Improving Customers' Decision Making And Criteria For Selecting Islamic Banks

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Abstract

The purpose of this research is to determine customer attitudes and to identify illustrative elements for the selection of Islamic banks in Saudi Arabia. Essentially, distinct factors shape clients' attitudes toward Islamic banks and are taken into account in clients' decision-making processes as identified by various behavioral theories. Information was gathered at random from Saudi clients of Islamic banks. On 138 clients, a poll was created, distributed, and tested using the t-test model. The findings indicate that clients consider a few factors in their decision, which were assigned to religious and non-religious groups. Religious factors are basically standards, lack of interest, religious sanction or avocation, profit sharing, and the Islamic value premise of banking services. The non-religious related factors were adequate branches, caring and agreeable, appearance and inward embellishment design, quick services, reaction to their clients' requirements, an adequate number of staff, giving clients the first concerns, and clients' requirements to incorporate unveiling data as a piece of accounting framework ampleness. Individual client consideration, competitive service costs, and the influence of friends and family It is unrealistic to expect religious factors to be sufficient, but interest-free banking addresses non-religious or economic variables significantly, and the profit-sharing guideline is significant; policymakers should consider this when developing a positive attitude toward Islamic banks. The findings of this review suggest that religious and non-religious values have a significant impact on clients' expectations and decisions. It proposes that the main variable is religious decree, with data framework accessibility revealing clients' requirements.

This study proves that Islamic banks require attracting and retaining customers. To accomplish this, they would need to employ related techniques designed to address such issues. Non-religious as the sole moti[1]vation for selecting Islamic banks has been expanded by addressing numerous related theories that are relied on to broaden Islamic banks' degree in developing methodologies toward client attitude development.

Keywords: Islamic banks concepts, related theories, signaling theory, religious factors, non-religious factors, banking services.

Introduction

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Banks' service comparability and developing competitiveness in the banking industry have emerged as critical issues for banks today. As a result, banks should identify distinguishing factors that determine clients' preferred premise among financial service providers. Banks would need to pay close attention to their various clients' demographics, such as their religious beliefs, in order to boost client confidence in the financial firm and support offering a variety of options. The primary concern of this examination paper is to develop specific client attitudes toward Islamic banks. Clients are the primary partners in any organization; thus, much emphasis should be placed on client retention and profit enhancement (N'Goala, 2007). (Pappas & Perotti 2021). Customers respond to business signals in a variety of ways. (Hoffman & Bateson 2016). According to finance behavior theory, Islamic banks may have had an oppressive or irrational relationship with their clients, which resulted in disappointment, particularly when they gave good advice and their clients did not acknowledge it. At the same time, clients may react differently to bank business gestures (Hoffman & Bateson 2016). Clients' needs are prioritized over the banks' goals, expenses are transparent, and genuine efforts are made to provide relevant advice. The primary goal of this paper is to comprehend the clients' rationale or attitude toward Islamic banking. The analysts benefited from a number of related theories that addressed the fundamental assumptions and relationships of the clients.

Literature Review

Islamic Banks Concept

Islamic banks are regarded as financial intermediation organizations whose rules, statutes, and procedures state unequivocally that they must adhere to explicit standards by prohibiting interest management. They are not, however, holier than thou; clients are influenced by other factors such as family influence, quality, staff, notoriety, straightforwardness, and returns. All of the last options mentioned are persuasive on the clients' attitudes. Clients can be persuaded to change their attitudes, convictions, and behaviors, according to various theories such as intellectual discord (Harmon-Jones & Mills 2019). Simultaneously, sending messages to banks helps clients understand how Islamic banks operate (Gong & Yi 2018). Banks plan explicit persuading communications to clients in order to build trust that the services and products being sold will meet their exceptional financial and non-financial needs (Pappas & Perotti 2021). Similarly, some analysts predicted that banks would produce undeniable levels of retention and profits on the costs associated with their signals as they communicate with clients or prospects (Alanazi & Lone 2016). (Howard-Grenville & Rerup 2016). Furthermore, Thakur and Workman (2016) used a unique technique to understand clients' attitudes by estimating their risk level. It was possible in finance and accounting to score clients' risk-return relationship using portfolio theory concepts (Niromandfam et al. 2020).

Because Islamic banks are based on the sharing standard, all investors and clients hope to get the best, expected returns rate from their initial investments while also being prepared for potential risk. Hamza (2016) assumed that deposit management and profit and loss statement assets are classified as ethical or inappropriate. According to the indicator, capital and interest rates have a direct impact on deposit returns (Hamza, 2016). The relationship between Islamic banks and their clients includes profit and loss sharing. In any case, according to Minhat and Dzolkarnaini (2016), functional risks expose Islamic banks to potential investment deposit withdrawals, income loss, and agreement cancellation. All of the last-mentioned approaches may have an impact on the image and reputation of Islamic banks, potentially reducing their future opportunities and chances (Minhat & Dzolkarnaini 2016).

Following that, each Islamic bank should conduct a risk assessment to determine general asset or investment classes that are appropriate for a specific customer. Potential investment returns

are constrained by risk tolerance and risk limit. Because financial foundations want to be acknowledged by all clients, their objectives essentially supplement clients' worth and risk tolerance (Chung & Au 2020). The various theories presented in this paper will demonstrate a better understanding of clients' rationale or attitudinal behavior regarding the sharing concept of Islamic banks. According to Komijani and Taghizadeh-Hesary (2018), the first is by generating a profit through the equity guideline, which limits predetermined payments and outlandish vulnerability. The participation rule, which requires a borrower to make a profit offer to the bank rather than paying interest, is the second rule. The ownership principle prohibits selling something that one does not fully own (Hussain et al., 2015).

Regardless, Muslim and Christian clients agree that poor people, vagrants, and the penniless have a legitimate or honest desire to participate in asset income. The last option mentioned may result in a better and more secure society in which wealthy clients are leaned on to share the risk that is expected in the lives of the helpless. Nonetheless, borrowers' and depositors' ruthless determination are not required to make the most significant possible return and should not be balanced against potential risk (Chowdhury, Saba, and Habib, 2019). Furthermore, the Islamic banks' strategy for leading business should be perceived in order to be balanced.

Related Theories

Attitudes, according to Gawronski and Brannon (2019), are actions taken by clients in response to predetermined feelings or convictions. Islamic banks may use various theories to more likely adjust clients to their preferences. According to Gawronski and Brannon (2019), the main theory is cognitive dissonance, which reveals a peculiarity in which a client experiences distress because of conflicting considerations, convictions, or sentiments between elaborate parties. Such irregularity (dissonance) can be eliminated by taking explicit steps (Gawronski & Brannon 2019). Predominantly, cognitive dissonance theory accepts that a reconsidering attitude is nearly identical to what has actually been followed. As a result, one method of overcoming dissonance is to broaden the selected elective alternative quality (Harmon-Jones & Harmon-Jones 2019). Given how dissonance affects client emotions, banks should reconsider. Regardless of the distinctions in what to flag, Islamic banks can deal with their signs by focusing on what causes positive reactions in their customers.

Both Bahrini (2017) and Thaker et al. (2016) agreed that the possibility of developing a common conviction among clients is critical to improving a condition for progress. The religious factor is a significant intention that can influence dissonance; as a result, clients may retain only data that confirms a previous belief. In some cases, new signals may be overlooked if they contradict religious beliefs (Ziky & Daouah 2019). Another compelling factor considered by Wallston and Wallston (2020) was perceived benefits. Aladekomo (2020) defined perceived benefits as the level of anticipated delights or outcomes. Accepting that the management of Islamic banks may limit dissonance by signaling one of their most desirable hidden characteristics is a step forward. Power (2017), as well as Bananuka, J., Katamba et al. el (2020) both considered at least one related signaling issue from high corporate administration, forthrightness, trust, and responsibility. Each of the last options mentioned is a fundamental focus of signaling theory (Lujja et al., 2018). (Soma, Primiana, Wiryono & Febrian 2017). However, it is critical to note that a religious client is one recommended commendable signal.

Another theory worth considering is the transaction cost theory. It makes two constricting claims about the effects of social differences on bank choice. The main argument expresses that social distance is an element of value contrasts established in personal feelings toward costs and benefits. The following argument expresses clients' difficulty in obtaining precise

data (Knoll et al., 2016). According to the transaction cost theory, each client group has their own risk or cost-benefit analysis; obtaining and foregoing something of roughly equivalent value will impact future connections and emotions (Ltifi,et.al, 2016). Clients must use a single bank for a wide range of needs, and they must do so in a way that fits their daily schedule. According to a new report, bank customers choose their banks primarily based on the lowest costs, proximity, and recommendations from family or friends. In any case, other helpful factors may include the bank's reputation, interest rates, and existing relationships with the bank (Iqbal, Nisha & Rashid 2018). Client value is a client's assessment of what an item or service is worth in comparison to potential alternatives. The final option implies that clients value the benefits and services they receive in comparison to what they paid. Microsoft Financial Services has highlighted five top esteemed bank characteristics on the client's rundown, including simple banking, banking choices, responsive customer service, and a superior value of financial items and services (Microsoft, 2017). Neglecting the last option's top qualities may have a negative impact on all banks, including Islamic banks, in terms of keeping up with clients.

Behavioral Finance Theory

Analysts disseminated a few studies that could challenge conventional economics' assumptions about human instinct. These researchers demonstrated that decisions are not always optimal, and that the human proclivity to face challenges is influenced by how choices are presented (Wilkinson & Klaes 2017). This is also true in accounting and finance, where it is assumed that clients who deposit or borrow money are not generally levelheaded and have limited restraint and decisions. Similarly, Jackson and Vaughn (2018) reasoned that clients' ability to manage once feelings and thoughts is dependent on their thought processes and preferences. In this way, Markowitz established a deterministic model for optimal asset allocation. The last model mentioned was based on an extremely unreasonable set of behavioral assumptions based on the client's attitudes, convictions, and experience (Hoffmann & Post 2017). The deterministic model predicted that clients would frequently disregard behavioral finance standards in their decision-making, and that inefficient asset allocation would influence clients' decision or choice (Fama 2021). Dread, confidence, outrage, kinship, tranquility, hostility, disgrace, pity, graciousness, envy, anger, imitating, and scorn are some emotional expressions (Karjaluoto, et al., 2002). Nonetheless, clients are bound to act productively in allocating their investments or selecting their bank in the long run based on a trade-off between expected increases and misfortunes. They enjoy facing additional challenges in order to achieve adequate types of gains that kill the misfortunes. It is critical to recognize that clients' decisions are not being satisfied productively and are not being liberated from encapsulated failure parts. (Korteling, Brouwer, and Toet 2018) defined the last option as a piece of cognitive bias or a methodical example of deviation from rationality in judgment. Clients' inability to solve a problem due to their limited data deciphering and insight can frequently be rectified with the help of a banker.

Signaling Theory

Signaling theory supports and depicts banks' behavior as data senders. The sender chooses how to signal, and the recipient claims his interpretation of what has been shipped off direct clienteles' decision (Rahi 2016). Banks should have less incentive to signal a few things to others. For example, Chen and Komal (2018) reasoned that situations where banks were less eager to signal others, such as high shareholder turnover and a straightforwardly close management observing with insider admittance to corporate data and low organization costs, were less likely to be signaled. Levie et al. (2008) demonstrated that insufficient revelation or signals result in incorrect choices and difficult to moderate low performance. That is to say,

banks are unsure whether a sufficient and helpful signal for exercising sound judgment is acceptable. Signaling theory contributes to adjusting the beneficiary's behavior to the sender's advantage. Signs can be straightforward, conveying data and aiding in the receiver's decency. Simultaneously, a sender must avoid sending a deceptive signal. It is worth noting that both the sender and the receiver are exposed to the risk of undermining the signaling framework. The framework should be built around true versus false data.

Furthermore, Kocak, Carsrud, and Oflazoglu (2017) stated that because banks are risk gatherers, they appear to be hiding risks. Bank profits are visible, whereas risk is not. Clients should be more astute by avoiding additional challenges while paying similar returns. It is taking into consideration to play a game or make a decision signaling in facing greater challenges and conveying a similar return. As a result, clients should be more astute in deciphering risk-return coefficient changes from enigmatic signals. Clients' responses are influenced by their experiences, and their encounters are influenced by how banks approach data.

Customer's Choice

A few informative articles determine the most prominent variables in the study, such as perceived quality of service, compliance with Islamic law, and customer trust. PY Lai and Samers (2017) investigated the Islamic banking determination criteria. In terms of various criteria, the observational findings revealed an overall agreement among Muslims and non-Muslim clients. Being paid higher interest, which was far more grounded with non-Muslims, is a critical difference between Muslims and non-Muslims. In a similar vein, it was discovered in North Cyprus that the primary factors that influence bank clients are efficiency level, service quality, parking, image, emotional state, show location, and financial viewpoints that may influence client assessment (Oh & Kim 2017). In a similar context, Sheikh and Qureshi (2017) demonstrate that chief executives regard service quality as a competitive advantage for financial organizations. A few organizations concentrate on demonstrating to their clients that they provide superior and more effective services than their competitors. Nonetheless, Jham (2018) proposed that quality can be used to examine the differences between perceived service and client expectations.

Furthermore, service quality and financial reputation are regarded as key factors in selecting Islamic banks in Malaysia (Nomran, Haron & Hassan 2018). Client selection factors, however, can differ across countries. According to Kashif et al. (2015), there is no correlation between reliability and customer satisfaction with Malaysian Islamic banks. According to Al-Salim (2018), the set of principles followed by bank representatives is a crucially recognized perspective that influences customer satisfaction in the Saudi financial sector. Indeed, there may be a lack of certainty between the bank and the client unless there is a high likelihood of benefit sharing between the bank and the client (Poppo, Zhou & Li 2016). The perceived level of risk influences trust. According to Nasser et al. (1999), trust is the most important factor that may influence an Islamic bank's decision in KSA. According to various studies, clients value trust and reputation. Altaf, Iqbal, Mokhtar, and Sial (2017) discovered that trust and brand reputation are important considerations when choosing a bank. Regardless, trust influences a client's future behavior (Poppo, Zhou & Li 2016). Similarly, Pérez and del Bosque (2017) discovered that bank size, number of branches, and reputation are the most important factors influencing bank selection.

Banking Service Excellence

Providing exceptional service or assistance, in more detail, means exceeding clients' expectations in order to make them feel as if the bank understands what they are going through. Giving employees the tools, they need to succeed in their roles, allowing them to provide extensive self-service support and accurate data across multiple channels. Saleh, Quazi, Keating, and Gaur (2017) assumed that in order to retain clients, excellent services were required. Excellency in this area cannot be attained in the short term because it is a journey rather than a destination; it is constantly raising present expectations in order to improve the bank's current service performance. In pursuit of service excellence, the final option is a responsibility and a genuine challenge. To attract clients, the normal return level must be sufficiently high to offset the expenses of equity; otherwise, no clients will deposit their money in a risky financial organization with a zero-return rate (Tan, Floros & Anchor 2017). Islamic banks finance their assets in the hope of increasing profitability at the expense of equity, which is unavoidable. Bank management, according to signaling theory, signals private data about a positive relationship between Islamic banks' ability to build equity return. Alshurideh et al. (2017) discovered that after investigating a number of service quality factors, the two analysts concluded that substance, dependability, sympathy, affirmation, and responsiveness have a significant impact on choice. Furthermore, clients expressed significant levels of loyalty toward all aspects of service quality in order to better understand the fundamental antecedents and outcomes of each service (Alshurideh et al., 2017). Furthermore, according to a recent study, establishing strategies for working on such quality to apply better consideration for loyal clients among them are the most profitable to them.

Methodology

The review is led by a previously used study of 150 and was sent to example Islamic bank clients randomly selected across Islamic banks in Saudi Arabia. Nonetheless, only 138 were returned completed. Cronbach's Alpha was used to assess the survey tool's internal consistency and reliability. Similarly, distinct apparatuses and the t-test were directed for information analysis. The study participants indicated their level of agreement on a five-level Likert scale, as shown below. The degrees of agreements were delegated the accompanying:
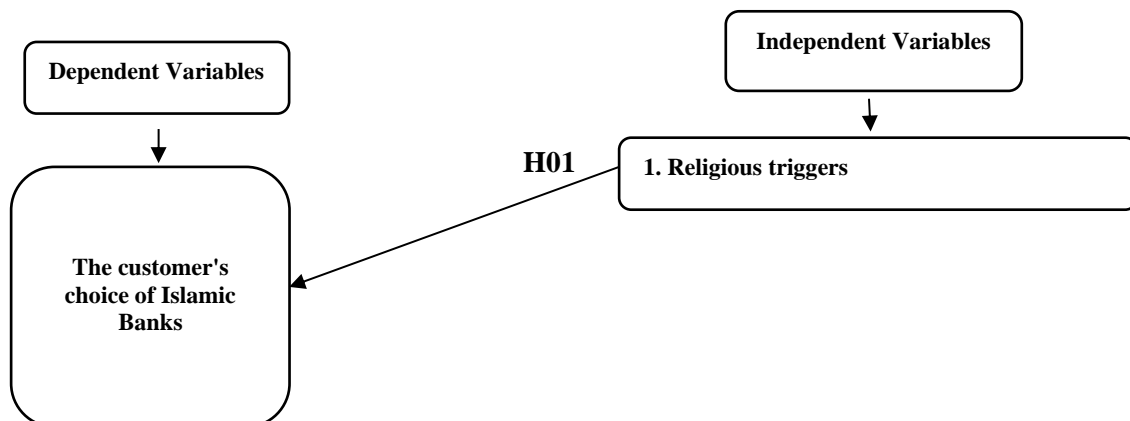
    A. Low level of agreement (1 to 2.33).
    B. The medium level of agreement (2.34 to 3.67).
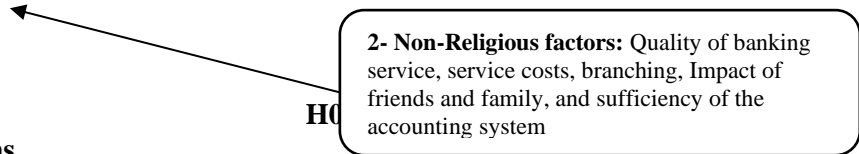   C. A high level of agreement (3.68 to 5).

Hypotheses

Hypothesis H_1: Religious factors signaled by an Islamic bank have a statistically significant impact on customers' decision-making.

Hypothesis H_2: Non-religious factors signaled by an Islamic bank have a significant impact on customers' decision-making.

Figure1: **The study model**

> **2- Non-Religious factors:** Quality of banking service, service costs, branching, Impact of friends and family, and sufficiency of the accounting system

Discoveries and Discussions

Information Presentation

The review included three participant banks operating in Saudi Arabia while keeping their names hidden; polls were distributed within Riyadh branches, and eye-to-eye surveys were conducted. The survey was divided into two sections: segment one contained demographic information, and segment two indicated clients' attitudes toward banking issues. In the following section, members were asked to rate the overall significance of the banks' selection criteria on a five-point Likert scale ranging from significant to not significant. The review tool was adapted from previous literature (Al-Ajmi et al., 2009).

Demographic Data

The first segment of the study included demographic data about participants' occupations, age, academic degree, and monthly salary. Table (1) shows that (11.3%) of the clients work in the private sector and (88.7%) work in the public sector. (60.15%) are under 30 years old, while (39.85%) are over 30. Only (36.24%) do not have a university degree, while (63.76%) have a bachelor's degree or higher. The average monthly salary is less than 5280 SAR, which is equivalent to $1,400 USD.

Table (1) Demographic information

Demographic factors		Frequency	Percent
Occupation	Private sector	16	11.3
	Public Sector	122	88.7
	Total	138	100.0
Age	Age below 30 years	83	60.15
	30 years and above	55	39.85
	Total	138	100.0
Academic Degree	Less than Bachelor Degree	50	36.24
	Undergraduate and Graduate	88	63.76
	Total	138	100.0
Monthly Salary	Less than 5280 SAR	118	85.51
	5280 SAR and above	20	14.49
	Total	138	100.0

Religion-Related Factors

Table (2) displays proclamations that satisfy the first segment of this paper's second section, the religion factor thought process on customer choice. Graphic statistics of the gathered data show that the arithmetic implies agreement ranged from (2.50 to 3.04) with a grand mean of 2.87. On articulation 5, the most elevated arithmetic mean was (3.04), with a standard deviation of (0.81); this moderately low standard deviation reflects typical agreement among respondents. It was about how 138 respondents thought a religious proclamation was required to legitimize Islamic banks' services. Nonetheless, the edict term of Proclamation No. 5 is to

ensure religious freedom by protecting people's rights to live, speak, and act in accordance with their convictions. It is the assertion evaluated by the high mean degree. At the medium level, the most noticeable components in various articulations are Islam's alignment standards by the clients. In table 2, eight articulations represented the medium level number juggling mean (1, 2, 3, 4, 5, 6, 7, 8). Because of the substance of such statements, all participants guarantee that they support Islamic banks. This segment's grand mean is at a medium level of 2.83 out of 5.

Table (2) Religious motives for the customer's choice

No.	Statement	Arithmetic mean	Standard deviation	t-test	Status
1	The services I got from Islamic banks are in line with my religious principles.	2.50	0.85	4.05	Medium
2	What encourages me to deal with Islamic banks is the absence of interest.	2.87	0.98	4.66	Medium
3	I see that the Islamic banking system is in line with the principles of Islam.	2.94	0.92	4.72	Medium
4	I would like to compare between religious standards and what is offered by Islamic banks.	2.99	1.22	4.82	Medium
5	A religious edict is to justify any service provided by the Islamic banks	3.04	0.81	4.92	High
6	Non-Muslims discover substantial benefits through their agreements with Islamic banks.	2.60	0.83	4.10	Medium
7	The principle of profit-sharing is the best alternative, in replacing the principle of interest rates.	2.91	0.80	4.70	Medium
8	I admit religion principle when dealing with Islamic banks.	2.85	0.88	4.62	Medium
9	Suitable and Islamic cost basis of banking services.	2.77	0.86	4.58	Medium
	Grand Mean	**2.83**	**0.91**	4.58	Medium

The 9 statements in table 2 cover respondents' convictions on interest rates and other disallowed banking financial issues. Each acknowledged assertion based on the Islamic slogan, for example, activities of all kinds undertaken by Islamic banks should be free of exorbitant vulnerability and various types of conceded policies. Certainly, such statements include the bank's refusal to invest in organizations that deal with alcoholic beverages, gambling, non-Islamic financial services, porn, tobacco, or weapons. As an internal control system, Islamic financial foundations are overseen by an administrative board comprised of chief management and Islamic researchers, whose job it is to ensure that their financial transactions adhere to Islamic standards. Respondents level out of a Likert high score, and number five appears to take into account a room for conflict in all table 2 statements. The final option implies that customers are expecting something different, such as improvements to religious issues.

Non-Religion Related Factors

The arithmetic for statements with non-religious intentions is shown in Table (3). Client responses ranged from (2.32-2.85) on a medium scale. Statement number eight appeared on the accounting information system, revealing the client's needs. It has the highest number juggling mean (2.85) out of five and the lowest standard deviation (0.84). The lowest mean

was (2.32) on statement 3 of the appearance of appealing branches, and all assertions have a medium acknowledgment level.

Table (3) Non-religious motive

No.	Statement	Arithmetic mean	Standard deviation	t-test	Status
1	Selecting Islamic banks is due to their sufficient branches.	2.44	0.77	4.01	Medium
2	Selecting Islamic banks is due to caring and comfortable.	2.57	0.76	4.06	Medium
3	Selecting Islamic banks is because of their appealing and internal decoration design	2.32	0.72	3.90	Medium
4	Selecting Islamic banks is due to their rapid services to clients.	2.64	0.83	4.34	Medium
5	Selecting Islamic banks is because of their instant interaction to the requirements of their clients.	2.50	0.79	4.39	Medium
6	Selecting Islamic banks is because of the sufficient number of employees.	2.42	0.82	4.14	Medium
7	Selecting banks is due to giving clients the top priorities.	2.64	0.74	4.71	Medium
8	Selecting banks is due to the availability of information system disclosing my requirement.	2.85	0.84	4.63	Medium
9	Selecting banks is due to sufficient attention to every client.	2.55	0.81	4.40	Medium
10	Selecting Islamic bank is due to the competitive service prices.	2.61	0.65	4.34	Medium
11	Selecting Islamic bank is due to the impact of friends and family.	2.68	0.73	4.80	Medium
	Grand Mean	**2.57**	**0.77**	4.34	Medium

In any case, table 3 displays client standing out levels for 11 articulations or statements. As a fundamental task, banks must recognize, screen, and distinguish client requirements. Every statement is centered on non-religious factors such as individual consideration, branching, service costs, accounting system, clients' attention, and quick response to client requirements. Banks are generally working on improving their services and updating their qualities by identifying their clients' preferences and assumptions. Banks' endeavors are to expand deals over time by attracting and retaining customers. An effective and productive bank is one that addresses its needs and establishes appropriate priorities. Client requirements should always be the primary goal and the ultimate goal when expanding deals. A good client service is directly proportional to the number of clients, which ultimately leads to higher deals. The preceding 11 statements are critical ways to achieve service excellence, improve customer service, and generate profit by expanding deals. They pique the client's interest and encourage them to return for additional services in order to strengthen the relationship.

Hypotheses Testing

Hypothesis H1: The one-sample t-test with a classified worth of 2.33 and significance at the 0.01 level was used to accept or reject the 11 statements of theory one included in table 2. The

determined t was 4.58, making it possible to accept the invalid hypothesis that the Religious factors signaled by an Islamic bank influence the clients' selection decision. As a result, it demonstrates the existence of a positive relationship between religious factors and the choice of Islamic banks by customers. It is also confirmed that each statement in the table is a subset of hypothesis one, which demonstrated a positive and significant relationship on customer choice.

Hypothesis H2: The one-sample t-test with an organized worth of 2.33 and significance at the 0.01 level was used to accept or reject the nine statements of theory two included in table 3. Because the value of t was 4.34, it is possible to accept the invalid hypothesis, which states that the non-religious factors signaled by an Islamic bank fundamentally influence the clients' selection decision. As a result, it demonstrates that there is a positive relationship between non-religious factors and the choice of Islamic banks by customers. It is also confirmed that each statement in the table is a subset of hypothesis two, which demonstrated a positive and critical relationship on customer choice.

Conclusion

This review assumed that the attitude development of clients' decision criteria demonstrates that non-religious item and service highlights are highly valued. It also implies that clients' religious concerns are taken into account, but this isn't the only reason to choose an Islamic bank. In planning the procedure of Islamic banking choice criteria, Islamic bank management must consider item features and service quality as equally important to Islamic standards. Religious and non-religious factors both play a role in signaling clients and shaping their assumptions and attitudes. It is absurd to expect religious considerations to determine the elements of bank selection. In any case, non-religious or economic factors are comprehensively addressed by interest-free banking, and profit-sharing standards are critical in developing a favorable attitude toward Islamic banks. The findings of the study show that both religious and non-religious values can influence clients' intentions and decisions. It suggests that religious declaration be a primary consideration. The accessibility of an information system disclosing clients' requirements is popular among non-religious people. This paper supports the notion that Islamic banks must attract and retain customers. To retain clients, Islamic banks would need to develop significant strategies to meet such requirements. By contracting many related theories, non-religious factors as the sole motivation for selecting Islamic banks have been broadened. The final option is used to broaden the reach of Islamic banks in developing strategies for client attitude formation.

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