)

Variables	Pearson’s Correlation	Sig. (2-tailed)
CAL and CSUD	0.962**	0.000

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

Table 4 reveals the results of Pearson’s correlation between CAL and CSUD among customers of Islamic banks in Pakistan. The coefficients indicate significant positive relationship between CAL and CSUD based upon responses of the sample selected for this study. Correlation is significant at the level of 0.01, *i.e.*  $r = 0.962$  and shows highly strong and significant relationship among the selected variables. So, it is concluded that there is significant positive association between customer’s awareness level and customer’s service utilization decision. Moreover, regression was run to measure the impact of CAL on CSUD.

TABLE 5

Summary of the CAL-CSUD Regression Model  
(Coefficients, Standard Errors in Parenthesis,  
t-value in brackets and p-values in italics)

Constant	Awareness	$R^2$	F-Statistics
0.131	0.889	0.926	2490.282
(0.044)	(0.018)		
[2.970]	[49.903]		
<i>0.003</i>	<i>0.000</i>		<i>0.000</i>

Predictors: (Constant), CAL

Dependent Variable: CSUD

Table 5 indicates the results of regression model that was used to assess the impact of CAL on CSUD among customers of Islamic banks. The coefficients depict the estimation equation as  $CSUD = 0.131 + 0.889 CAL + E$ . Moreover,  $R^2$  shows the rate of determination that explains the rate of change (92.60%) in dependent variable, *i.e.* CSUD due to independent variable, *i.e.* CAL in this study because  $R^2$  (0.926) is significant at 0.000 level. Results reflect that CAL has significant positive impact on CSUD. F-statistics value shows the fitness of the regression model along with other coefficients in terms of t-value, standard error and p-values (Table 5). So, it is concluded that there is significant positive impact of customer's awareness level on customer's service utilization decision. The findings supported by the literature as it was found that quality of information is one of the major factors which lead a customer towards purchase decision in online shopping (Park and Kim, 2003). Similarly, it is reported that brand awareness has positive impact on purchase intention (Shah *et al.*, 2011).

## V. CONCLUSION

Islamic Republic of Pakistan was created on August 14, 1947 in the name of Islam with 98% Muslim population. Pakistani banking sector experienced many crisis since inception but the start of 21<sup>st</sup> century proved a success for Islamic banking stream, commenced in 2002. The existence of two banking streams, *i.e.* conventional banking and Islamic banking created countless opportunities for the both segments in the existence of local, regional and global challenges. Islamic banking confronted with numerous problems like

lack of manpower, supervisory and advisory mechanism, Shariah compliance, awareness and customers' demographics for service utilization decision. This study aims to investigate the awareness level and service utilization decisions among customers of Islamic banks in Pakistan. Qualitative and quantitative tools were used to probe the selected variables by collecting data from 200 customers of Islamic banks residing in the Lahore district. The sample was selected by simple random sampling and data was collected through personal contact approach and SPSS v. 18 was used for data analysis. Results indicate that there is significant positive relationship between CAL and CSUD. Moreover, it is found that CAL has significant impact on CSUD. It is concluded that the customer awareness level plays an important role for customer's services utilization decision in the banking sector as it is evident from the findings of this study. The results of correlation and regression indicate significant positive association and impact of CAL on CSUD that enable the concerned stakeholders to devise their strategies for the mutual benefit and collective gain. It depicts the customers' views regarding emerging sector in Pakistan and also provides theoretical foundation to concentrate on customer's awareness through various techniques to facilitate the customers for service utilization decision especially in the banking sector.

Awareness or knowledge of products and services of Islamic banks help to retain existing customers and attract potential customers. It is desired that well planned awareness campaigns should be executed to increase customer base. It enables to attract new customers as well as retain existing customers for long term benefits as CAL directly and positively affects CSUD in case Islamic banking as an emerging opportunity for all the stakeholders. Moreover, it can attract more investors to invest in Islamic banks. It could help to create/offer interest-free financing and investment products according to needs and expectations of customers. However, top management of Islamic banks should improve services, like staff behavior, knowledge, online banking etc. However, compliance of Shariah Principles is desirable in each product of Islamic banking that must be incorporated in true spirit to justify its name and eliminate doubts in the minds of the existing customers and prospective customers.

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