

# Islamic Banking Customer Engagement and Awareness: Exploring an African Context

*by Riyadh Moosa*

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## Islamic Banking Customer Engagement and Awareness: Exploring an African Context

Riyad Moosa

School of Accounting, University of Johannesburg, South Africa  
Corresponding Author E-mail: [rmoosa@uj.ac.za](mailto:rmoosa@uj.ac.za)

### Abstract

The Islamic banking industry is a niche market within the South African banking industry. Information is needed on the profile of customers and their level of awareness concerning activities at Islamic banks. Thus, the objectives of this study are to identify the banking engagements and level of CSR awareness among customers of Islamic banks in South Africa. The study used non-probability sampling to collect data via a questionnaire from 163 respondents throughout South Africa, which was analysed using descriptive statistics. The results indicate that respondents sought out Islamic banking for themselves; they also had a long-standing relationship with the Islamic bank and mainly used saving, current, and investment accounts. The findings also showed that respondents needed to be made aware of the CSR activities undertaken by the Islamic banks, and they could have engaged in CSR activities more regularly. Thus, those in management at Islamic banks are encouraged to engage in proactively making their Sharia-compliant offerings and CSR activities visible.

Keywords: Islamic banking, Customer engagement, Customer awareness, South Africa

### INTRODUCTION

The Islamic bank is the primary mechanism through which Islamic economics is operationalised (Asutay, 2007; Khan, 1994). The Islamic bank provides a service to those seeking banking based on justice, moral values, efficiency, and anti-capitalist behaviour. The Islamic bank ensures that money is fairly circulated and distributed within the economy to elevate the standard of living by balancing the social, environmental, and economic demands of stakeholders by focusing on the collective rather than the individual (Farooq & Selim, 2018; Afroze, 2015; Gilani, 2015). The Islamic bank is thus expected to operate under Islamic law or Sharia which requires the bank to also engage in corporate social responsibilities (CSR) schemes (Siddique & Iqbal, 2014). Due to this, Islamic banking provides an attractive option for Muslim customers looking for Sharia-compliant banking and non-Muslim customers looking for ethical banking (Gilani, 2015). However, Customers are only sometimes convinced that Islamic banks truly comply with Sharia or that they are fulfilling their duties towards CSR (Ashraf & Lahsasna, 2017; Majeed & Zainab, 2017; Migdad, 2017).

The literature makes evident inconsistent findings as some studies report that customers are highly aware of Islamic banking (Abdullahi, & Haruddin, 2016; Faisal et al., 2014). Other studies report that customers need a higher awareness and understanding of Islamic banking and Sharia compliance (Belwal & Maqbali, 2018; Mahidin & Zainudin, 2017). Some studies report that even when awareness among respondents was high, the adoption of Islamic banking products and services was low (Saini, Bick, and Abdullah (2011). thus, having an awareness of Islamic banking does not influence customers to use this type of banking (Kaabachi & Obeid, 2016).

Understanding customer preference is crucial in the banking industry (Kontot et al., 2016). This is even more so, as customers are viewed as partners in the Islamic bank and are entitled to share in the

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profits and losses of the bank based on the type of products they use (Afroze, 2015; Jamaldeen, 2012). The most popular products and services offered by an Islamic bank are current accounts, savings accounts, ATMs (Automated Teller Machines), investment accounts, and credit cards. In comparison, money order drafts, traveller's cheques, and letters of credit are the least popular products and services (Okumus, 2005; Metawa & Al-Mossawi, 1998).

In Turkey, Okumus (2005) found that 70 percent of the 161 respondents in the study did not use investment accounts, while 47 percent needed to be taught about *musharakah* financing. In Australia, Muslims are interested in using Islamic banking but do not understand how the products and services function. They consider the availability of credit services as a critical factor when using Islamic banking; nevertheless, this indicates limited knowledge of Sharia-compliant transactions (Rammal & Zurbruegg, 2007). In the United Kingdom, Mansour et al., (2010) found that out of 156 respondents, 78 percent were Muslim and there was an overall preference to use Islamic banking as 70.61 percent of all respondents used a combination of both Islamic and conventional banking. In Macedonia, it was found that there is a strong demand for Islamic banking, as 93 percent of the 500 respondents indicated that they would use Islamic banking products and services if offered through an Islamic window (Abdullahi & Shaharuddin, 2016).

In South Africa, the Islamic finance market, in general, and Islamic banking, in particular, is considered an emerging market. Research has focused on, among others, customer perceptions and governance of Islamic banks (Moosa, 2022; Saini et al., 2011). The current studies within this context have yet to consider how customers engage with Islamic banking and their awareness of CSR. Thus to explore this gap in literature within a South African context, the objectives of this study are two. Firstly the study seeks to identify the banking engagements of customers and, secondly, to determine the level of customer awareness about CSR by Islamic banks in South Africa. Exploring these objectives is essential as Muslims in South Africa strive to align their religious practice, which includes banking, with the tenets of Islam (Vahed & Vawda, 2008). Furthermore, addressing these objectives will assist managers, marketers, and academics of Islamic banking in understanding how customers engage and their level of awareness regarding the Islamic bank's CSR duties.

## RESEARCH METHOD

The study used a quantitative approach by collecting data from respondents using a questionnaire. The study was advertised using various media platforms with instructions on accessing the questionnaire. The questions included in the questionnaire were adopted from the studies by Dusuki (2005) and Shifa (2012). A total of 163 valid responses were received using non-probability sampling techniques from Muslim customers of Islamic banks throughout South Africa. Of the respondents, 81 were male, 82 were female, 89 were between 18 and 40 years of age, and 74 were 41 years and older. The data was analysed based on descriptive statistics using STATA software; in particular, the statistics of interest included the respondents' frequency and percentage of responses. The results and discussions of findings related to the research objectives developed for the study are presented in the following section.

**RESULTS AND DISCUSSION**

The results and discussion are presented following the research objectives developed for this study.

**Research Objective 1: Banking Engagements of Respondents**

The study's first research objective was to identify customers' banking engagements. In so doing, the respondents were asked three questions about who introduced them to the Islamic bank (refer to table 1), how long they have been banking with the Islamic bank (refer to table 2), and what facilities they use at the Islamic bank (refer to table 3).

**Table 1. Introduction to Islamic banking**

| Introduction to Islamic banking | n          | %          |
|---------------------------------|------------|------------|
| Self                            | 102        | 62         |
| Friends                         | 6          | 4          |
| Religious leader (Imam/Sheikh)  | 3          | 2          |
| Media                           | 13         | 8          |
| Family                          | 29         | 18         |
| Advertisement                   | 10         | 6          |
| <b>Total</b>                    | <b>163</b> | <b>100</b> |

Source: Compiled by author

The majority of respondents (62 percent) indicated that they decided on their own to engage with an Islamic bank, while 18 percent were introduced to this way of banking by family members. The remaining 20 percent were either introduced by friends (4 percent), religious leaders (2 percent), the media (8 percent), and advertisements (6 percent), which does not indicate successful methods of attracting new customers.

**Table 2. Years banking with the Islamic bank**

| Years banking with the Islamic bank | n          | %          |
|-------------------------------------|------------|------------|
| Less than 1 year                    | 12         | 7          |
| 1 to 3 years                        | 43         | 26         |
| 4 to 5 years                        | 29         | 18         |
| More than 5 years                   | 79         | 48         |
| <b>Total</b>                        | <b>163</b> | <b>100</b> |

Source: Compiled by author

The respondents indicated that those banking with the Islamic bank for more than one year represents 93 percent of the sample and is broken down as follows: 1 to 3 years (26 percent), 4 to 5 years (18 percent), and the group representing the longest time span in terms of banking with an Islamic bank (more than 5 years) at 48 percent. Those banking with the Islamic bank for less than a year represents only 7 percent of the respondents.

In terms of the facilities most used by the respondents, the results indicate that savings accounts (28 percent), current accounts (25 percent), and investment accounts (23 percent) were the most popular facilities used at the Islamic bank. The next grouping of facilities used is credit cards/charge cards and vehicle financing (7 percent) followed thereafter, by home financing (6 percent). The facilities least used by respondents, include corporate banking facilities (2 percent) and personal financing, trade financing, education financing all at 1 percent, while no participant indicated that they use Islamic banking for working capital financing.

To conclude the discussion of results for the first research objective, we found that in South Africa, customers either decided to engage with the Islamic bank or were introduced to this way of banking by friends and family. The customers deciding on their own to engage with the Islamic bank can be assumed to be primarily for religious reasons, which is a factor that is well supported in the literature (Basheer et al., 2018; Mbawuni & Nimako, 2017). Other studies have also concluded that family members play a leading role in introducing customers to the Islamic bank (Ergec et al., 2016; Marimuthu et al., 2010). The findings further show that customers generally have a long-standing relationship with the Islamic bank, which was also found to be the case in Bahrain (Metawa and Al-Mossawi 1998). In addition, the findings indicate that a good relationship and high degree of stability exists between the customers and the Islamic bank, as most customers have been with the Islamic bank for more than three years (Amin & Isa, 2008). Lastly, the findings show that facilities such as saving accounts, current accounts, and investment accounts are popular among customers. Moreover, these particular facilities were reported to be most used by customers in the extant literature (Mahdzan & Zainudin, 2017; Ul-Hassan, 2007; Okumus, 2005; Metawa & Al-Mossawi, 1998).

On the strength of these findings, it is recommended that managers at Islamic banks undertake extensive marketing campaigns to attract customers, as the findings indicated that most customers decided on their own to engage with the Islamic bank. These marketing campaigns should emphasize the bank's commitment to comply with Sharia principles, as this will attract and retain customers. Finally, the marketing campaigns should also demonstrate the type of facilities on offer, particularly those related to savings, current, and investment accounts, in addition to showing the benefits of using these facilities compared to conventional banking.

**Table 3. Facilities used at the Islamic bank**

| Facilities used at the Islamic bank | Rank | n          | %          |
|-------------------------------------|------|------------|------------|
| Savings account                     | 1st  | 101        | 28         |
| Current account                     | 2nd  | 89         | 25         |
| Investment account                  | 3rd  | 83         | 23         |
| Credit card/charge card             | 4th  | 25         | 7          |
| Vehicle Financing                   | 4th  | 25         | 7          |
| Home Financing                      | 5th  | 22         | 6          |
| Corporate banking facilities        | 6th  | 6          | 2          |
| Personal Financing                  | 7th  | 4          | 1          |
| Trade financing                     | 7th  | 4          | 1          |
| Education financing                 | 7th  | 2          | 1          |
| Working capital financing           | 8th  | 0          | 0          |
| <b>Total</b>                        |      | <b>361</b> | <b>100</b> |

Source: Compiled by author

**Research Objective 2: CSR Awareness of Respondents**

The second research objective of the study was to determine the level of customer awareness about CSR by Islamic banks. Respondents were asked four questions in this regard. The questions included if they were aware of the CSR activities performed by the Islamic banks (refer to table 4), if they thought Islamic banks actively performed CSR (refer to table 5), and what keywords best describe CSR (refer to table 6). Lastly, the respondents were asked about the medium they preferred to receive CSR information from the Islamic bank (refer to table 7).



**Table 4. Awareness of CSR activities**

| Awareness of CSR activities undertaken by the Islamic banks | n          | %          |
|---|------------|------------|
| Yes   | 35         | 21         |
| No  | 128        | 79         |
| <b>Total</b>  | <b>163</b> | <b>100</b> |

Source: Compiled by author

A total of 79 percent of respondents indicated that they were not aware of the CSR activities undertaken by the Islamic bank, while 21 percent indicated that they were aware.

**Table 5. Active performance of CSR**

| Islamic banks actively perform CSR activities | n          | %          |
|---|------------|------------|
| Always  | 33         | 20         |
| Sometimes                                     | 105        | 64         |
| Never   | 25         | 15         |
| <b>Total</b>                                  | <b>163</b> | <b>100</b> |

Source: Compiled by author

The respondents (64 percent) indicated that they thought that the Islamic bank actively performed CSR activities "sometimes", while 20 percent indicated that this was done "always", and 15 percent indicated that CSR activities are "never" performed.

**Table 6. Keywords Describing CSR**

| Keywords describing CSR          | Rank | n          | %          |
|----------------------------------|------|------------|------------|
| Giving back to society           | 1st  | 101        | 22         |
| Business ethics                  | 2nd  | 73         | 16         |
| Responsible business             | 3rd  | 70         | 15         |
| Society, environment, and profit | 4th  | 61         | 13         |
| Charity and/or philanthropy      | 4th  | 60         | 13         |
| Business and Society             | 5th  | 44         | 10         |
| Corporate sustainability         | 5th  | 43         | 10         |
| <b>Total</b>                     |      | <b>361</b> | <b>100</b> |

Source: Compiled by author

Respondents felt that the top three keywords best describing CSR include: 1) giving back to society (22 percent), 2) business ethics (16 percent), and 3) responsible business (15 percent). The keywords that respondents felt least described CSR is business and society and corporate sustainability both at 10 percent.

The top three mediums through which the respondents were willing to receive CSR information about the Islamic bank includes: email (37 percent), annual reports (15 percent), and short message service (14 percent). The mediums least preferred, included leaflets or brochures (6 percent), and internal newsletters (5 percent), while 3 percent of respondents indicated they would prefer to receive no communication.

To sum up the results for the second research objective, the findings indicate that respondents needed to be made aware of the CSR activities undertaken by the Islamic bank. Additionally, the respondents thought the Islamic bank only occasionally performed CSR activities. Similar findings regarding customer awareness of CSR activities by Islamic banks were also found in the Malaysian context (Shifa, 2012). The respondents also specified that 'giving back to society' is the keyword that best describes CSR, followed by 'business ethics' and 'responsible business' as the next best option. These findings are

supported in the literature as customers of Islamic banks choose 'giving back to society' as their best option; however, 'business and society' and 'charity and philanthropy' were significant descriptors (Shifa, 2012). Finally, the respondents indicated that the top three mediums to receive CSR information about the Islamic bank include email, annual reports, and short message service. In the Malaysian context, respondents were asked how their respective Islamic banks communicate their CSR information. The findings indicated that some respondents were not aware (37.1 percent). In contrast, others thought it was reported in public media (34.4 percent), whereas 31.2 percent believed it was communicated on the Islamic bank's web page (Dusuki, 2005).

The findings, as discussed above, highlight the need for managers at Islamic banks to make their CSR activities more visible to customers and the community in which they operate. Also, the Islamic bank needs to actively create awareness of its CSR activities by using terminology that is in line with customer expectations, such as 'giving back to the community,' to demonstrate compliance with the Sharia and CSR principles. We also recommend that Islamic banks should use mediums such as email, annual reports, and short message services to report on their CSR activities.

**Table 7. Medium to Receive CSR Information**

| Medium to receive CSR information | Rank | n          | %          |
|-----------------------------------|------|------------|------------|
| Email                             | 1st  | 110        | 37         |
| Annual report                     | 2nd  | 45         | 15         |
| Short message service (SMS)       | 3rd  | 42         | 14         |
| Website                           | 4th  | 32         | 11         |
| Media outlets (radio/television)  | 5th  | 29         | 10         |
| Leaflet/brochure                  | 6th  | 17         | 6          |
| Internal newsletter               | 7th  | 14         | 5          |
| None                              | 8th  | 9          | 3          |
| <b>Total</b>                      |      | <b>298</b> | <b>100</b> |

Source: Compiled by author

## CONCLUSION

The study explored the banking engagements and the CSR awareness of Islamic bank customers in South Africa. Regarding the banking engagements of customers, it was found that most respondents decided on their own to engage with an Islamic bank (62 percent). Also, close to half of all respondents banked for more than five years with an Islamic bank (48 percent) and the facilities most used are savings accounts (28 percent), current accounts (25 percent), and investment accounts (23 percent). Regarding the CSR awareness of respondents, a majority indicated that they were unaware of the CSR activities undertaken by the Islamic bank. Similarly, most believed that the Islamic bank did not regularly engage in CSR. Thus based on these findings, we recommend that those charged with governance engage in and make their Sharia compliant offerings and CSR activities more visible to customers and the broader community in which the Islamic bank operates.

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#### **ABOUT THE AUTHOR**

Dr Riyad Moosa is a senior lecturer at the University of Johannesburg. He is an expert in the areas of audit and assurance, corporate governance, financial reporting and Islamic banking.

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