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Jordanian Islamic Banks Between Attracting and Alienating Their Customers

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Abstract

Customers are considered the main objective for Islamic Banks to continue providing their services. It is also trying to find out the reasons for the customers' reluctance to deal with them, so the aim of this research was: to know the factors that lead to attracting customers to deal with Islamic Banks, and to know the factors that lead to the reluctance of customers to deal with Islamic Banks, Where the researcher used the descriptive analytical approach and the method of the field study by designing a questionnaire consisting of (30) paragraphs covering the factors that lead to attracting customers to deal with Islamic banks, and the factors that lead to the reluctance of customers to deal with Islamic Banks. And the factors that lead to clients' aversion to dealing with Islamic banks, and the validity of the study tool was confirmed by presenting it to a group of specialized arbitrators in Jordanian universities. The stability of the study tool was also confirmed by the method of internal consistency of the paragraphs, where the reliability coefficient of the tool was (.81) and (150) questionnaires were distributed to a random sample of Islamic banking clients in Ajloun Governorate. (120) valid questionnaires were retrieved for analysis, i.e. with a ratio of (.80) the study showed the existence of a gap between the factors of attracting and repelling customers to deal with Islamic banks, The evaluation of customers was negative for the factors of dealing with Islamic banks, and accordingly the researcher recommends that Islamic Banks focus on the positive factors that push customers to deal with these banks and avoid negative factors.

Keywords: Islamic Banks, Jordan Islamic Bank, Attracting Customers, Alienating Customer

1.Introduction:

There is no doubt that the success, development and continuity of economic institutions depends on the material and human capabilities they possess, which enabling them to attract and attract new customers and even maintain their old customers by continuing to deal with them, as it is noted that customers are the focus of the success of these institutions, especially Islamic banks, as noted. The rude behavior of the workers leads to the exposure of banks to many risks, the most important of which is the reluctance of customers to deal with these banks, so the interest in customers has become the focus of attention by economists and bankers, since customers are the source of the bank's profitability, and this has led to an increase in competition between banks. This prompted it to develop and improve its services provided to its customers to ensure that it maintains an increase in its market share and the

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speed of its spread (Abdul-Ghani, 2013).

The Importance of Studying:

The importance of this study stems from an attempt to investigate the opinions of clients of Islamic banks, about the factors that motivate them to deal with Islamic banks, in addition to trying to know the factors that lead them not to deal with Islamic banks, and this enables Islamic banks to identify the opportunities they face, and the challenges they face. Therefore, these banks are able to reformulate their objectives in proportion to these opportunities, or face risks in an appropriate manner.

The Study Problem:

The problem of this study varies from trying to identify the factors that lead customers to go to Islamic banks and deal with them by taking advantage of their various investment and financing services. On the following question: What is the difference between the factors of attraction and repulsion for the clients of Islamic Banks according to what the gap theory suggests? From this main question, the following questions arise:

1. What are the most important factors that lead to attracting customers to deal with Islamic Banks?
2. What are the most important factors that lead to clients' reluctance to deal with Islamic Banks?

Objectives of the Study:

This study attempts to achieve the following objectives:

1. Getting to know the evaluation of the clients of Islamic Banks about the factors that attract them or their reluctance to deal with Islamic Banks.
2. Knowing the difference between the factors of attracting or repelling customers through the theory of the gap.

Hypotheses of the Study:

This study aims to test the following hypotheses:

1. The evaluation of the clients of Islamic banks of the factors that motivate them to deal with Islamic Banks was negative.
2. The evaluation of the clients of Islamic banks of the factors that motivate them to deal with Islamic Banks was positive.
3. There is no difference between the factors that attract customers to the services of Islamic Banks and the factors that lead to the alienation of customers from the services of Islamic Banks, meaning what will be tested will be shown by the following equation: Customer Attractive

Factors - Customer Expulsion Factors = Zero.

Previous Studies:

There Are many previous studies similar to the topic of this research ,but it is from multiple angle , we will review a number of studies that benefited us in writing this research , noting the similarities and differences with this research .

Study: (Faraday, 2019) Strategy of Attracting and Maintaining Customers in Islamic Banks: This study aimed to identify the marketing strategies that Islamic banks can benefit from and follow to attract prospective customers and maintain existing customers and the trait of loyalty they have. as the research concluded that the first step in the process of winning customers is to understand him and what he wants and analyze his personality and then convince him that the products offered meet his needs and sometimes exceed his expectations.

This research differs from our research where it focused on strategies to attract customers to Islamic Banks. while my search; Jordanian Islamic Banks Between Attracting and Alienating their Customers

The study (Al-Shawish, 2017) determines the determinants of choosing Islamic Banks in the Tunisian context. The aim of this research is to shed light on the most important determinants of choosing Islamic banks by banking service users, and what is the impact of the religious motive in making their decisions, to achieve the goal of the research, the researcher relied on a procedure Field research by designing a questionnaire distributed to 150 clients of Islamic and non-Islamic banks, the researcher concluded that the motives for making the decision to open an account with an Islamic Bank depend on the nature of the Islamic bank in terms of the quality of services and the availability of technological progress for the bank. This research differs from my research ,where it focused on determinants of choosing Islamic banks in Tunisia. while my search: Jordanian Islamic Banks Between Attracting and Alienating their Customers.

A study (Al-Nabulsi, 2015) the impact of the behavior of bank employees on customer confidence from their point of view Case study: Jordan National Bank. The study aims to identify the impact of the behavior of bank employees on customer confidence from their point of view, and to clarify the behavior of employees represented by the possibility of providing services and the method of providing Service, confidentiality and transparency in dealing, the research was conducted on a selected sample of the bank's customers, consisting of 217 clients. The study adopted the descriptive analytical method. It reached a number of results, the most important of which are: that there is a positive behavior of bank employees on the confidence of customers, in addition to the fact that transparency and speed of completion of transactions affect the confidence of bank customers, The study made several recommendations, the most important of which are: a good selection of employees, in addition to adopting a training policy for employees that affects their behavior to gain the trust of customers. This research differs from my research, where it focused: the impact of the behavior of bank employees on customer confidence from their point of view, while my search: Jordanian Islamic Banks Between Attracting and Alienating their Customers.

A study (Al-Qahtani, 2015) the factors affecting the choice of the client in the Kingdom of Saudi Arabia . This study aims to determine the criteria for selecting banks by customers in the Kingdom of Saudi Arabia, in light of the varying banks in providing services, and to help banks operating in the Kingdom of Saudi Arabia focus on the most factors affecting customers, and improve their ways of dealing with customers, in order to achieve the goal of The researcher chose a random sample of clients of banks operating in the Kingdom of Saudi Arabia, based on a questionnaire he prepared to collect data. Where the researcher reached a number of goals, the most important of which are: The most important reasons why customers choose the bank is the location and how close the bank branches are to customers. As for the most important recommendations reached by banks, banks should change and improve the mix of services, with the need to pay attention to the application of the principles of total quality in marketing,

which affects the quality of banking services in banks. This research differs from my research where he focused on the factors affecting the choice of the client in the Kingdom of Saudi Arabia . while my search: Jordanian Islamic Banks Between Attracting and Alienating their Customers.

Study (Al-Hakim, 2014): Social responsibility from the point of view of those dealing with Islamic Banks. The aim of this research was to identify the social role that Islamic banks play, and the extent to which these banks respond to the different needs of their clients. Where the researcher relied on the study of the community through a random sample of clients of Jordanian Islamic Banks consisting of 99 questionnaires distributed to all Islamic Banks operating in Jordan, which are three banks, and the researcher reached a number of results, the most important of which were: Islamic banks should avoid sales that are forbidden by Sharia and pay attention to studying the motives of those dealing with them. This research differs from my research where he focused on Social responsibility from the point of view of those dealing with Islamic Banks, while my search: Jordanian Islamic Banks Between Attracting and Alienating their Customers.

Study (Bashir, 2013) the determinants of choosing Islamic Banks from the point of view of individual dealers with Islamic banks in the State of Kuwait: a field study ⁵. The study aimed to identify the determinants of choosing Islamic banks from the point of view of individual dealers with Islamic Banks in the State of Kuwait, where the researcher relied to complete this study on a random sample of 120 individuals from the customers of Islamic banks in the State of Kuwait. The religious factor is the work that drives customers to deal with Islamic banks, in addition to other non-religious factors, the most important of which are: friends, family, and the quality of banking service. The study recommended a number of recommendations, including: increasing interest in spreading religious awareness among customers to show what distinguishes its banking services. This research differs from my research where he focused on the determinants of choosing Islamic Banks from the point of view of individual dealers with Islamic banks in the State of Kuwait, while my search: Jordanian Islamic Banks Between Attracting and Alienating their Customers.

Commenting on previous studies : We noticed a number of previous studies some of its results agreed with our research, such as: a study of Al-Nabulsi, a study of Bashir, a study of Al-Shawish, a study of Al-Hakim, but the study of the Shawish one of the most useful studies in preparing this research

2.Study Methodology:

In light of the study's objectives and problem, the descriptive analytical approach was adopted by reviewing books, periodicals and conferences related to the subject, in addition to adopting some statistical methods to analyze the results of the field study.

Literatur Review and Hypotheses:

As a conceptual introduction to this study, this topic has been divided into two main requirements: where Islamic banks are defined, their origins and characteristics in the first topic, while the second topic has been devoted to the study of banking services in terms of

definition and characteristics, then showing the types of banking services as provided by Islamic banks ,then hypotheses as follows:

Islamic Banks (Definition, Origin, Characteristics)

In this requirement, the definition of Islamic banks and their origins, then their characteristics, objectives and justifications for finding them will be addressed as follows:

Definition of Islamic Banks:

Islamic Banks set out from Islam's view of money, which is the property of God Almighty, and people are entrusted with it. Therefore, the individual is not absolutely free to dispose of his money as he wants because his ownership of this money is incomplete, and the real owner of this money is God Almighty, so the definition of an Islamic Bank is: A financial institution that performs banking and finance activities within the framework of the provisions of Islamic Sharia (Abo Eid , 2023) .

The Origins of Islamic Banks:

There are many serious attempts to establish Islamic Banks in the Islamic World in order to get rid of traditional banks based on usury, which is forbidden in Islamic law. The first of these attempts was the establishment of savings banks in Egypt in 1963, then the attempts followed and quickly to establish Islamic banks, so the Kuwait Finance House and Faisal Islamic Bank were established in 1977, then the Jordan Islamic Bank in 1978. then Islamic banks began to expand and spread in various countries of the world, so that traditional banks established what is known as Islamic windows to provide Islamic services such as Citibank, until the number of Islamic Banks reached more than 270 Islamic bank (Al-Wadi, previous reference, p. 43) .

Characteristics of Islamic Banks:

Islamic banks have many characteristics that distinguish them from other conventional banks, the most important of which are:

1. All of its transactions are subject to the provisions of Islamic Sharia, as it does not deal with interest at all, neither taking nor giving(Abu Eid , 2023)
2. Also, all its transactions are based on the profit and loss sharing method(Al-Sowan,2001,p94) .
3. The social aspect, where Islamic banks offer a lot of business that traditional banks do not, such as: providing good loans, meaning that these loans are interest-free (Al-Sowan, previous reference p99)
4. The economic projects undertaken by Islamic banks are real investments, and this is what leads to the revitalization of the economy (Al-Rifai, 2004, pp 45-55).

Therefore, we can say that Islamic Banks are Islamic Institutions based on the principle of profit and loss, not profit and guarantee. They represent one of the parts of the Islamic Economy.

The goals of Islamic Banks:

Islamic banks seek to achieve many goals, the most important of which are (Irshad ,2007,p21):

1. Contribute to raising the standard of living of the community by contributing to economic development and improving social conditions within the Islamic community.
2. Optimizing the resources of the Islamic bank through making a profit.

3. Contribute to directing community savings to areas that serve economic and social development away from usury.

Justifications for the Establishment of Islamic Banks:

Islamic banks have many justifications, including (Irshad, previous reference, p. 18):

1. Refrain from dealing with forbidden interests.
2. Work on the application of banking transactions in accordance with the provisions of Islamic Sharia.
3. Attempting to solve the economic and social problems that the Islamic world suffers from, especially those related to the accumulation of wealth.

Banking Services in Islamic Banks:

In this requirement, the concept of banking services, their characteristics, and their types will be presented as follows:

The concept of banking services:

They are “the operations in which the bank does not have any obligation, but rather they are services that the bank provides to its customers in return for a fee it receives or deposits accepted by savers and repurposes them with an interest that exceeds the interest it pays to the owners of deposits (Latif,2005)” and there are those who defined it as “any activity or benefit that can The bank must present it to another party, and it must necessarily be intangible and not lead to ownership of anything like the deposit of money (Judy,2008) .

Characteristics of Banking Services:

Marketing scholars have agreed that banking services have many characteristics, including the following:

1. The inability to divide or store the service: banking services cannot be stored or divided (Mualla,2007, p49) ⁶.
2. Complementarity: in the sense of providing banking services to the customer at the appropriate place and time, and that stems from the bank's adoption of a policy of direct sales of the service. This dictates the bank to market banking services by following the most appropriate distribution channels to market its banking services, such as the use of credit cards that guarantee the possibility of transferring banking services ⁷.
3. Geographical spread of a bank: In order for the bank to reach the intended success, it must reach all current and potential customers in all geographical areas.
4. Intangibility: meaning that the service does not have a tangible physical presence, or it can be seen by the customer. Therefore, banks make great efforts to communicate their message to customers, relying on means of communication that include great levels of persuasion to draw an excellent mental picture in the minds of customers ⁸.

Types of Banking Services in Islamic Banks:

21. Al-Ajlouni, Muhammad Mahmoud, *Islamic Banks*, Dar Al-Masirah for Publishing, Distribution and Printing, Amman, Jordan, 2nd Edition, 2010, pp. 291-334

Islamic Banks provide all exchange services provided by conventional banks, except for those that conflict with the provisions of Islamic Sharia. Among the most important services provided by Islamic banks are the following (%1. Speeches of guarantee and bank guarantees, which are: a written undertaking issued by the bank to the beneficiary, in order to guarantee the payment of specific amounts when demanded during the validity period of the guarantee related to the completion of a certain thing.

2. Documentary credits: They are written undertakings issued by the bank to the seller (the beneficiary) to make the payment up to the agreed amount in return for presenting the bonds and conditions stipulated in the letter of credit ¹⁰.3. Assignment of commercial papers, which are: fixed and negotiable instruments by endorsement, representing a monetary right payable upon sight or within a short period, and it is customary to accept them as a tool for payment instead of money (Shabeer,2001,p241) .4. Buying and selling foreign currencies.

Hypothesis Test

The First Hypothesis

The evaluation of the clients of Islamic Banks of the factors that push them to deal with Islamic banks was negative. This hypothesis was tested through the answers of the clients of the Jordan Islamic Bank for Investment and Finance, Ajloun branch, on the twenty statements that show the factors of attracting clients, where the arithmetic averages and the t-test for binary comparison were adopted. The general arithmetic average was (1,658), and this average lies between (1.67 - 2.33), which the researcher relied on, which indicates neutrality, which means that the evaluation of the Islamic bank's clients of the factors that lead to their attraction to deal with Islamic banks was negative and does not rise to their ambitions that they expect through their dealings with Islamic Banks, and therefore we accept the nihilistic hypothesis, As for the binary comparisons, the researcher relied on the results of the t-test, which amounted to (22.00) as shown in the table number (1) and when comparing the calculated results (t) with the tabular results (t) at the significance level (0.05) and the degree of freedom (119) It was found that the calculated value for all the expressions is greater than the tabular value (t), so the hypothesis is rejected and the alternative hypothesis that states otherwise is accepted.

Table No. (1) ,descriptive statistics and t

Statement Number	Arithmetic Mean	Standard deviation	T	Degree of Freedom	Level of Significance
1	1,833	2,03	9,87	119	0,00
2	1,891	,90	22,88	119	0,00
3	1,783	,89	21,70	119	0,00
4	1,708	,95	19,57	119	0,00
5	1,775	,83	23,29	119	0,00
6	1,641	,78	22,86	119	0,00
7	1,708	,79	23,60	119	0,00
8	1,666	,77	23,69	119	0,00
9	1,625	,67	23,18	119	0,00
10	1,725	,78	23,97	119	0,00
11	1,666	,77	23,69	119	0,00
12	1,700	,77	24,07	119	0,00
13	1,625	,79	22,25	119	0,00

14	1,600	,67	23,05	119	0,00
15	1,616	,79	22,40	119	0,00
Total	1,704	0,88	22,00		

The Second Hypothesis

The evaluation of the clients of Islamic banks of the factors that motivate them to deal with Islamic Banks was positive. The hypothesis was tested through the answers of the clients of the Islamic Bank, Ajloun branch, on the same statements, but in a different format. The arithmetic averages and the (t) test for binary comparison were adopted. The general arithmetic mean was (2,569) and this average lies between (3-2,34), which the researcher relied on, which indicates the high factors that push customers not to deal with the Islamic bank. This indicates the rejection of the null hypothesis, which states that the evaluation of the clients of Islamic banks of the factors that motivate them to deal with Islamic Banks was positive.

The Third Hypothesis

Which states that there is no difference between the factors that attract customers to the services of Islamic Banks and the factors that lead to the alienation of customers from the services of Islamic Banks, meaning what will be tested is shown by the following equation: Customer attraction factors - customer expulsion factors = zero, but the researcher found a difference By the following equation

12Average Customer Attraction Factors - Average Customer Aversion Factors In mathematical expression:

$1,704 - 2.563 = -,859$ and according to what the gap theory suggests ¹¹, the theory suggested that if the factors that lead to attracting customers are greater than the actual factors, the factors are less than satisfactory, but if they are equal, they are satisfactory, or if they are less than the expected factors They are ideal, so it can be said that the factors that attract customers were low, and this means rejecting the null hypothesis which states that there is no difference between the factors that attract customers to the services of Islamic banks and the factors that lead to the alienation of customers from the services of Islamic banks.

3.Methology and Data:

Justifications for choosing the Jordan Islamic Bank for Investment and Finance:

1. The Jordan Islamic Bank is one of the largest banks in Jordan. It has a long history and extensive experience in the field of Islamic banking services, in addition to its commitment to continuous development and innovation of new Islamic products (www.jordanislamicbank.com)
2. The Jordan Islamic Bank operates within the Islamic banking services sector, which is considered one of the fastest growing economic sectors in the world. In 2019, the volume of Islamic finance assets reached \$2.52 trillion and is expected to reach \$3.47 trillion in 2024 (<https://www.albaladnews.net>).

A look at the Jordan Islamic Bank:

The Jordan Islamic Bank was established as public contribution company in Amman, the

25. Al-Khalidi, previous reference, p. 6

capital of the Hashemite Kingdom of Jordan, where it was registered in the Companies Register on November 28, 1978 under No. 124, according to the requirements of the Companies Law in force at the time and in accordance with the provisions of the temporary Islamic Bank Law No. 13 of 1987, where it provides its services Banking, investment and finance through its branches in Jordan, with assets amounting to 4,666 million dinars by the end of 2018.

The limits of the study:

1. This study was limited to knowing and measuring the factors that lead to customers' demand for services provided by Islamic Banks, and knowing and measuring the factors that lead to customers' aversion to the services provided by Islamic Banks.
2. This study was limited to a tool designed by the researcher, so the results of the study are affected by the method of selecting the sample, the extent to which it represents the study population, and the honesty of the sample members' evaluation.
3. This study was limited to the beneficiaries of the Jordan Islamic Bank in Ajloun Governorate and did not extend to the rest of the regions.

Study Tool:

The study tool included a questionnaire showing the factors that drive the client to deal and take advantage of the services provided by Islamic banks, as well as the factors that lead clients not to deal and benefit from the services provided by Islamic banks. The construction of this questionnaire went through the following steps:

1. Based on the theoretical framework, the researcher formulated a set of phrases distributed on two axes. The first axis is the factors that lead the customer to the demand for Islamic banking services, and the second axis is the factors that lead to not dealing with customers and benefiting from the services of Islamic banks.

2. The questionnaire was presented to a group of scholars specializing in social sciences in Jordanian universities, including: Ajloun National University, to get acquainted with their opinions about the consistency of the phrases for the part that fall under it, and the appropriateness of these phrases to measure what they were developed for.

3. After conducting the arbitration, the final form of the questionnaire became composed of three sections: The first section includes the independent variables, which are information about the clients of the Jordan Islamic Bank, Ajloun Governorate branch, as follows:

Gender: It is of two levels: male , female- Marital status: It is of two levels: married - single-

Age group: It is divided into three levels: less than 30 years old, 30 years old to less than 40 years old, and more than 40 years old.- Income: It is of two levels: less than 500 dinars, more than 500 dinars-

Educational attainment: It is three levels: less than a third secondary school, a bachelor's, a master's and a doctorate Nature of work: It has three levels: the government sector, the private sector, and the retiree.

Dealing years: It has three levels: less than five years, five to ten years, and more than ten years.

The second and third section, which represents the dependent variables related to factors of attraction and factors of repelling customers from dealing with Islamic banks, and each section includes twenty phrases, as each phrase was given a weight listed according to the five-pointed Likert scale, as follows:

Strongly Agree	Agree	neutral	Disagree	Strongly Disagree
5	4	3	2	1

The researcher adopted the weighted arithmetic mean of the answers of the study sample members to be an indicator of satisfaction, as shown in the following table:

The Opinion	Weighted Arithmetic Mean
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Not Agree	1-1,66
Neutral	1,67-2.33
Agree	2,34-3

Study tool stability:

To ensure the stability of the study, it was distributed to an exploratory sample of 25 Islamic Bank customers in Ajloun governorate from outside the study sample twice, with a time difference of two weeks, and the Pearson Correlation coefficient was extracted between their scores in both times, with the aim of extracting the reliability coefficient of the tool using the equation (Cronbach's alpha) where the reliability coefficient reached (81), and thus the study tool has a high degree of stability.

The study sample:

The researcher believes that the sample must be representative of the community on which it was conducted, so that the researcher can generalize the results of his study, and this agrees with what was called (Al-Sayyad, 1983,1) ¹². The study population is one of the clients of the Islamic Bank for Investment and Finance As for the study sample, it included the clients of the Jordan Islamic Bank for Investment and Finance, Ajloun Governorate branch it was guided by the opinion of (Anderson and Gerbing, 1988) ¹³. that the appropriate sample size is about (150) singles in order to be suitable for the impact study, and accordingly the researcher distributed (150) questionnaires to the clients of the bank The Jordan Islamic for Investment and Finance, and (132) questionnaires were retrieved at a rate of (88%) of all distributed questionnaires, and (18) questionnaires were excluded because they were not suitable for analysis, and accordingly, the questionnaires subject to analysis are (120) with (80%) of the total number of questionnaires distributed.

4.Results and Discussion:

After the data and information were collected, the statistical analysis program (spss) was used to analyze the results of the study, where the frequencies and percentages were calculated, and the arithmetic averages, standard deviations, the T-test and the statistical differences test were calculated. The results of the study can be shown as follows:

Table No. (2) shows that a high percentage of the sample members with regard to gender are males, as their number reached (70), where the percentage reached (58%), and this indicates that the vast majority of Islamic bank customers are male, as for age groups it was The largest number of recurrences in the age group (25 - less than 35), where the percentage reached (45%) of the total sample members and this is evidence that the percentage of young people are the majority of the clients of Islamic banks .As for the scientific level, among the sample members reached (63) holders of a bachelor's degree It is an percentage equivalent to (52%) and the remaining percentage was distributed to holders of less than secondary school and holders of a master's and doctorate, and this is evidence of the clients of Islamic banks who are from the scientifically qualified groups of society. As for the distribution of the sample members according to the level of income, the results of the study indicate that (76%) of the sample members are less than (400) and this indicates that the majority of the clients of Islamic banks are people with limited income. As for the nature of work, the results of the study indicate that (81%) of the sample members are from the government sector, and as for the number of years

²³ El-Sayyad, Abdel-Aty, Samples and Measurements, Cairo, The Egyptian Institute for Program Presentation, 1983

²⁴ Anderson,j.c and Gerbing d.w.v.1988 structural equation modeling in practice: a review and recommended two step approach, Psychological Bulletin. 103(3):411-423

of dealing with the Islamic bank, the results of the study showed that (39%) had dealt with the Islamic bank for a period of time more than (10) years, and this is evidence that the relationship that Islamic banks have with their customers is a positive one.

Table No. 2: Distribution of the sample members according to the study variables

Variable	Statement	Frequency	Proportion %
Gender	Male	70	58
	Female	50	42
	Total	120	100
Marital status	Married	95	79
	Single	25	21
	Total	120	100
Age group	Less than 25 years old	25	21
	25-less than 40 years old	54	45
	More than 40 years	41	34
	Total	120	100
income	Less than 400 dinars	91	76
	More than 400 dinars	29	24
	Total	120	100
Learning achievement	Less than high school	30	25
	Bachelor's	63	52,5
	Masters and PhD	27	22,5
	Total	120	100
Nature of work	Government sector	97	80,8
	Private sector	11	9,1
	Retired	12	10
	Total	120	100
Years of dealing	Less than 4 years	39	33
	4- less 10 years	34	28
	More than 10 years	47	39
	Total	120	100

Descriptive Analysis of the Answers of the Sample Members:

The researcher made a statistical analysis of the answers to the sample by measuring the factors that lead to the demand of customers to the services of Islamic banks, and the factors that lead to the lack of customer demand for the services of Islamic banks, and if we look at Table No. (3), which shows the descriptive analysis of these answers.

We see that the answers of the sample members that agree strongly were for phrase No. (13) where the frequencies of this phrase amounted to (63) recurrences, and this phrase states: The period for obtaining the banking service is suitable for the customer, this result is agreement with a result of the study Al-Nabulsi, and also the following phrases No. (14, 15) were the repetitions for it is equal to (62) recurrences, so the phrase (14) states: If the customer encounters a problem, the Islamic Bank employees show special interest in solving it, while the phrase No. (15) states that The management of the Islamic Bank is Make sure that there is no error in the records of the Islamic Bank, this result is agreement with a result of the study Bashir, As for the least frequent phrases, it was for phrase (2), which states: The bank has modern equipment to provide banking services, this result is agreement with a result of the study Al-Shawish, And if we look at the answers of the concurrence, we find that phrase No. (7) got (54) recurrences, and this phrase states: The Islamic bank provides comfortable reception halls for customers.

As for the least frequent phrases, it was phrase No. (13) where this phrase got (43) recurrences, and this phrase states that the period of obtaining the banking service is suitable for the customer.

Table 3: Frequency of responses of Jordan Islamic Bank customers on Likert scale

Statement numbers	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Repetition	%	Repetition	%	Repetition	%	Repetition	%	Repetition	%
1	54	47,5	53	44,2	4	3,13	3	2,5	3	2,5
2	57	37,5	50	41,7	19	15,8	4	3,3	2	1,7
3	54	45	45	37,5	17	14,2	1	,8	3	2,5
4	59	49,2	50	41,7	3	2,5	3	2,5	5	4,2
5	52	43,3	47	39,2	19	15,8	2	1,7	0	0
6	58	48,2	53	44,2	5	4,2	2	1,7	2	1,7
7	53	44,2	54	45,2	10	8,3	1	,8	2	1,7
8	56	46,7	52	43,3	10	8,3	0	0	2	1,7
9	59	49,2	52	43,3	6	5	1	,8	2	1,7
10	52	43,3	53	44,2	13	10,8	0	0	2	1,7
11	56	46,7	52	43,3	10	8,3	2	1,7	0	1,7
12	54	55	52	43,3	11	9,2	2	1,7	1	,8
13	63	52,5	43	35,6	12	10	0	0	2	1,7
14	62	51,7	46	40	8	6,8	2	1,7	0	0
15	62	51,7	47	39,1	8	6,8	1	,8	2	1,7

Table No. (4) indicates that the highest arithmetic mean (1.89) for phrase No. (2), which states: The bank has modern equipment to provide banking services, this result is agreement with a result of the study Al-Shawish, with a standard deviation of (90), and in contrast, the lowest arithmetic mean (1.07) was for the phrase (4) Which states: The nature of the 11 work of the Islamic bank is in accordance with the provisions of Islamic Sharia and with a standard deviation of (95), and the arithmetic averages of the rest of the sample members are distributed over the other terms between these two averages. This indicates that the majority of the sample members evaluate their attractiveness factors to be positive, and this is evidence of the awareness of Islamic Bank customers.

Table No. 4: Arithmetic averages and standard deviations of the expressions of the first axis (the factors that attract clients of Islamic Banks)

Number	Statement	Arithmetic Mean	Standard Deviation
1	Islamic Bank employees deal courteously with customers	1,833	2,030
2	The bank has modern equipment to provide banking services	1,891	,905
3	The Islamic Bank provides comprehensive and integrated banking services	1,783	, 890
4	The nature of the work of the Islamic Bank is in accordance with the provisions of Islamic Sharia	1,708	,956
5	The points of sale of electronic services are well distributed and available	1,775	,832
6	The special attention of the Islamic Bank management to customers	1,641	,786
7	Islamic banks provide comfortable reception halls	1,708	,792
8	Get banking services at the agreed times	1,666	,770

9	I feel safe when dealing with Islamic Bank employees	1,625	,676
10	Islamic Bank employees care about customers	1,725	,788
11	The general appearance of the Islamic Bank is attractive	1,666	,770
12	hours are suitable for customers	1,700	,773
13	The period for obtaining banking services is appropriate	1,625	,799
14	When the customer encounters any problem, the employees of the Islamic Bank show a special interest in solving it	1,600	,670
15	The management of the Islamic Bank is keen that there is no error in the customer records	1,616	,790
Total		1,704	

If we look at Table No.(5) we note that the statement(12)got the highest arithmetic average(2.90) which states that:the Islamic Bank's working hours are not appropriate and standard deviation (2.94). then phrase No.(5):the point of electronic serves are not well distributed With mean(2.90)and standard deviation(1.04) but less arithmetic mean was for statement no.(7)which states :unavailability if spacious reception halls for customers with an arithmetic mean(2,10)and a standard deviation(,90)Then phrase no.(11)which states: Islamic Bank employee do not deal politely with customers With an arithmetic mean(2.15)and a standard deviation(,81) and the rest of the phrase the arithmetic mean is between these terms. This is evidence that the customers' view of dealing with the Islamic Bank was negative and feel uncomfortable dealing with this bank.

Table No. 5: Arithmetic averages and standard deviations of the expressions of the second axis (aversion factors for Islamic bank customers)

Number	Statement	Arithmet ic Mean	Standard Deviation
1	Islamic Bank employees do not deal politely with customers	2,150	,816
2	Lack of modern equipment to provide banking services	2,508	,916
3	The Islamic Bank does not provide comprehensive and integrated services	2,541	1,201
4	The incompatibility of the work of the Islamic bank with the provisions of Islamic law	2,375	1,123
5	The points of sale of electronic services are not well distributed	2,900	1,040
6	The management of the Islamic Bank does not care about its customers	2,391	1,147
7	Unavailability of spacious reception halls for customers	2,100	,920
8	I don't get banking services on time	2,500	1,020
9	There is no safety when dealing with an Islamic Bank	2,733	1,098
10	Islamic Bank do not care about the customers	2,866	1,060
11	The general appearance of an Islamic bank is unattractive	2,800	1,057
12	The Islamic Bank's working hours are not appropriate	2,983	2,947
13	The period of obtaining the banking service is not appropriate	2,500	1,478
14	When the customer encounters any problem, the employees of the Islamic Bank do not care to solve it	2,525	,943
15	The management of the Islamic Bank is not keen that there are no errors in the customer record	2,616	1,086
Total		2,563	

5. Conclusion:

The aim of this research was: knowing the factors that attract and repel customers from dealing with Islamic banks, and find out is there a difference between the factors of attracting and alienating customers?

Through research, we conclude the factors that attract customers do not reach their aspirations, which is a negative view of dealing with Islamic banks.

We noticed that there is a difference between customer attraction factors and customer aversion factors, according to the gap theory, equal to (,859) for aversion factors.

Therefore, the researcher advises Islamic banks to focus on the positive aspects that correspond to the desires of customers minimizing negative factors that keep customers away about dealing with it especially the Islamic banks working in the cash market the competition is strong, it poses a lot of challenges to it if it wants to stay in the market, so it must focus on customers and provide the services they need.

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