

**Customers' Motivations for Choosing to Deal with Islamic Windows in Libyan Banks****Hanan Mohamed Maiyof<sup>1</sup>, Abdullah Mohammed Ahmed Ayedh<sup>2</sup>, Syadiyah Binti Abdul Shukor<sup>3</sup>**

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\*Corresponding author: [hanan.mohamed@gu.edu.ly](mailto:hanan.mohamed@gu.edu.ly)**Send Article Date 10/ 2/ 2025 / Date of acceptance of the article:27 / 3/ 2025****Abstract**

*Abstract: The sustainability of banks hinges on the volume of customer savings, underscoring the importance of understanding why customers choose specific banks. This study investigates the key determinants influencing customers' choices among Islamic windows offered by three public banks in Libya—Bank of Republic, National Commercial Bank, and North Africa Bank. Employing a qualitative research approach, a focused group discussion (FGD) involving 20 randomly selected customers aged 18 and above was conducted to identify motivations for choosing Islamic banking services. FGD analysis revealed nuanced differences in motives and criteria based on gender and age. Younger customers (19-22 years old) leaned towards recommendations from family and friends, while profit and service quality also held significance. Conversely, customers of medium age prioritized religious obligation in their bank selection. Gender-wise, male customers emphasized religious considerations (shariah compliance), while female customers were influenced by bank location and family recommendations. These findings provide valuable insights for practitioners and policymakers in the Libyan banking industry, aiding in the development of targeted marketing strategies based on customers' prominent motivational factors.*

**Keywords:** Customer motivation, Islamic banking services, Libya.

## 1. Introduction

Awan and Azhar (2014) defined the Islamic banking as a banking system that complies with the values, ethos, and spirit of Islam, and which is governed by the principles laid down by the Islamic Law (Shariah), and Asdullah and Yazdifar (2016) defined the Islamic bank as a banking company that applies the Islamic banking concepts and abides by Shariah in finance and other dealings. Within this context, the interest-free banking notion is a narrow concept of Islamic banking that denotes a number of banking instruments that avoid interest. However, Islamic banking not only avoids interest-based transactions, which are prohibited in Shariah, but also avoids any unsocial and unethical practices, and links the gains on capital with its performance (Awan & Azhar, 2014). Stela and Abdulsalam (2016) indicated that one of the unique characteristics of the Islamic banking is the strategy of the profit and loss account which is applied according to the concepts of Musharaka (joint venture) and Mudaraba (profit sharing).

The operation of Islamic banking is based on sharing the risk which may develop from the investment and trading activities. Furthermore, Shariah frames the financial activities in a real asset-backed setup with the ability to generate and add value. The Islamic banking system is, thus, based on risk-sharing; owning and handling of physical goods and engagement in the trading, leasing, and construction processes by using varied Islamic forms of finance. This approach operates based on moral values and works on ensuring that the involved banks are just and equitable in the distribution of resources in profits and risks (Siddiqui, 1985). Accordingly, the Islamic banks perform asset management for the goal of income generation (Awan & Azhar, 2014).

The Libyan banking sector witnessed remarkable development over the last 10 years in response to the requirements of growth, increased investment opportunities, regional cooperation, rehabilitation of the Libyan economy, and opportunities for international integration of the Libyan economy to become a more open economy. In the last twenty years Libyan government has seen attempts to reform the Libyan economy towards an open market.

foreign investment (El-brassi, Bello and Alhabshi, 2017). There is a massive political instability due to the revolution against the Gaddafi regime in 2011, there is a significant change in the banking sector by the Libyan General National Congress<sup>1</sup>, by introducing Islamic banking services, besides the conventional for the first time in Libya. Another significant change in the sector in 2013, by prohibiting the individual loan-based interest in Libya (El-brassi, et al., 2017; Abdulsaleh, 2017). Gumhouria Bank (Libya's largest commercial bank) AAOIFI

The real challenge for the development of the Libyan banking sector is finding a range of banking services that meet the needs of a wide range of customers as a starting point in the banking business (Christmas, 2000). Other challenges is the low level of awareness of the

<sup>1</sup> The revolutionary government after Gaddafi government.

Libyan banks of the importance of customers' behaviours, the factors influencing their behaviours, and the impact of these factors on customers' attitudes towards banking services (SOL, 2002). This is directly impacting the marketing strategies and banking services provided by banking sectors in Libya. Thus, this study aims at exploring the motives and determinants of customers' decision to deal with the bank is highly important in order to identify existent problems and find appropriate solutions.

Thus far, literature in Islamic bank in Libya is limited and more specifically in the customers' motivations for dealing with banks are limited (El-brassi, et al., 2017; Abdulsaleh, 2017). Outcomes of this exploratory research will assist the banking industry regulators and the policy makers to understand the views and needs of the customers and the determinants of their decision to deal with Islamic bank products in order to eventually develop effective marketing strategies.

This paper structure as follows; start with an introduction and following by the literature review. The third part of the article explains the methodology used in this study. The fourth part explains the results and findings. The final part concludes the study.

## Literature Review

### Factors influencing Banks' customers' choice

Motivation is considered as one of the drivers of the human behaviour. It refers to internal forces or psychological energies that direct and coordinate the actions of the individual and her/his behaviour during her/his response (Stanaton, 1984; Al-Nosor, 2009; Sabagh, 2009; Abo-Sheeha, 2010). Therefore, it is a psychological process that deals with a force which controls a person and guides her/his behaviour.

The motivation is a physiological energy inside the individual that makes her/him do a behaviour in a certain way to reduce internal tension (Ali, 2012; Awad, 2012). It is an internal readiness that motivates behaviour mentally or physically and contributes to achievement of goals and specific targets. As such, it is everything connected to those resources that activate human behaviour and keep it at certain level or guide it to a certain point. Therefore, motivation is an inherent need that individuals strive to fulfill. It represents an unmet desire that drives specific behaviors, and the intensity of these behaviors is influenced by the strength of the underlying motivation. Originating from within the individual, motivation guides and prompts them to engage in particular actions.

### Empirical related studies

In this section, the researchers present a summary of the major findings of a review of the literature on the main factors that guide customer's selection of the bank to transact and deal with.

Ahmad and Ryan (2011) conducted a study of the religion and cultural dimensions of trust in the emerging financial market in Libya. They examined the roles of religion, culture, and other

variables in development of the Libyan stock market and in enhancing trust between the market agents. Their results indicated that both religion and culture have important roles in development of the Libyan stock market and that they may lead to enhancement of trust, which itself leads to successful development of the financial market in Libya. However, the basis for trust in the religious and social ranges were found to be different; the first emphasizes trust of the affiliation group members while the second is tied to the Islamic (religious).

Abduh and Omar (2012) investigated the Islamic bank selection criteria in Malaysia. They found that the Shariah compliance attribute is the factor of highest priority for an individual to decide to patronize an Islamic bank. The next factors in priority consideration were bank's status (that is, fully-fledged or subsidiary), profitability, bank's reputation, friendly staff, and the bank services and facilities.

Rehman (2012) examined what the Islamic banking customers think of the services being provided to them to determine the drivers of customers' choice of dealing with Islamic banking systems in Pakistan and to assess their level of satisfaction. The study found that religious reasons, the reputation of the bank, the range of facilities, long service hours, network of branches, friendly bank staff, ethical practices, and online systems were the selection criteria for dealing with the Islamic banking system in Pakistan.

Aden (2014) analyzed the determinants of Islamic banking in Nairobi County, Kenya, in an effort to determine the socio-cultural factors which influence the customer's choice of Islamic banking and financial services in Kenya. He found that religious affiliation was the main reason cited by the Kenyan customers for their selection of Islamic banking and financial services. Other reasons included cheap products, ethical reasons, and that the banks were conveniently located.

Awan and Azhar (2014) researched into the factors that influence customers' decision to transact with an Islamic bank in Multan (Pakistan). Mass media advertisement was found to be the first criterion for selection of Islamic banking by the sample customers, followed by the responsive attitude of the staff of the bank in terms of service delivery speed and friendliness of the staff. The third criterion for selection of an Islamic bank to deal with was the influence of the friends and relatives, which stresses the importance of recommendations, or the word-of-mouth, in formation of customers' attitudes in the context of service adoption decision making. The selection criteria ranking next were bank's image, good will, reputation, and external and internal appearance.

Okumuş (2015) studied development of the Islamic banking sector in Turkey, with emphasis on the internal dynamics of this sector like customer's bank selection criteria. The study found that the Islamic banks were falling behind their conventional peers in terms of the range of the banking products they provide. The deficiencies of Islamic banks, particularly in terms of product variety and their higher credit cost than that of their conventional counterparts, prevented these banks from gaining a high market share in the banking sector. The study also

found that religious reasons were the most important criterion for choosing to deal with Islamic banks in Turkey. Advice from relatives and friends was the criterion of second importance, followed by low service charges and the interior design of the bank.

Al-Hunnayan and Al-Mutairi (2016) explored the main factors that motivate the customers to deal with the Islamic banks in Kuwait. The study found that for the Kuwaiti customers the most important factors were quality and cost of the services, followed in importance by recommendations of family members and friends and the friendly responsive attitude of the banking staff. The religious motive (i.e., prevention of Riba) ranked next in importance. Convenience of the bank location and availability of car parks too were important for the customers. Meanwhile, bank advertising in mass media was for the sample members.

Obeid and Kaabachi (2016) conducted a study to identify the main factors that influence adoption of the Islamic banking and related services by the conventional bank customers in Tunisia. The study found that the religious commitment, amount of the information held by the customers about Islamic finance, relative advantage of the Islamic banking, compatibility of the Islamic banking with customer's values, and the customer's lifestyle are predictors of Islamic banking service adoption. All factors studied, religiosity emerged as the strongest predictor of acceptance of the Islamic banking service by the Tunisian customers. Meanwhile, it was found that social interaction has no effect on customer's decision to adopt Islamic banking services.

From the above review of the literature, the main factors which drive the customer's choice to deal with banks could be summarized as follows:

### ***Religious motivation***

Religious motivation is one of the most important factors for decision of customers to deal with in any aspects of life including financing and bank. Sharing profits and risks in Islamic banks, which is not the case in the commercial banks, is the main feature of Islamic banking which aims at justice and equity in distribution of resources (Siddiqui, 1985).

The Muslim customers intend to deal Islamic banks instead to conventional due to due to the interest or usury (Riba) based business in the conventional banks which is prohibited by Islamic teachings (De Mooji and Hofstede, 2002; Haque et al., 2009; Khan and Khanna, 2010; Ayedh, Echchabi and Alnahari, 2014; Subhani et al., 2012; Alani and Yaacob, 2012; Bashir, 2013).

Whereas, Ramadan (2013) showed that the religious motivation came in the second place in terms of importance for the decision of dealing with an Islamic bank.

Moreover, Kontota, Hamalib, and Abdullah (2016) studied the determinants of customers' preferences of deposit products in Islamic banking in Malaysia.

They found that there is a great emphasis was laid by the respondents on Shariah compliance and ethical issues, service quality and high return too were important factors that influence customers' decisions to deal with Islamic banks. Accordingly, Shariah compliance, interest-

free transactions, and the virtuous morals signify the influence of religion in shaping the Muslim customer's decision to transact with Islamic banks.

The Islamic banks seek to achieve a sustainable competitive position by focusing on the quality of their services, which will help in improving customers' satisfaction and increasing their loyalty. However, these banks need to face competition with their international counterparts by offering high-quality products and services, and not to simply rely on their Islamic image or label to attract more customers (Osman et al., 2009).

### ***Social transaction motivation***

Wilson (1995) defined the social transactions as the degree of mutual friendship between a buyer and a seller that is built through the exchange process. It means how customers perceived the bank based on the level of friendliness of the employees.

Since the Islamic banks are committed to honesty in their dealings, then clarity and full transparency make the customers reflect a positive image of these banks for friends and other people, which leads to an increase in the number of customers of the Islamic banks.

This helps these banks improve their performance and work on providing Islamic services to fulfil the needs of their customers. It increases their transactions and, in consequence, the profitability of both the bank and the customers (Rabia'a, 1992). Therefore, the social transaction factor has significant influence on the customers' choice in dealing with bank (Abduh and Omar, 2012; Rehman, 2012; Awan and Azhar, 2014; Al-Hunnayan and Al-Mutairi, 2016).

Another factor related to the social transaction is the special transaction which is the extent of to which a customer receives distinguishing banking services from the bank (Masood, 2008). Special transaction is provided to special customers who add value to the bank for the purpose of fulfilling the desires of wealth owners and ensuring their loyalty and continuous dealing with the bank (Abo Tayh, 2008; Awan and Bukhari, 2011).

### ***Social Interaction***

Social interaction representing the surrounding community of the customer which shape and drive his/her choice in general including the dealing with bank. Ismail (2014), Ramadan (2013), Subhani et al. (2012), Awan and Bukhari (2011), and Haque et al. (2009) emphasized that the social dimension and recommendations of friends and family are the very important factors for choosing a bank by customers. However, the social interaction is of particular importance for the Libyan customers as the structural culture in Libya is based on clans and tribes, which will have huge impact on the suggestions and recommendations within the same clan and tribe.

### ***Number of branches***

Many studies have discussed the subject of branches of Islamic banks. The number of branches or the geographical spread is significantly influencing customers' choice of the appropriate bank (Muaalla, 1993; Bashir, 2013; Ramadan, 2013). The customers prefer a bank with a large

number of branches to facilitate their banking services (Ahmad et al., 2011; Rehman, 2012; Al-Hunnayan and Al-Mutairi, 2016).

### ***Appropriateness of location of the bank***

The bank location is an important factor in the customer's choice of the bank to deal with. Related literature indicated that customers prefer dealing with banks near their residence or work, especially those with low income and level of education and the Islamic banks' customer are not exception (Al-Mayouf, 2001; Ahmad et al., 2011; Ramadan, 2013; Awan and Azhar, 2014; Al-Hunnayan and Al-Mutairi, 2016).

stated that convenience of the bank location and availability of car parks were two important considerations of the bank customers in Kuwait when deciding to deal with Islamic banks. Consistently, (2014) supported that the location of the Islamic bank must be at a convenient point where the customers can easily access the bank.

Based on the above review and discussion, it could be stated that the customer choice of banking services varied based on two main dimensions.

Spiritual and social dimension (religious and social factors) and material dimension (location, profitability, and facilities). In addition, the priorities of which dimension and factors influencing customer choice is not static fixed. Lastly, all the empirical evidence related to the Islamic bank's customer motivation were based on the quantitative approach. There is a need to apply different approach to investigate this issue. Thus, this study applying qualitative approach using focus group discussion.

### ***Methodology***

This research is a qualitative study in nature which engaged with content analysis. The qualitative research design can be applied using in-depth interviews, focused group discussion or observation (Aaker, Kumar, Day & AMP; Leone, 2009; Blumberg, Cooper, Schindler & AMP; Bell, 2011; Malhotra, 2007; Saunders, Thornhill, AMP & Lewis, 2009).

Based on the discussion in the literature in the motivation factors, this paper will explore and identify the motivation factors of choosing customer the bank to deal.

A focused group discussion was conducted to gather the necessary information and feedback on these options and the priorities of these motive factors in dealing with Islamic bank in Libya. Kvale (1996), Denzin and Lincoln (2002), and Patton (2002) highlighted that focused group discussion (FGD) allows researchers to explore different views in the issue in-depth and provide more justifications by the participants for their opinion and choice.

In order to structure and moderate the focused group discussion (FGD), questions and discussion in the FGD session covered two main dimensions. First, the general motivations to open account in Islamic window in Libya.

Second, the priorities the list of these motivation factors. Lastly, suggestions and solutions to by participants to the Islamic windows' bank in Libya to improve their services in order to attract the customers. Thus, the focused group discussion (FGD) was conducted on September 2023.

There were twelve persons participated in this FGD and all the respondents' real name was not stated. The profile of all respondents are as follows:

**Table 1: Profile of Respondents**

Residential	No	Education	No
Tripoli	4	High School	2
Benghazi	2	Degree	5
Gharyan	1	Master	4
Misurata	2	PhD	1
Tobruk	1		
Zawia	1		
Sabha	1		
<b>Total</b>	<b>12</b>	<b>Total</b>	<b>12</b>
Age	No	Occupation	No
18-25	5	Student	6
26 - 33	3	Lecturer	2
34 – 40	2	Officer	4
41 - 45	2		
<b>Total</b>	<b>12</b>	<b>Total</b>	<b>12</b>
Gender	No	Status	No
Male	7	Single	5
Female	6	Married	7
<b>Total</b>	<b>12</b>	<b>Total</b>	<b>12</b>

This diversity of participants allowed for data to be collected from a broad range of bank's customers with varying knowledge of the bank operations and a range of experiences in dealing with banks, which eventually enriched this study with different opinions and points of view. Two separate focused group discussion sessions were arranged for the participants in different timing and location according to the convenience of the participants. Each FGD session consisted of five or six (participants) customers. As such, the main criteria for inclusion of the individual in the study sample were being a Libyan citizen older than 18 years, and having a bank account.

### ***Results and Findings***

The focused group discussion (FGD) yielded insightful data on the motivation factors influencing customers' choice of Islamic banks in Libya. Participants shared diverse perspectives, offering valuable feedback on the reasons behind their decisions to engage with Islamic banking services. The identified motivation factors were categorized into two main dimensions: general motivations for opening accounts in the Islamic window in Libya and the prioritization of these factors.

#### ***General Motivations for Opening Accounts in Islamic Banks in Libya:***

Participants highlighted religious considerations, particularly the adherence to Shariah principles, as a fundamental motivation for choosing Islamic banks. As stated by one of the participants:

*"As Muslim, I look for bank that comply with Shariah principles"*

The prohibition of interest-based transactions (Riba) in Islamic banks resonated strongly with the participants. Additionally, the ethical and moral aspects of Islamic banking, such as fairness and justice in resource distribution, emerged as significant motivators. Another participant stated that:

*"I need bank which is not dealing with Riba, and follow Shariah in all transactions, I want to make sure that I don't commit any sins dealing with this bank"*

***Prioritization of Motivation Factors:***

During the FGD, participants collectively ranked the identified motivation factors. Shariah compliance, interest-free transactions, and ethical considerations were consistently placed at the top of the list. The prioritization underscored the importance of religious and ethical values in influencing customers' decisions to engage with Islamic banks. For instance, one of the participants stated that:

*"I can say that full compliance with shariah teachings, all transactions of the bank are free from Riba, and follow the Islamic Akhlaq like Ihsan, honesty, trust, and so on"*

***Suggestions and Solutions for Improving Islamic Banking Services:***

Participants provided valuable insights into enhancing Islamic banking services in Libya. Suggestions included improving communication about Shariah compliance, offering innovative and competitive products, and enhancing customer education about Islamic banking principles. Additionally, participants emphasized the importance of customer-centric approaches and personalized services to attract and retain customers. Here are some examples of the statements of participants:

*"The Islamic bank should include the shariah compliance of the bank in their annual reports"*.

*"We knew that Islamic bank in Libya still new compare to the conventional banks, so the Islamic banks should offer products which is creative, innovative and competitive to attract Libyan customers."*

*"I think Islamic bank in Libya should educate customer about Islamic banking, because for long period Libyan were not hear or see Islamic bank in Libya."*

The relative newly experience of Islamic banking in Libya compared to conventional banks, this required more emphasis on offering creative, innovative, and competitive products. By introducing unique, attractive and competitive products, these banks can attract customers whom are currently customers with the conventional banks.

***Critical Analysis***

The critical analysis of the findings highlights the robust influence of religious and ethical motivations in shaping customer preferences for Islamic banking in Libya. The participants' emphasis on Shariah compliance, coupled with the desire for improved communication and innovative products, suggests areas for Islamic banks to focus on for sustainable growth.

However, challenges such as the need for continuous customer education and personalized services should be addressed to fully capitalize on these motivations.

### **Conclusion**

In conclusion, this study illuminates the pivotal role of religious and ethical motivations in driving customer decisions to engage with Islamic banks in Libya. The identified motivation factors, including Shariah compliance and interest-free transactions, provide a foundation for Islamic banks to strengthen their offerings and communication strategies. The suggestions from participants offer actionable insights for Islamic banks to enhance their services, ensuring alignment with customer expectations. As the Libyan banking sector undergoes transformations, understanding and leveraging these motivation factors are crucial for sustained success and growth in the Islamic banking domain.

The findings of this study emphasise the need for strategical and actional plan of the Islamic banking industry in Libya in order to introduce attractive financial products and well marketing these products. Overall, understanding and leveraging these motivation factors are deemed essential for navigating the evolving banking landscape in Libya.

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