

Examining the Factors that affect the adoption of Islamic banking system in Syria

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Abstract

Islamic Banking is an important banking system offering the interest free activities based on the principle of Shariah products and services. This research is conducted to examine the factors that affect the adoption of Islamic banking in Syria. Questionnaires were designed and distributed among the banks customers in Syria. 200 questionnaire were distributed to collect the data. The results showed that the factors effecting significantly on the adoption of Islamic banking were religious, confidence, trust, and reputation. The relationship between the success implementation and the above factors were very significant.

Keywords: *Islamic Banking, Interest free, Shariah products and services, religious, confidence, trust, reputation.*

1. INTRODUCTION

The foundation of Islamic banks as another wonder in the budgetary world can be followed back to the mid of the twentieth century (Warde, 2000). Notwithstanding, the musings of applying the Shari'ah law (lawful guidelines of Islam) in managing an account exercises was interestingly placed practically speaking by the foundation of the country bank in Egypt in 1963, trailed by the foundation of an agreeable bank in Pakistan in 1965. In 1971, Islamic banks have kept on developing in size and numbers. The primary mission of these banks has been the accomplishment of social and monetary improvement through the conveyance of money related administrations in accordance with the standards and lessons of Islam. The fast development of the Islamic keeping money framework in the worldwide saving money and capital market was connected with the foundation of the Islamic Development Bank (IDB) in 1975 (Elgar, 2003).

The first commercial Islamic bank to apply full packages of Islamic banking product was Dubai Islamic bank in 1975 (Zaman & Movassaghi, 2001). The Islamic banks apply the Islamic law (the Shari'ah) and use Islamic financing instruments. Islamic modes of financing consist of two basic principles, the first principle is the interest-free financing instruments in the private sector and the second one is the development financing instruments based on both cost and profit sharing (Siddiqi, 1983).

The Islamic banks speak to another time of enlivening of the Muslim people group. The Muslim people group is returning back to the Islamic lessons in the exchange, exchanges, credits and to discover answers for contemporary issues, for example, the broadening salary and riches crevices between the rich and needy individuals and to confront monetary and money related emergency which has been ejected in the free enterprise nations (Ebrahim and Joo, 2001). The Islamic banks have demonstrated their reliabilities in the season of emergency, the significant banks in the west have caved in and declared their liquidations for the most part because of premium based keeping money framework. A decent case of the shortcomings was knowledgeable about the emergency of Lehman Brothers bank and numerous American banks which could have not

confronted the money related emergency in 2008 (Ivashina and Scharfstein, 2010). On alternate hands Islamic bank was a case of accomplishment in the season of emergency in light of the fact that the budgetary emergency influenced the Islamic banks just marginally. The achievement of Islamic banks has pulled in the consideration of routine banks, for example, Citibank and Hong Kong and Shanghai Banking Corporation (HSBC). These banks have made extraordinary backups or windows to take care of the interest for Islamic saving money items and administrations (Ariff and Iqbal, 2011).

As per Ebrahim and Joo (2001) the fundamental objectives of an Islamic Banking and Financial framework are to:

1- Implement the esteem arrangement of the Qur'an and the Sunnah (convention or routine of Prophet Muhammad Peace Be Upon Him (PBUH)) in the domain of the Muslim financial framework. As indicated by Islamic lessons identified with business exchanges, all exercises are allowable unless taboo by the Quranic disclosure (Qur'an) or the act of Prophet Muhammad PBUH.

2- Speed up the development of the economy of Muslim countries by creating monetary markets, establishments and instruments. A very much created capital market, effective establishments, assorted money related offices, can decrease the general cost of capital. It can upgrade social welfare by encouraging the acknowledgment of undertakings which advantage the general public.

3- Decrease the stuns of extraordinary financial yield by advancing danger sharing instruments whose settlements are entirely dependent upon the gainfulness of a firm or venture at a miniaturized scale level. Monetary offices with altered expenses can extremely strain the assets of borrowers amid a log jam, which prompt to liquidations and basic disability of the economy.

2. BACKGROUND OF THE STUDY

The expression "Islamic Banking" is characterized as the direct of managing an account strategies in cognizance with Islamic lessons. The principle regulations of Islamic managing an account exercises include disallowance of intrigue (Riba) in all types of exchanges undertaking business and exchange exercises, in light of, reasonable and

honest to goodness benefit and misfortune sharing. Malaysian Islamic Banking Act 1983(276) characterizes Islamic saving money business as "any business whose target and operations don't blend components that are taboo in Islam". Islamic managing an account framework (IBS) was acquainted due with the reason that there was the need of budgetary organization for Muslim clients who could fulfill their requirements and requests as indicated by Shariah rules. The primary wellsprings of Shari'ah are the Holy Quran, Hadith, Sunna, Ijma, Qiyas and Ijtihad. IBS is simply in light of the Islamic Shari'ah idea, which rejected the component of intrigue. Islamic saving money framework is an old idea.

The initial step in regards to the foundation of the Islamic keeping money framework was taken in 1963s when "The MitGhamr sparing bank" in Egypt tested the primary exertion of setting up Islamic saving money framework that was unsuccessful endeavor because of the improper advertising and administration methodology. The ensuing solid and fruitful stride was taken by Malaysia in 1980, which is first Islamic nation that has given more thought for the improvement of IBS. This accomplishment was offered ascend to Islamic managing an account development. There are roughly around 15 to 20% for each annum development in Islamic Banking Industries (Tara et al, 2014).

Islamic managing an account is indistinguishable from the Islamic financial aspects which went for acknowledgment of a more noteworthy equity in human attempt, which is achievable just with the investment of all human establishment comprehensive of budgetary framework (Adeniran, 2013). On the rule that disallows premium and other deceptive and non shariah agreeable exercises, Islamic keeping money set to accomplish this massive target. What's more, it endeavor to guarantee all halal part of business are being withstand through the arrangement of items and administrations base on shariah standard with execution of true blue benefit and misfortune sharing, paying Zakah, preclusion of intrigue, restraining infrastructure and different types of exploitative exchange and exchange, for example, managing pork, liquor and betting (Ayub, 2007; Gait and Worthington, 2008; Sanusi, 2012). Thus, Islamic saving money technique for financing as well as items structure depends on the tract to review the natural bad form tied with premium based managing. These standards, yet making ready to accomplishing social monetary advance in the general public (Metawa and Almosawi, 1998) have additionally given an option method of funds prepared to do intensely breaking the since a long time ago settled monopolistic position postured by traditional money related framework (Aliyu, 2012; Gumel and Othman, 2013).

The truth of Islamic saving money rise as a contrasting option to traditional managing an account, and its commitment in pushing the improvement of the worldwide economy has been demonstrated in the universal monetary standpoint. For as far back as three decade, Islamic saving money division has developed in a vast scale with a twofold digit yearly development rate and as of late by right around 20 percent.(Rustam, Bibi, Zaman, and Rustam, 2011). The foundation has seen a remarkable extension and its effect

was discernible inside the Muslims nations and has reached out to all alcoves and corners of the globe. Loo, (2010) and Perry and Rehman, (2011), watched that the Institution picked up force and world acknowledgment for its imperviousness to the worldwide money related emergency that defaces the major budgetary players of the world.

This gave the Islamic fund industry chance to augment its mindset to new speculators (Quadri, 2011) and henceforth infiltrated the western nations where their nearness is additionally exceptional. For example, in Denmark, United Kingdom, USA and in Luxembourg, Islamic managing an account was in operation since 1978 (Perry and Rehman, 2011). The quantity of Islamic budgetary organizations is at rise and built up in more than 75 nations (Fatai, 2012). As at 2005, the aggregate resources oversaw under the Islamic banks were \$500 billion. This figure rose to \$700 billion two years after the fact in 2007. The development of Islamic bank was evaluated at \$1.8 trillion in 2013 and in a matter of seconds expected to hit over \$2 trillion before the end of 2014 (Muslim Mirrow.com, 2014).

Being the center of the Islamic monetary framework, furthermore representing 80 percent of its aggregate resources, Islamic keeping money segment's advantages are relied upon to reach \$1.6 trillion before the end of 2014 (Saudigazette.com, 2014). Islamic banks were for sure fruitful in the arrangement of imaginative items and administrations to their clients independent of their confidence.

The idea of Islamic managing an account in Syria is generally new. Also, the examination considers that have been done here are few and far between. There was a need to know in the matter of how the Islamic banks are infiltrating into the Syrian market and contending head on with routine banks for similar clients. Is the accomplishment of Islamic banks as a consequence of the strict Islamic sharia and qualities that these Islamic banks take after or is it in view of the creative items being offered by these banks.

Numerous standard Syrian banks have likewise received and are presently offering Islamic saving money administrations. Since they are not completely fledged Islamic banks, the routine banks are putting forth benefits that are constrained to Islamic managing an account windows. Islamic banks depend on an alternate arrangement of targets, convictions, and suspicions from customary foundations. These suppositions prompt to various sorts of exchanges.

In numerous nations including Syria, there is an absence of information and attention to the beneficial components of the Islamic type of managing an account by individuals and even a few governments. Late research did by Dusuki (2008) inferred that statutes of Islamic saving money could help with the lightening of neediness by giving the poor access to microfinance offices in view of the ideas of hazard sharing and free – premium. On the off chance that surely knew, Islamic managing an account is a key engine of financial improvement (Osman, 1999).

In her study on the elements that influence the selection of Islamic managing an account, Hemed (2009) suggested assist studies be directed on the components of Islamic

saving money particularly on the couple of Islamic saving money windows and the completely fledged Islamic banks. As she found that these elements and their points of interest were not surely knew by individuals.

The inspiration for undertaking this study was to examine the variables that impact the reception of Islamic managing an account part in Syria. This concentrate thusly, tried to address a current information hole. It distinguished the variables that could help in receiving the Islamic saving money in Syria.

The reception of Islamic saving money in Arab nations particularly in Syria is still in its early stages organize. There is additionally lack in the literary works in regards to the Islamic saving money industry in Syria. As per insights from the ICB, the quantities of Islamic banks which have been set up as of late are 2 banks (1 Syria International Islamic Bank, 2 Cham Bank), though the quantities of routine banks are more than 45 banks (ICB, 2012). The advancement of Islamic saving money industry and the greater part of different businesses were backed off because of long years of shakiness (Milton, 2001).

The appropriation of Islamic saving money in Syria is practical and helpful for the banks. The best case on the selection of Islamic saving money is in Malaysia. The Malaysian involvement in the Islamic managing an account has demonstrated its prosperity and dependable in the budgetary part and this division represent more than 25% of the general resource of the Malaysia, the segment likewise gives occupation to immense number of native and can encourage the advancement of the economy (BNM, 2011). Moreover, Malaysia was one of only a handful couple of nations which could make due in the season of the money related emergency in 2008 in view of the double frameworks (BNM, 2011).

Western nations appreciated the capacity and the adaptability of the Islamic banks amid the season of emergency when a large portion of their routine partner were influenced and more than of 200 banks caved in as an aftereffect of the emergency. While on the opposite side, the Islamic banks have seen increment in gainfulness (Hallberg and Nettelblatt, 2011).

Receiving to Islamic saving money framework is prudent; in any case, there are a few difficulties to be stood up to. These difficulties incorporate the lawful framework. There is a requirement for laws to be revised as well as actualized in connection to the Islamic saving money and its exercises. Another test is the constrained offer of Islamic item and administrations, a positive purpose of the Malaysian experience is the capacity to be imaginative in making more Islamic items and administrations, for example, renting. Moreover, Islamic banks dismiss premium based exchange and that may speak to a test for a framework that has been dealing with premium reason for long time (Rosly and Abu Bakar, 2003).

Building feeble Islamic keeping money framework can devastate the notoriety of Islamic banks and lead the clients to blacklist these banks. Along these lines, Syrian banks needs to receive effective Islamic managing an account

framework like the Malaysian keeping money frameworks are turned out to be fruitful and versatile.

3. PROBLEM STATEMENT

Numerous nations like Malaysia, Pakistan, Bahrain, Kuwait, Indonesia and others have embraced Islamic keeping money rather effectively. Syria then again is deserted. Henceforth the interest in my psyche is the reason is Syria so moderate in embracing Islamic managing an account and Finance in its economy. The outcome issue is what are the essential components that will influence the selection of Islamic managing an account and fund in Syria (ICB, 2012).

The issue is exceptionally significant and critical. For probably the first time, receiving Islamic keeping money and back practices is a fundamental segment of the mission to practice Islam as a lifestyle and to entirely fit in with the qur'anic and the Prophet's sunnag rehearses (Hallberg and Nettelblatt, 2011).

In hypothetical terms, recognizing the solidified components that decide the achievement execution of Islamic saving money and back will contribute generously to the new learning in the Islamic keeping money and fund improvement around the world (BNM, 2011).

The exploration will be directed by applying quantitative strategy including around 200 respondents from among the managing an account clients in Syria.

It is expected that the examination will find the solidified critical elements that will decide the achievement execution of Islamic keeping money and back in Syria.

4. RESEARCH QUESTIONS

This research aims to answer few questions on the adoption of Islamic banking system in Syria. The research questions are:

1. What is the effect of customer's religion on the adoption of Islamic Banking in Syria?
2. What is the effect of reputation on the adoption of Islamic Banking in Syria?
3. What is the effect of customer's confidence on the adoption of Islamic Banking in Syria?
4. What is the effect of customer's trust on the adoption of Islamic Banking in Syria?

5. OBJECTIVES OF THE STUDY

The main objective of this research is to explore the possible adoption of Islamic banking systems in Syria. The objectives of this research are:

1. To examine the effect of customer's religion on the adoption of Islamic Banking in Syria
2. To examine the effect of reputation on the adoption of Islamic Banking in Syria
3. To examine the effect of customer's confidence on the adoption of Islamic Banking in Syria
4. To examine the effect of customer's trust on the adoption of Islamic Banking in Syria

6. RESEARCH METHOD

This study is quantitative. Questionnaire will develop based on the previous studies. The researcher will distributing the questionnaire to 200 respondents from among the banking customers in Syria. The sample of this study is consist 200 respondents from among the banking customers in Syria. This research will use Simple random sampling. Data will analysis by using SPSS 21.

7. SIGNIFICANCE OF THE STUDY

This study is significant and timely because only few studies have been conducted to help the countries to adopt the Islamic banking system. This study is also important because of the scarcity in the literature regarding the Islamic banking studies in the Arab world generally and particularly in Syria. The study is hoped to enrich the body of knowledge in Islamic banking and the possible transfer of the knowledge including the aspect of learning from the Malaysian Islamic banking experience. The result of this study to some extent can be generalized and applied to other Arab countries as they also possess the same environment and culture as Syria. The findings of this study can help the policy makers in Syria and the Syrian banks to minimize the time and the cost in implementing the Islamic banking system in the country.

8. SCOPE OF THE STUDY

This study will be carried out in Syria; and it will explore the adoption of Islamic banking in Syria. The source of data will be primary and secondary data; primary data will be gathered through self administered questionnaire that will be distributed via email or handed out to Syrian banks. Secondary data is the data which has been gathered by other researchers and the finding of other researchers and it includes the annual reports of banks and other financial institutions, statistics of the government and other research group, articles, databases, computerized database and internet resources.

9. POSSIBLE LIMITATION OF THE STUDY

One of the important limitations of this research is the use of Simple random sampling. This research will study the factors that influence the adoption of Islamic banking in Syria thus the researcher will use convenience sampling to identify the sample. On the other hand, this study will conduct based on the customer's perspective. Finally, limitation of this study is that this study will examine four variables to determine adoption criteria.

10. DEFINITION OF TERMS

This subsection characterizes the terms that the analyst will utilize regularly all through the study. These terms can be characterized as takes after:

- Riba: intrigue. Some of the time likened with usury, however its significance is more extensive. The exacting

importance is an abundance or increment, and its restriction is intended to recognize an unlawful trade in which there is a reasonable favorable position to one gathering as opposed to a commonly valuable and legitimate trade.

- Halal: admissible, permitted, and legitimate. In Islam, there are exercises, callings, contracts and exchanges that are expressly restricted (haram) by the Qur'an or the Sunnah. Excepting these, all others are halal. A movement might be monetarily stable however may not be permitted in Islamic culture on the off chance that it is not allowed by the Shari'ah.

- Haram: unlawful, illegal. Portrays exercises, callings, contracts and exchanges that are expressly denied by the Qur'an or the Sunnah.

- Sunnah: the method for the Prophet Mohammed including his truisms, deeds, endorsements and objections as protected in the hadith writing. It is the second wellspring of disclosure after the Qur'an.

4.1 RESPONDENTS' CHARACTERISTICS

The profile of the respondents with respect to their gender, age of respondent, income of respondent, status of respondent is shown in Table1.

TABLE 1.
EQUENCY AND PERCENTAGE FOR DEMOGRAPHIC INFORMATION.

variable	Frequency	Percentage	
Gender	Male	89	44.5
	Female	111	55.5
	Total	200	100.0
Age of Respondent	15-25 years	6	3.0
	25-35 years	63	31.5
	35-45 years	62	31.0
	45-55 years	19	9.5
	above 55 years	50	25.0
	Total	200	100.0
Income of Respondent	Below 300 \$	6	3.0
	300-500	62	31.0
	500-800	58	29.0
	800-1000	3	1.5
	Above 1000	71	35.5
	Total	200	100.0
Status of Respondent	Student	19	9.5
	Employed	15	7.5
	Businessmen	13	6.5



variable	Frequency	Percentage
Unemployed	44	22.0
Housewife	109	54.5
Total	200	100.0

Table (1) show that:

1. Most of the respondents in the gender group are 55.5% per cent female and are 44.5% male respondents.
2. With regard to the age, the respondents are 31.5 per cent in the age group of 25-35 years, 31.0 per cent are 35-45 years.
3. According to the Income of Respondent, 31.0% represent the highest rate (300-500) and 1.5% represent the lowest rate income group (>5000 RM).
4. The percentage for "Status of Respondent " reached (54.5%) from Housewife, but the lowest percentage reached (6.5%) for Businessmen.

This part, including as a result of the study depends on the descriptive statistics for the research variables.

Tables (2- 7) show some descriptive results for the research variables used in this study. The table shows mean and standard deviation for the research variables of Religious, Confidence, Trust, Reputation and Adoption of Islamic banking.

TABLE 2.
 ABLES (2): RESULTS FOR DOMAINS FACTORS INFLUENCING THE ADOPTION OF ISLAMIC BANKING:

No		Mean	Std. Deviation	Rank	Degree
1	Religious	4.49	0.84	1	High
2	Confidence	4.32	0.75	2	High
4	Reputation	3.46	0.81	3	Medium
3	Trust	3.20	0.97	4	Medium
Total		3.97	0.62		High

* Scales use Likert-Scale with 1- Strongly Disagree and 5- Strongly Agree.

Table (2) shows that mean range between (3.20 – 4.49), being the highest mean for " Religious " Reached to the Mean (4.49 ±0.84) , Confidence is (4.32± 0.75), Reputation is (3.46 ± 0.81), Trust (3.20 ± 0.97) it is the lowest. That show the respondents have High positive evaluations of Religious, Confidence and respondents have Medium positive evaluations.

TABLE 3.
 ABLES (3): RESULTS FOR " RELIGIOUS ":

No	Mean	Std.	Rank	Degree
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		Deviation			
3	Islamic banking procedure is complex because it is compliant to Islamic rules.	4.70	0.71	1	High
1	Islamic banking products and services are beneficial to Muslims.	4.58	0.81	2	High
2	Islamic banks provide sufficient and fair facilities to all consumers in the same way.	4.53	0.92	3	High
5	Consumers choose Islamic banking products and services because of religion responsibility.	4.39	1.20	4	High
4	Consumers choose Islamic banking products and services because of ethical responsibility.	4.26	1.28	5	High
Religious		4.49	0.84		High

* Scales use Likert-Scale with 1- Strongly Disagree and 5- Strongly Agree.

Table (3) shows that mean range between (4.26 – 4.70), being the highest mean for Item(3) " Islamic banking procedure is complex because it is compliant to Islamic rules ", but the lowest mean was for Item(4) " Consumers choose Islamic banking products and services because of ethical responsibility ".The overall mean for" Religious "(4.49).

TABLE 4.
 ABLES (4): RESULTS FOR " CONFIDENCE ":

No	Mean	Std. Deviation	Rank	Degree	
3	I trust the Islamic banks' account and operational	4.67	0.77	1	High



No	Item	Mean	Std. Deviation	Rank	Degree
2	I believe Islamic banks provide the true and accurate information of the products and services to all consumers.	4.60	0.92	2	High
1	I choose Islamic banking for it strictly upholds the confidentiality of consumers' privacy.	4.39	1.14	3	High
4	I am confident with the Islamic banks' security system.	4.20	1.01	4	High
5	I am confident to deal with Islamic banks because of their image and reputation	3.76	1.37	5	High
Confidence		4.32	0.75		High

* Scales use Likert-Scale with 1- Strongly Disagree and 5- Strongly Agree.

Table (4) shows that mean range between (3.76 – 4.67), being the highest mean for Item(3) " I trust the Islamic banks' account and operational transparency system", but the lowest mean was for Item(5) " I am confident to deal with Islamic banks because of their image and reputation " .The overall mean for" Confidence "(4.32).

TABLE 5.
RESULTS FOR "TRUST "**.

No	Item	Mean	Std. Deviation	Rank	Degree
1	Islamic banks are truly concerned with Islamic principles	3.94	1.25	1	High
3	I believe the products and services offered are based on Islamic Shariah	3.23	1.34	2	Medium
2	I believe that deposits in Islamic	2.44	1.35	3	Medium

No	Item	Mean	Std. Deviation	Rank	Degree
	banks are safe	3.20	0.97		Medium

* Scales use Likert-Scale with 1- Strongly Disagree and 5- Strongly Agree.

Table (5) shows that mean range between (2.44 – 3.94), being the highest mean for Item(1) " Islamic banks are truly concerned with Islamic principles ", but the lowest mean was for Item(2) I believe that deposits in Islamic banks are safe ".The overall mean for" Trust "(3.20).

TABLE 6.
RESULTS FOR " REPUTATION "**.

No	Item	Mean	Std. Deviation	Rank	Degree
3	Islamic banks have a good reputation	4.06	0.98	1	High
1	Islamic banks have efficient staff reputation	3.69	1.08	2	High
2	Islamic banks have competent staff reputation	3.20	1.21	3	Medium
4	Islamic banks offer attractive products and services	2.87	1.43	4	Medium
Reputation		3.46	0.81		Medium

* Scales use Likert-Scale with 1- Strongly Disagree and 5- Strongly Agree.

Table (6) shows that mean range between (2.87 – 4.06), being the highest mean for Item(3) " Islamic banks have a good reputation ", but the lowest mean was for Item(4) " Islamic banks offer attractive products and services " .The overall mean for" Reputation "(3.46).

TABLE 7.
RESULTS FOR " ADOPTION OF ISLAMIC BANKING "**.

No	Item	Mean	Std. Deviation	Rank	Degree
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4	Structure and processing transparency makes me choose Islamic banking products and services.	4.06	1.17	1	High
5	Engaging in Islamic banking products and services would be my consideration in the near future.	3.91	1.17	2	High
3	The concepts of interest free and profit and loss sharing encourage me to choose Islamic banking products and services.	3.30	1.39	3	Medium
1	Islamic banking products and services are acceptable among all Muslims and non-Muslims.	3.23	1.39	4	Medium
2	Personal background and religion are not my consideration when choosing the Islamic banking products and services.	3.15	1.51	5	Medium
Adoption of Islamic banking		3.53	0.97		Medium

* Scales use Likert-Scale with 1- Strongly Disagree and 5- Strongly Agree.

Table (7) shows that mean range between (3.15 – 4.06), being the highest mean for Item (4) " Structure and processing transparency makes me choose Islamic banking products and services ", but the lowest mean was for Item(2) " Personal background and religion are not my consideration

when choosing the Islamic banking products and services " .The overall mean for" Adoption of Islamic banking "(3.53).

5.3 IMPLICATIONS OF THE STUDY

The results of this study contribute in upgrading existing extent of past research in a few regards. For Islamic managing an account industry, it is important to be more dynamic and concentrated keeping in mind the end goal to widen the information of the respondent since learning has a positive and noteworthy association with aim to utilize Islamic saving money administrations. Shockingly clients still appear to see Islamic Banking as more intricate and are dubious about it. The consequences of this study raise number of significant ramifications for Islamic banks. In addition, religious, confidence, trust, and reputation are observed to be most imperative determinants as per respondents'. Financiers need to put its endeavors to benefit from these components. Serving the clients as indicated by their necessities and requests will help them to expand their piece of the pie.

5.4 LIMITATIONS AND SUGGESTED FUTURE RESEARCH

While this study has uncovered some intriguing results about the elements that affecting the appropriation of Islamic keeping money in Syria. The extent of the study covers just couple of zones of Syria. Consequently, future studies ought to endeavor to cover alternate districts of Syria. One of the critical impediments of this examination is the utilization of basic irregular testing. The future scientists are prescribed to utilize different specimens, for example, comfort testing. This study did not make a similar examination of, the different religions and races of Syria. Despite the fact that Islam is the significant religion of this state, Thus, it is prescribed for future studies to make near investigation between the Muslim and non-Muslim saving money clients, and clients of various religions in Syria, so that more exact results on the appropriation of Islamic managing an account can be distinguished. Constraint of this study is that this exploration analyzed four factors to decide appropriation variables. Though, these factors do have an effect however the degree is little, thus, in future, more extensive model can be produced to check the components that may impact the selection of Islamic Banking.

5.5 CONCLUSION

Introduce ponder discoveries helps the pertinent gatherings to further improve the advancement of Islamic Banking in Syria particularly on the components affecting the reception of Islamic Banking. This investigation is endeavored to recognize different saw compelling elements, which influence appropriation to Islamic Banking. As indicated by the outcomes these components affecting essentially on the selection of Islamic keeping money. It is obvious from examination that religious, certainty, trust, and

notoriety are variables affecting the selection of Islamic keeping money from the clients point of view.

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