

Volume 16 • No 2

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New
**Generation
Sciences**

ISSN 1684-4998

2018



Central University of
Technology, Free State

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JOURNAL FOR NEW GENERATION SCIENCES
ISSN 1684-4998

JOURNAL FOR NEW GENERATION SCIENCES

2018

VOLUME 16 NUMBER 2

The Journal for New Generation Sciences is available full-text on Sabinet Online's African Journal Archive via the SA ePublications platform, an Open Access platform. The articles are indexed on the Central University of Technology, Free State's Institutional Repository and also available via Google Scholar.

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TRUST IN BANKING RELATIONSHIPS: LESSONS FOR SOUTH AFRICAN BANKS ON BANK SELECTION IN SAUDI ARABIA

J. COETZEE

UNIVERSITY OF THE FREE STATE

Abstract

This paper investigates the selection criteria that students in Saudi Arabia and South Africa respectively use when selecting a bank for the first time. The rationale for such a study stems from exploring the difference in selection criteria based on students' cultural and banking (Islamic vs conventional banking) backgrounds, so as to identify marketing opportunities for South African banks, given the relative infancy of the Islamic banking industry in South Africa. An exploratory factor analysis reveals that the two student groups place particular emphasis on the functional criteria relating to the provision of banking products and services, albeit it that the South African students appear to have a more generalised view on what function means to them. A cluster analysis further reveals that the Saudi students in general appear to be more indifferent with regards to the relative importance of the identified factors. However, the main finding of the paper is that the Saudi students place more implicit emphasis on trust-related criteria than the South African students. From a marketing point of view, South African banks must acknowledge that trust drives the relationship-based approach they adopt to Muslim students and specifically with regards to complying with Shari'a Law. Given that the South African students regard criteria related to the functional role of banks as relatively more important, there is a case to argue that the marketing campaigns for Muslim students need to be differentiated along the lines of drivers of trust in the relationship, as opposed to merely the functions performed by a bank.

Keywords: Bank selection criteria, retail banking, student banking, Islamic banking, conventional banking, South Africa

1. INTRODUCTION AND PURPOSE OF THE STUDY

The global financial crisis (GFC) of 2007 raised many questions about the viability of 'conventional' banking services and the role that ethical behaviour and morality plays in delivering banking products and services (Akhatova, 2014). It brought about a lowering of the public's confidence in the ability of global financial institutions to self-regulate the industry from excessive risk taking and the growing perception of 'personal greed' at the expense of core 'traditional' or 'conventional' banking services. Contrary to this, the Islamic finance industry was largely shielded and unaffected by the crisis which affected predominantly the conventional banking world (Hasan & Dridi, 2010). This resulted in an increased level of interest in Islamic banks functioning in

countries outside of traditional Muslim contexts. The global Islamic Finance industry has, for example, grown from US\$639 billion in 2007 to a projected amount as high as US\$4.36 trillion by year-end 2020 (Edbiz Consulting, 2018). In South Africa, the growth in the Islamic banking market has been equally phenomenal. Expectations are that the sector will increase ten-fold over the period 2014 to 2024 from a worth of approximately R12-billion in 2014 (Lefifi, 2014). Indeed, Islamic banking has proved to be so popular in South Africa that National Treasury issued a US\$500 million Islamic sukuk in 2014 that was oversubscribed by four times (Salaam, 2015). Moreover, although the most recent data indicate the population of South African Muslims to be just over one million (StatsSA, 2016), there are an estimated 550 million Muslims on the African continent, which equates to roughly 50% of the population (Salaam, 2015; Kettani, 2010). Keeping in mind that South Africa has a very well-developed banking industry (Schwab, 2017) and is considered to be the gateway into Africa, the potential growth in Islamic Finance in South Africa is clear to see.

The challenge facing South African banks is whether or not they are positioned to suitably address the needs of prospective Islamic banking clients, and more specifically in the case of this study, Islamic banking students. By acquiring students in the early phases of their life-cycle, banks are able to cross-sell additional products and in so doing, increase their share-of-wallet over time (Coetzee, 2016). Banks are also becoming increasingly more driven to understand the behaviour of consumers, which enables them to adapt their marketing strategies and product offerings to ultimately improve profitability (Khan, Nazimahhussin & Ismail, 2017). By implication, a relationship marketing strategy is built on the premise that banks are able to identify the selection criteria that these consumers use when selecting them as the bank of their choice and aligning their marketing strategies accordingly. The requirement of Islamic Finance to adhere to Shari'a Law suggests that the marketing strategies for Muslim students and those for conventional students are inherently different. This difference warrants a study that compares the selection criteria between the two student groups.

Although studies have been conducted focusing on bank selection criteria in Muslim and conventional banking contexts (see for example Srouji, Halim & Lubis, 2015; Asma & Omar, 2012), few have been conducted in South Africa regarding bank selection criteria (Coetzee, Van Zyl & Tait, 2012; Chigamba & Fatoki, 2011) and none that compares the criteria as a basis for identifying marketing opportunities for South African banks. Saini, Bick & Abdulla (2011) investigated the level of consumer awareness and use of Islamic banking products, but the study did not focus exclusively on students and subsequently, compared the criteria between the respective Muslim and conventional banking respondents. A further paper by Vahed and Vawda (2008) also investigated the viability of Islamic banking, but did so with adult South African Muslims. Moreover, due to Islamic banking growing at a phenomenal rate in South Africa, a comparative study between the two

student cohorts is justified because the Muslim students function under Shari'a Law and South African students do not. Such a study provides an opportunity to investigate the selection criteria in the respective home-settings: that is, the Saudi students in Saudi Arabia and the South African students in South Africa. The study by Omar and Rahim (2015) uses a similar approach but instead focuses rather on the perceptions of those not practising Islam in Malaysia, which is a country populated by a majority of Muslims. The rationale to conduct this study will therefore enable South African banks to identify characteristics that differ between the two cohorts and in so doing, apply customised and differentiated relationship marketing-based strategies to each respective segment. Sing (2017) makes similar assertions, thus validating his study of Chinese students in New Zealand and Blankson, Omar & Cheng, (2009) similarly conduct a cross-national study of bank selection criteria between students in the United States and Ghana respectively.

2. LITERATURE REVIEW

2.1. Relationship marketing strategies

A central tenet of a relationship-based marketing strategy is its focus on client retention (Rootman, Tait & Sharp, 2011). Such a client retention-orientated strategy is indicated by Bruhn (2003) to have both direct and indirect financial benefits for a services provider. These may include an increase in turnover due to repeat purchases and a reduction in (acquisition) costs due to it being cheaper to service existing clients than to acquire new clients, where indirect benefits include positive word-of-mouth promotion. In a more practical sense, the goal of relationship marketing is to move a client along the relationship continuum from being satisfied as mere acquaintances with each other, towards a trust-based friendship based on the principles of committed partnership (Wilson, Zeithaml, Bitner & Gremler, 2008; Zeithaml & Bitner, 2003) and the co-creation of value between the parties (Khreish, 2015). In doing so, the intention is to have the relationship become more meaningful to reflect a deeper level of commitment from both parties (Moin, Devlin & Mckechnie, 2015).

The paradigm shift in marketing originates in the services marketing literature. Service providers (including banks) adopt an approach that focuses on improving service quality to ultimately improve satisfaction, loyalty and repeat purchase intentions (Abu Bakar, Clemes & Bicknell, 2017; Makanyeza & Mumiriki, 2016). As such, relationship marketing focuses on increasing the "share-of-wallet" from clients rather than explicitly increasing its market share, with the long-term focus promoting commitment and mutual dependence between the parties in the relationship (Moin *et al.*, 2015; Little & Marandi, 2003). In turn, this ensures greater information flow between the parties which the service provider then uses to make more informed decisions regarding its ability to meet the needs of clients (Al-hawari, 2015; O'Donohoe, Hanley & Lyons, 2008). This implies a "mutual exchange of information" that ultimately

results in feelings of client satisfaction, trust, delight, commitment, risk reduction, and certainty in transaction (Lourdu, 2016; Khan & Fasih, 2014; Gummesson, 2002). Sheth (2017) does however propose that the focus of relationship marketing should move beyond the traditional view of 'share-of-wallet' to, what he calls, 'share-of-heart' where the relationship is driven by emotive dynamics and more responsive social media platforms.

In the case where services are regarded as being multi-faceted, complex, high-risk and a high degree of involvement with the services provider (such as with a bank), trust plays an important role in the initial attraction and acquisition phase of a relationship-based marketing strategy (Roy, Devlin & Sekhon, 2015; Moin *et al.*, 2015). This trust typically manifests itself in the form of credence qualities which are difficult to evaluate and include integrity, managerial capability, and trust regarding client information confidentiality (Babakus, Eroglu & Yavas, 2004). Zhang, Watson, Palmatier & Dant (2016) suggest that trust has the potential to be dynamic and change quickly in relationships, whereas commitment changes at a slower pace. By implication, therefore, trust between the parties in a relationship leads to commitment which in turn, enhances future profitability for the service provider.

The four goals of relationship marketing allow service providers with a framework to move clients along the relationship continuum. The goals are (Wilson *et al.*, 2008): 1) attract and acquire new clients; 2) satisfy existing clients; 3) retain existing clients; and 4) enhance the relationship between the parties. Given this study focusing on bank selection criteria, the focus of a relationship marketing strategy is specifically on the initial client acquisition phase where clients are seen as 1) not having a prior relationship with the bank; or 2) not previously transacted with the bank; or 3) been clients of competitor banks. Whichever the case, the attraction and acquisition of new clients is the first goal of relationship marketing and for a bank, the rationale used by prospective clients to select them is pivotal to ensuring clients move along the relationship continuum from acquisition to ultimate loyalty and improved profitability. Adopting a client-centred approach is crucial to achieving this (Coetzee, 2016), especially concerning the development of a rigorous information-gathering platform to identify client needs and customise product and service offerings (Selden, 2007). The departure point for this relationship-based strategy is therefore to acquire and attract prospective clients and in order to do this, banks should be aware of the criteria used to select them. These bank selection criteria are the focus of the next section.

2.2. Bank selection criteria

Although there have been studies concerning the perceptions towards selection criteria involving Muslim and conventional banking students (Khan *et al.*, 2017), several papers have tended to deal with the actual mechanics of how Islamic finance works (Archer & Ahmed, 2003; DeLorenzo, 2002; Chapra, 2000), or alternatively, interest-related issues (MetWally, 1997;

Mirakhor, 1996). Further studies have also dealt with the issue of ethics and morality as being of major importance to banking to ensure the optimal allocation of resources (Fukuyama, 1996; Haque, 1995). The literature on bank selection criteria reveals that religious factors are considered to be important reasons for clients to select Islamic banking (Al-Hadrami, Hidayat & Al-Sharbt, 2017; Okumuş, 2015; Asma & Omar, 2012; Al-Sultan, 1999), but this is not always the case (Dusuki & Abdullah, 2007), and especially not in South Africa (Saini *et al.*, 2011).

Older studies in Malaysia and Finland respectively, found important criteria for the selection of Islamic banks including fast and efficient services, speedy transactions and the reputation of the bank (Holstius & Kaynak, 1995; Haron, Ahmad & Planisek, 1994). Metawa and Almosawi (1998) further found that clients in Islamic banking in Bahrain rank cost and benefits in services, influence of people, and the location of the bank as important. Furthermore, a study in Poland found that Islamic bank selection criteria included the reputation of the bank and price of the products and services as being the most important, followed closely by image, perceptions of stability, and the friendliness of staff at the bank (Kennington, Hill & Rakowska, 1996). More recently, Okumuş (2015) found that criteria relating to the Islamic faith, as well as advice from relatives and friends were most important in Turkey. A further study conducted in the Maldives identified Muslims to prefer selection criteria related to perceived cost, e-banking, service quality, corporate social responsibility, and social influence to be the most important (Nu, Htay, Shaugee & Amin, 2014). Al-Hadrami *et al.* (2017) also found religious factors and service quality to be the most important factors for Muslims in Bahrain.

With regards to selection criteria amongst conventional banking customers, the literature suggests that reasons range widely. Babakus *et al.* (2004), for example, highlight the risk associated by the very nature of the banking products as an important criterion; Aregbeyen (2011) found deposit safety and electronic banking facilities as important; service quality was found to be important by Lateh, Ismail & Ariffin (2009) and Senyucel (2009); perceived image and reputation were significant in the study of Coetzee *et al.* (2012); the attitude of client-facing staff were found important by Narteh and Owusu-Frimpon (2011); the speed of service and location of banking facilities by Vanniarajan and Kannan (2008); and the ease of opening accounts in the study by Chigamba and Fatoki (2011). Muzenda (2014) also identified criteria relating to safety and security as being very important, while a study conducted in New Zealand of Chinese students found access to credit and the convenience associated with branch locations to be the most important criteria (Sing, 2017).

Previous empirical studies have therefore found that religious motivation is not the sole, explicit criterion for the selection of Islamic banking services. For this reason this study does not attempt to delve into the religious aspects of Islamic and conventional banking per se, but rather identify whether or not it is

a (as opposed to the) reason used for bank selection. This will be done with the purpose of identifying marketing opportunities for South African banks in order to increase market share in the Islamic banking segment.

2.3. The growth in Islamic banking

Driven by the lack of ethics displayed by bankers that led to the GFC (Argandona, 2012; Tett, 2009; Morris, 2008), ethical concerns manifested themselves in an asserted effort to better regulation and corporate governance measures within banks (see Basel Committee on Banking Supervision, 2014, 2011, 2010). Whether these ethics were driven by religious factors or by the belief that Islamic finance was 'safer' than western or conventional banking practices, what is clear is that there has been rapid growth in the Islamic financial services industry since the crisis. Data released by the Global Islamic Finance Report indicate that the total value of the Islamic finance industry has grown from around US\$700 billion in 2007 to US\$2.43 trillion at the end of 2017 with expectations that it could reach US\$4.36 trillion by 2020 (Edbiz Consulting, 2018).

Even as adherence to Western-derived commercial laws is becoming more commonplace and advantageous, Islamic finance, based on Shari'a Law, challenges these laws in two key respects: first, the presumption that modern commercial values are per se more efficient or otherwise superior; and second, the secular separation of commerce from considerations of religion and piety (Chapra, 2000). The basic principle is that within Islamic banking, it is not permissible to charge for the mere use of money. Whereas conventional financial institutions 'trade' in money (buying money from depositors and selling money in the form of loans), Islamic financial institutions must 'trade' in real assets or services. Furthermore, any transactions undertaken for purely speculative purposes are not allowable within Islamic banking. Based on the Qura'n, Shari'a Law therefore prohibits usury (the charging of interest on loans) as it is seen as an unjust return; it rather uses a profit-sharing approach based on the *mudarabah* that strongly opposes exploitation (Oxford Islamic Studies, 2015; Saini *et al.*, 2011). Therefore, at the heart of Islamic finance is the adherence to the religious principles embedded in Shari'a Law, which by its very definition distinguishes itself from the banking practices found in conventional banking.

3. RESEARCH METHODOLOGY

3.1. Demarcation of the study

The study is based on the perceptions of students who have bank accounts in Saudi Arabia and South Africa respectively. As of 2018, there were 28 licensed banks operating in Saudi Arabia, a mixture of wholly-owned Saudi banks and the so-called 'Saudized' joint-venture banks that were obliged to dilute their ownership to allow majority Saudi ownership in the early 1980s, during the so-

called bank Saudization phase initiated by the Saudi Arabian Monetary Agency. These banks also include traditionally conventional banks holding 'Islamic windows', such as Deutsche Bank, BNP Paribas, and JP Morgan Chase, with the Bank of Tokyo-Mitsubishi UFJ being issued with a licence but not practising as at the time of writing. With regards to South Africa, as of December 2017, there were 18 registered banks functioning in South Africa (South African Reserve Bank, 2018), but the sector is dominated by the so-called big four. With total assets for all banks relative to South Africa's GDP ranging between 115-120%, the big four (namely ABSA, First National Bank, Nedbank and Standard Bank), all function as universal banks and offer products and services in all traditional areas of banking including consumer (retail, personal and private banking), commercial, wealth management, corporate, merchant and investment banking (Stemmet, 2016).

The target population for this study were therefore students in commerce at two different universities: one in Saudi Arabia and one in South Africa. The Saudi student cohort comprises only male students which is in accordance with Saudi government regulations. In turn, the South African student cohort is from one of the traditional universities in South Africa. The demarcation of the study to focus on a university in two different countries follows the approach adopted by Blankson *et al.* (2009). As such, this study is cross-national and exploratory in nature and focuses on comparing the bank selection criteria used by students at a Saudi Arabian university and a South African university respectively.

3.2. Research and sampling design

The study was quantitative and exploratory in nature. A non-probability sample was used and more specifically, convenience sampling. Although convenience sampling has the disadvantage of being vulnerable to selection bias and not able to generalise the findings in the strictest sense, it enabled the researchers the benefits of being cost effective and to collect the data quickly (Boxill, Chambers & Wint, 1997). Given the exploratory nature of this study, it was deemed the appropriate sampling strategy to use, as researchers had access to the target populations at the respective universities. This is a major advantage of convenience sampling over probability sampling techniques where access to populations would not necessarily be possible. As with the study of Moin *et al.* (2015), this sampling design was not deemed to detract from the merit of the underlying purpose of the paper. In total 500 questionnaires were sent to Saudi students, with 274 usable questionnaires returned. The final response rate was therefore 54.8%. Moreover, 500 questionnaires were distributed to the South African students, with 292 usable responses returning and a final response rate of 58.4%.

3.3. Questionnaire design

The questionnaire was divided into two sections: the first dealt with the demographic data; the second with 39 bank selection criteria they could use to select a bank for the first time using a seven-point Likert scale ranging from 'very unlikely' to 'very likely'. The selection criteria were collected from the literature review. Table I provides a list of the 39 bank selection criteria.

3.4. Data collection method

The data were collected using the online survey platform SurveyMonkey, where the respondents had to connect online and fill in their respective responses. The survey took on average 15 minutes to complete, where after the results were routed back to the researcher for data coding and analysis.

3.5. Data analysis techniques

In addition to providing basic descriptive statistics (see Tables II and III), the study makes use of two statistical techniques. First, an exploratory factor analysis (EFA) was used to identify any underlying theoretical factors (or constructs) within the data. In addition to examining the psychometric properties of the sample, EFA refines (by reducing) the data to smaller manageable groups (Hair, Black, Babin & Anderson, 2010) thereby facilitating better decision-making from a management point of view. The benefit of this is that it identifies underlying latent factors within the data. Confirmatory factor analysis (CFA) on the other hand, tests whether or not a particular theory or group of factors are indeed as an underlying theory proposes. EFA therefore explores the data for factors and CFA confirms the data for factors based on an a priori. As such, EFA has been used "to explore the possible underlying factor structure of a set of measured variables without imposing any preconceived structure to the outcome" (Suhr, 2006:14). Before the EFA was conducted, the observations were standardised in order to allow a simpler and more meaningful interpretation of the results.

Following the EFA, a cluster analysis was conducted in order to group identified factors according to their respective response patterns. Hierarchical clustering was used to classify the data, as well as define the number of clusters. Specifically, the Ward's method was used, where after the K-means procedure formed the clusters. Given the standardised observations, the mean cluster scores allowed a comparison between the importance of a factor relative to another factor for each case within a respective cluster (Coetzee *et al.*, 2012). This allowed the researcher to identify responses of relative importance within each cluster and according to the pre-specified factor groupings. By doing this, potential marketing strategies can be identified that differentiate the preferences between the South African and Saudi students respectively.

All the data analysis conducted in this study was done using SPSS version 25.

4. FINDINGS AND INTERPRETATION

4.1. Demographics and basic descriptive data

The demographic variables of the two respondent groups in South Africa and Saudi Arabia are provided in Table 1.

Table 1: Demographics

		SOUTH AFRICA		SAUDI ARABIA	
		N	%	N	%
GENDER	No result	24	8	0	0
	Male	144	49	274	100
	Female	128	43	0	0
	Total	296	100	274	100
	Missing	2		0	
RACE	No result	28	9	0	0
	Arab			274	100
	Asian	18	6		
	Black	156	53		
	Coloured	25	8		
	Indian	18	6		
	White	52	18		
	Total	297	100	274	100
	Missing	1			
AGE	No result	23	8	5	8
	19	2	1	1	1
	20	15	5	4	5
	21	84	28	29	31
	22	54	18	55	20
	23	43	14	89	16
	24	31	10	55	11
	25	13	4	20	5
	26	12	4	4	4
	27	8	3	3	3
	28	5	2	3	2
	29	4	1	2	1
	30	2	1	2	1
	31	1	0	2	0
	Total	297	100	274	100
Missing	1				

The majority of South African students are between the ages of 21 and 23. The race of the majority of students capitalise Blacks and Whites, Coloureds, Indians and Asians respectively. Contrary to the student population amongst the Saudi students being only males, the South African student population includes both male and female. Table 2 provides the 39 bank selection criteria for both countries, along with the mean (as per a seven-point Likert scale), standard deviation and respective rankings (according to the mean) of the criteria. In turn, Table 3 provides the top five and bottom five ranked selection criteria from Table 2.

Table 2: Bank selection criteria items, means scores and rankings

	South Africa				Saudi Arabia			
	N	Mean	Std. Deviation	Ranking	N	Mean	Std. Deviation	Ranking
A bank has ATMs in several locations.	292	4.53	2.53	13	274	3.77	2.05	35
A bank has branches in several locations.	292	4.75	2.40	8	274	4.40	2.03	17
A bank is recommended to you from a trusted source.	292	4.09	2.38	21	274	4.37	1.96	18
A branch is near the university.	292	3.38	2.49	34	274	3.75	2.18	36
A branch is near your home.	292	4.85	2.44	6	274	3.93	1.90	33
A fellow student recommends the bank to you.	292	2.79	2.00	38	274	4.35	2.18	19
A staff member you trust and have built a relationship with at another bank has moved to this bank and you would follow him/her.	292	2.80	2.11	37	274	4.11	2.14	27
Branch staff is knowledgeable of banking and insurance products.	292	4.93	2.30	3	274	4.51	1.89	12
It is easy to open a bank account.	292	4.52	2.42	14	274	5.19	1.80	2
The bank charges are low compared to other banks.	292	4.68	2.44	10	274	4.05	1.89	29
The bank has a reputation for addressing the needs of students.	292	4.20	2.46	18	274	3.95	1.87	32
The bank has a reputation for being a "safe bank" so you do not feel that you will lose your money.	292	4.89	2.50	4	274	3.59	1.97	37
The bank has a reputation for delivering service quickly and efficiently.	292	4.67	2.44	11	274	4.12	1.99	25
The bank has ATMs that are conveniently situated for you.	292	4.47	2.55	16	274	4.08	2.13	28
The bank is popular amongst fellow students.	292	3.56	2.28	33	274	4.75	1.93	7
The bank offers certain services for free because you are a student.	292	4.50	2.61	15	274	4.71	1.98	10
The bank offers online (electronic banking) banking facilities.	292	5.10	2.54	1	274	4.49	1.75	14

The bank offers you a cheque account without much fuss.	292	3.86	2.50	26	274	4.76	2.06	6
The bank offers you a credit card without much fuss.	292	3.79	2.46	27	274	4.21	2.09	24
The bank offers you a savings account without much fuss.	292	4.53	2.46	12	274	3.79	2.12	34
The bank offers you loyalty rewards, such as points for free products.	292	3.68	2.33	29	274	4.12	2.10	26
The bank supports cultural or socio-economic events that you also support.	292	3.67	2.36	30	274	4.00	2.07	30
The bank supports sporting events (or sports) that you also support.	292	3.62	2.42	31	274	4.31	1.98	21
The branches are situated near restaurants or in shopping malls.	292	3.32	2.46	36	274	3.45	2.18	38
The interest rates charged on loans are low.	292	4.06	2.43	22	274	4.91	1.87	5
The interest rates received on deposits/savings accounts are high.	292	4.16	2.48	19	274	4.40	1.92	16
The media recommends the bank.	292	3.33	2.20	35	274	4.22	1.92	23
The products and services offered by the bank address your banking needs.	292	5.06	2.28	2	274	5.20	1.75	1
The reputation of the bank.	292	4.69	2.40	9	274	3.98	2.10	31
The staff in the branch is friendly.	292	4.86	2.33	5	274	4.23	1.94	22
There is a lot of parking space available to access the branch.	292	3.57	2.38	32	274	4.57	1.99	11
There is visible security at the branches.	292	3.88	2.50	25	274	4.73	2.01	9
You can associate yourself with the image and brand of the bank.	292	3.97	2.18	23	274	4.92	2.00	4
You do not have to wait long in queues for someone to help you.	292	4.38	2.45	17	274	4.32	2.02	20
You perceive the bank to provide excellent service.	292	4.79	2.32	7	274	3.43	2.00	39
You personally know and trust someone working at a branch.	292	3.70	2.43	28	274	4.43	2.06	15
Your lecturer recommends the bank.	292	2.44	1.92	39	274	5.01	1.86	3
Your parents bank at this bank.	292	3.91	2.58	24	274	4.75	1.92	8
Your parents recommend the bank to you.	292	4.13	2.46	20	274	4.50	2.02	13

Table 3: Top 5 and bottom 5 ranked bank selection criteria

ITEMS FOR SOUTH AFRICAN STUDENTS	TOP 5	ITEMS FOR SAUDI ARABIAN STUDENTS
The bank offers online (electronic banking) banking facilities.	1	The products and services offered by the bank address your banking needs.
The products and services offered by the bank address your banking needs.	2	It is easy to open a bank account.
Branch staff is knowledgeable of banking and insurance products.	3	Your lecturer recommends the bank.
The bank has a reputation for being a "safe bank" so you do not feel that you will lose your money.	4	You can associate yourself with the image and brand of the bank.
The staff in the branch is friendly.	5	The interest rates charged on loans are low.
BOTTOM 5		
Your lecturer recommends the bank.	39	You perceive the bank to provide excellent service.
A fellow student recommends the bank to you.	38	The branches are situated near restaurants or in shopping malls.
A staff member you trust and have built a relationship with at another bank has moved to this bank and you would follow him/her.	37	The bank has a reputation for being a "safe bank" so you do not feel that you will lose your money.
The branches are situated near restaurants or in shopping malls.	36	A branch is near the university.
The media recommends the bank.	35	A bank has ATMs in several locations.

Both groups ranked the criterion 'the products and services offered by the bank address your banking needs' as very important (South Africa second and Saudi first). In turn, both groups ranked 'the branches are situated near restaurants or in shopping malls' as of least importance (South Africa 36th and Saudi 38th). Of particular interest is that the criterion 'the bank has a reputation for being a "safe bank" so you do not feel that you will lose your money' was ranked fourth by South African students, but 37th by the Saudi students. Furthermore, the criterion relating specifically to recommendations by a lecturer was ranked as the least important (39th) for South African students (recommendations by fellow student (38th) and the media (35th) were also ranked very unimportant), whereas the Saudi students ranked recommendations by their lecturer as their third most important.

4.2. Factor analysis

The Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity were respectively used to determine whether or not a factor analysis could be done on the collected data. Given the minimum 0.6 threshold suggested by Tabachnick and Fidell (2002), the KMO for the Saudi data was 0.714 and for

the South African data 0.965. This indicates that EFA could be used. Further to this, the Bartlett test was found to be statistically significant for both the Saudi and South African factor analyses, thereby also supporting an EFA. The factor analysis was done using the principal component analysis extraction method because it seeks to include as many factors as there are in the analysis. The factors extracted were based on those with eigen values greater than one, and the varimax rotation method was used because it minimises the number of variables which have high loadings on any one given factor, resulting in the easier identification of each variable with a single factor (Rennie, 1997). The reliability of the factors were tested using the Cronbach Alpha coefficient which had to exceed 0.7 (DeVellis, 2003) and only items with factor loadings of 0.40 and above were considered significant when interpreting the factors (Blankson *et al.*, 2009).

Table 4 reflects the four factors identified for the South African students. Based on the items within these factors, they were found to relate to four themes, namely, functional, socio-cultural, family and relationships. The Cronbach Alpha coefficients for the four factors are all considered to be good as all exceed the 0.7 threshold and the minimum factor loading threshold of 0.4 was applied. The items “[t]here is a lot of parking space available to access the branch” and “[t]he bank offers you a credit card without much fuss” did however not intuitively fit into the family grouping. When the other three items in this factor are considered, it can be argued that a family member (or at least a trusted source) is vital to the grouping. The factor loading for parking space of 0.552 is very close to its being included in factor two (as opposed to the loading of 0.557 for factor three) which includes the more socially or culturally related items. Intuitively, therefore, it makes sense to move this item to factor two, namely the socially or culturally related grouping. Similarly, the item relating to the credit card has a high factor loading for factor one (of 0.471 as opposed to 0.485 for factor three) which suggests it could also be included in the function-related factor, which more logically, relates to the typically functional aspects that a bank performs. Based on these deductions, as well as considering the composition of the factors, the four factor solution can be described as follows:

- **Factor 1 – Functional:** This factor grouping relates to the typical products and services one would expect a bank to provide.
- **Factor 2 – Socio-cultural:** This factor grouping reflects social or cultural aspects inherent in the bank offering relating specifically to marketing, branding, sponsorships and security.
- **Factor 3 – Family:** The family factor pertains specifically to family-related reasons for selecting a bank.
- **Factor 4 – Relationship:** The fourth factor has specific relational characteristics; that is, items relating to either established relationships (with bank staff, lecturer or a trusted source) or expected relationships (driven by loyalty programmes).

Table 4: Rotated Component Matrix for the South African students

Factor Names	ROTATED COMPONENT MATRIX					Cronbach's α	Decision
	ITEMS	Component					
		1	2	3	4		
FUNCTIONAL	The products and services offered by the bank address your banking needs.	.78	.24	.24	.26	.97	Retain
	Branch staff is knowledgeable of banking and insurance products.	.77	.27	.26			
	The bank has a reputation for delivering service quickly and efficiently.	.76	.28	.21	.21		
	You perceive the bank to provide excellent service.	.74	.37	.22	.25		
	The bank charges are low compared to other banks.	.72			.33		
	The bank has a reputation for being a "safe bank" so you do not feel that you will lose your money.	.71	.33	.32			
	The staff in the branch is friendly.	.69	.41	.31			
	The reputation of the bank.	.66	.38	.26	.22		
	The bank offers certain services for free because you are a student.	.65	.43	.25			
	The bank offers online (electronic banking) banking facilities.	.64	.36	.35			
	You do not have to wait long in queues for someone to help you.	.63	.43	.24			
	A bank has branches in several locations.	.62	.52	.27			
	The interest rates received on deposits/savings accounts are high.	.62	.25	.45			
	A branch is near your home.	.62	.28	.31	.21		
	The bank has ATMs that are conveniently situated for you.	.59	.50				
	The bank offers you a savings account without much fuss.	.58	.37	.29	.20		
The interest rates charged on loans are low.	.55	.29	.43				
The bank offers you a credit card without much fuss.	.47	.23	.48				
SOCIO-CULTURAL	A branch is near the university.	.21	.81			.94	Retain
	The branches are situated near restaurants or in shopping malls.		.78				
	The bank is popular amongst fellow students.	.26	.74	.29			
	The bank supports sporting events (or sports) that you also support.		.67	.41			
	The media recommends the bank.		.65	.38			
	There is visible security at the branches.	.46	.61	.25			
	A bank has ATMs in several locations.	.59	.60				
	The bank has a reputation for addressing the needs of students.	.52	.58	.33			
The bank supports cultural or socio-economic events that you also support.	.34	.57	.36	.21			

	It is easy to open a bank account.	.50	.55	.38			
	There is a lot of parking space available to access the branch.	.25	.55	.56			
	The bank offers you a cheque account without much fuss.	.39	.54	.22			
	You can associate yourself with the image and brand of the bank.	.45	.49	.36	.27		
FAMILY	You personally know and trust someone working at a branch.	.36		.69	.34	.82	Retain
	Your parents recommend the bank to you.	.44	.30	.49	.25		
	Your parents bank at this bank.	.41	.32	.49			
RELATIONSHIP	Your lecturer recommends the bank.	.24			.75	.87	Retain
	A fellow student recommends the bank to you.	.22	.46		.66		
	A staff member you trust and have built a relationship with at another bank has moved to this bank and you would follow him/her.			.39	.61		
	The bank offers you loyalty rewards, such as points for free products.	.44	.41		.52		
	A bank is recommended to you from a trusted source.	.44	.27	.43	.46		
Percentage of variance (Total=66.89%)		54.8	5.5	3.7	2.9		

As depicted on Table 5, although 12 factors were identified for the Saudi students, only three were retained due to having Cronbach Alpha's greater than the cut-off of 0.7. These three factors were labelled as follows in accordance with the characteristics they exhibit:

- **Factor 1 – Functional:** This factor grouping relates to typical products and services provided by banks. The items within this factor suggest a strong focus on the functional purpose of a bank.
- **Factor 2 – Relationship:** The second factor includes items that are based on either established relationships with bank staff, lecturers, fellow students, or from other trusted relational sources.
- **Factor 3 – Affiliation:** This factor is associated with typically functional bank offerings, such as interest rates and cheque facilities, but groups together the socio-cultural items relating to sporting events and socio-cultural support that the bank provides. This grouping suggests a dimension of affiliation that appears to not be confined to either functional or socio-cultural features, but rather suggests a general affiliation to the core functions of a bank, both on a personal level and socio-cultural level.

Table 5: Rotated Component Matrix on the Saudi Arabian students

Fact or Names	ROTATED COMPONENT MATRIX												Cronbach's α	Decision		
	ITEMS	Component														
		1	2	3	4	5	6	7	8	9	10	11			12	
FUNCTIONAL	You perceive the bank to provide excellent service.	.70													.79	Retain
	A bank has branches in several locations.	.66								.21		.21				
	A bank has ATMs in several locations.	.59		.23					.39							
	The bank has a reputation for delivering service quickly and efficiently.	.59		.22		.23	.28									
	It is easy to open a bank account.	.51			.50											
	The staff in the branch is friendly.	.50				.33										
	There is visible security at the branches.	.38				.28		.34			.35					
	The bank has a reputation for being a "safe bank" so you do not feel that you will lose your money.	.35				.35			.31		.25	.32	-.23			
RELATIONSHIP	A staff member you trust and have built a relationship with at another bank has moved to this bank and you would follow him/her.		.69	.25	.22									.69	Retain	
	Your lecturer recommends the bank.		.67													
	A fellow student recommends the bank to you.		.54						.47	.23						
	The bank charges are low compared to other banks.	.20	.45	-.23	.23	.26	.26						.20			
	You personally know and trust someone working at a branch.		.41	.26				.31		.22			.35			
AFFILIATION	The bank supports sporting events (or sports) that you also support.	.27	.23	.68										.71	Retain	
	The interest rates received on deposits/savings accounts are high.	-.20		.65		.22		.25			.30					

	The bank supports cultural or socio-economic events that you also support.	.39	.22	.53		.25	.23												
	The bank offers you a cheque account without much fuss.	.20		.44	.35	.21	.22				.35								
n/a	There is a lot of parking space available to access the branch.				.73														
	The bank has a reputation for addressing the needs of students.	.20			.60		.41											.61	Exclude
n/a	The bank offers you a savings account without much fuss.			.24		.68		.22											
	The bank offers you loyalty rewards, such as points for free products.			.26		.57	.21				.25								
	The media recommends the bank.	.22		.24	.41						.39								
n/a	You do not have to wait long in queues for someone to help you.						.64	.25											.23
	A bank is recommended to you from a trusted source.		.27		.35		.52				.20								
	The bank offers certain services for free because you are a student.	.29	.38				.49												
n/a	The products and services offered by the bank address your banking needs.							.64	.37										
	The interest rates charged on loans are low.		.35					.63	.27										
	The bank offers					.42	.53												
	you a credit card without much fuss.																		
	The reputation of the bank.	.33			.28	.25	.52		-.22										
n/a	The bank offers online (electronic banking) banking facilities.							.77											
	The bank has ATMs that are conveniently situated for you.							.73											.27

n/a	The bank is popular amongst fellow students.			.21				.23		.64				.51	Exclude
	You can associate yourself with the image and brand of the bank.		.34		-.22	.22				.50					
n/a	The branches are situated near restaurants or in shopping malls.									.77				.51	Exclude
	A branch is near the university.		.27			-.20	.25		.20	.38	.53				
n/a	Your parents bank at this bank.											.84		.66	Exclude
	Your parents recommend the bank to you.									.24	.75				
n/a	Branch staff is knowledgeable of banking and insurance products.											.74		.43	Exclude
	A branch is near your home.	.21			.24				.33			.58			
Percentage (%) of variance (Total=62.81%)		8.6	6.0	5.6	5.2	5.1	5.1	5.0	4.9	4.6	4.4	4.4	3.9		

4.3. Cluster analysis

Following the EFA analyses, a four-way cluster solution was identified for both the Saudi and South African students' factor groupings. These are provided in Tables 6 and 7.

Table 6: Cluster mean scores for South African students

	N	Cluster mean scores per factor				Relative importance				
		Functional	Socio/cultural	Family	Relationship	Functional	Socio/cultural	Family	Relationship	
Cluster	1	81	0.201	-0.509	-0.950	0.634	indifferent	unimportant	very unimportant	important
	2	73	0.423	0.643	-0.328	-0.939	indifferent	important	indifferent	very unimportant
	3	40	-2.234	0.336	0.110	0.037	very unimportant	indifferent	indifferent	indifferent
	4	98	0.430	-0.195	0.985	0.160	indifferent	indifferent	very important	indifferent

Table 7: Cluster mean scores for Saudi Arabian students

	N	Cluster mean scores per factor			Relative importance			
		Functional	Relationship	Affiliation	Functional	Relationship	Affiliation	
Cluster	1	87	-0.038	0.164	-0.069	indifferent	indifferent	indifferent
	2	51	0.934	-0.153	0.501	very important	indifferent	important
	3	71	-0.091	0.539	-0.064	indifferent	important	indifferent
	4	65	-0.583	-0.688	-0.231	unimportant	unimportant	indifferent

Table 8 provides a legend indicating the relative importance for the standardised cluster mean scores. In providing such a legend, the factors are clustered together based on the relative importance of responses. Put differently, the cluster solutions do not suggest that a particular factor is not important or unimportant *per se*, but rather that the respective factor is important or unimportant *relative* to the other factors within that particular cluster grouping. For this reason, the clusters identified in Tables 6 and 7 are depicted according to the relative importance of the standardised factor scores provided in Table 8.

Table 8: Legend for relative importance for the cluster mean scores

Relative importance	Factor score
Relatively very important	>0.9
Relatively important	$0.9 \geq x > 0.4$
Indifferent	$0.4 \geq x \geq -0.4$
Relatively unimportant	$-0.4 > x \geq -0.9$
Relatively very unimportant	< -0.9

5. DISCUSSION

The purpose of this study is to identify the differences in the bank selection criteria by respectively South African and Saudi Arabian students in order to inform the marketing approaches of South African banks. The findings suggest that there are both similarities and differences in how these two student cohorts select their banks.

With regards to similarities, both student cohorts grouped together a functional and relationship factor. The South African students included several more criteria within the functional factor (18 as opposed to six items), but covered a wider range of different criteria than the Saudi students. For example, the former regard functional aspects to include ease of account opening, availability of electronic banking facilities, staff conduct, ATM and branch location, reputation, service perceptions, pricing, and security (but in terms of the safety of their deposits). The Saudi students, however, included only six criteria within the functional factor. This suggests that the Saudi students may have a more specialised view on which criteria they regard as fulfilling a functional role than the South African students.

A further distinction is that the socio-economic backgrounds of students are evident in how the two cohorts group together in particular perceptions of safety. For the Saudi students, the visible safety in the branch, as well as the reputation for being a safe bank failed to load onto any factor, whereas the South African students regard it within the socio-cultural context. Given that South Africa has one of the highest crime rates in the world (UNODC, 2013), it

can be argued that they regard visible safety as something that is required from banks due to the South African socio-economic environment. Security (taken to mean visible security guards in banking malls) is also a very important aesthetic feature for South Africans given the high crime rate in South Africa, possibly further exacerbated by the high rate of ATM bombings and cash-in-transit heists (Masweneng, 2018; Sewpersad & Minnaar, 2010).

Pricing criteria related to bank charges and interest rates also load onto the function factor for the South African students, but load onto the affiliation factor for the Saudi students. This can be attributable to the role of Shari'a Law prescribing a bank's application of usury. The issue of receiving interest is still one that is felt to be 'not Islamic' and Saudi banks in general do not advertise on national television and print media as they prefer to adopt a low public profile in order to avoid sensitivities concerning whether or not they operate on Islamic principles. This is particularly true for those Saudi commercial banks that do not have in-house Shari'a Supervisory Boards to oversee their activities.

The relationship factor for both cohorts included five criteria, with the main difference being that the Saudi students included low bank charges in this grouping, whereas the South African students included loyalty rewards. The Saudi cultural trait of respect for elders and especially for their teaching staff, together with knowing and personally trusting bank employees is an important consideration for the Saudi students given the importance that Saudi Arabian society places on customs, traditions and extended family loyalty (Poliakov & Olcott, 2016; Okumus, 2015). This is especially so in tribal-based societies where a bank employee with the same tribal affiliation will be more trusted than someone from a different tribe or region. This factor is particularly evident in Saudi students ranking the criteria related to someone in a position of trust (see criteria ranked 3 and 4), higher than the South African students, who in fact seem to do the opposite (see bottom criteria ranked 35, 37, 38, and 39) as depicted in Table III.

Both groups regard the socio-cultural criteria as important. From a South African point of view, this makes sense given the unifying role that sport in particular plays (Steenveld & Strelitz, 1998). Sport, and specifically the support thereof by corporate South Africa, is viewed not only as a major marketing tool to attract clients, but as a contribution to addressing the social and racial imbalances in post-Apartheid South Africa (van der Merwe, 2007). For this reason, the demographic composition of the South African student market makes it a very lucrative long-term prospect. Pressure from political parties (and the like) aggressively drives the implementation of black economic empowerment and representation in the university environment. Therefore, not only do many of the black students not have any form of reference with regards to university education in their families, many do not have the exposure to bank accounts due to their parents being unbanked (Coetzee, 2009). Within the context of this study, education (through



universities) and financial inclusion (through the bank and being banked) is therefore a major socio-economic objective of the government and banks respectively. The fact that South African students regard socio-cultural criteria as important re-enforces this national objective. Concerning the Saudi students, the fact that socio-cultural criteria are also deemed to be an important grouping re-enforces the association they have between societal values and, in this case, specifically criteria related to pricing, both of which are guided by Shari'a Law.

The results of the cluster analysis provide a basis to identify different marketing opportunities for the two cohorts. For the South African students, four distinct marketing strategies can be identified based on the underlying factor groupings within each cluster: 1) relationships are important; 2) socio/cultural features are important; 3) functional features are very important; and 4) family-related features are essential. For the Saudi students, the results suggest that Saudi students are, in general, more indifferent than the South African students regarding the relative importance of the factors. Rather, two distinct marketing campaigns emerge: 1) functional features are very important; and 2) relationship features are important. Of all the cluster mean scores for the Saudi students, however, the highest was for the functional grouping (0.934) suggesting that they are particularly aware of the importance placed on highlighting the performance and product offerings associated with banks. This seems to be a common feature for both student cohorts.

6. MANAGERIAL IMPLICATIONS AND RECOMMENDATIONS

Given the above findings, the study found distinct differences in how South African and Saudi students respectively select their banks. From a marketing perspective, South African banks can use these findings to adapt their approaches to attract a larger market share of Islamic banking students in the following ways:

- South African banks must acknowledge their ability to provide prospective Muslim students with products and services that perform specific functions, especially related to convenience and benefits. Relationship banking in its truest sense must therefore be applied when banks attempt to attract Muslim students.
- Further to this, the marketing campaigns must focus specifically on promoting dimensions of trust between the bank and the prospective Muslim student. South African students seem to place less explicit focus on this relational aspect than their Saudi counterparts; thus, as a general rule a more concerted effort to highlight it must be evident when marketing to Islamic banking clients.
- Given the seeming insensitivity of the Saudi students to pricing specifically, highlighting the functionality of their product and services offerings can be done, whilst incorporating a higher fee structure to

prospective Muslim students. This must however not be done at the expense of delivering on the functional features of products, given the importance placed on trust when dealing with banks. The fact that the Saudi students associated pricing in a socio-cultural context, where South African students associate it with the functions of a bank, the suggestion is to associate all 'pricing' (in so far as Shari'a Law permits it or not regarding charging interest) within socio-cultural marketing campaigns.

- There must be a constant awareness and sensitivity to comply with Shari'a Law whilst offering products. Once again, given the importance placed on trust-related issues, the distinction between product offerings in respectively the conventional or Islamic sense must be clearly delineated.
- Branding to Muslim students must be aligned with features predominately related to functionality, relationship (and explicitly trust-related), and socio-cultural affiliation within the Islamic faith.
- Although the (physical) safety and security of banks (and branches) were found to be less important by the Saudi students, it has to be acknowledged that it may be regarded as being more important than the findings suggest, given the high rate of crime in South Africa. This is especially the case when considering the premium Saudi students place on trust in the banking relationship.

In general, the findings of this study do not support the established literature on bank selection criteria regarding religious factors per se as being important (Al-Hadrami et al., 2017; Okumuş, 2015; Asma & Omar, 2012; Al-Sultan, 1999; Metwally, 1996). Rather, the Saudi students associate the principles embedded in Shari'a Law specifically, within the context of building a bank-client relationship based on a value system embedded in trust. This is a central tenet of the relationship marketing literature (Zhang *et al.*, 2016; Roy *et al.*, 2015; Moin *et al.*, 2015) and justifies it being a central feature of marketing practices aimed at acquiring Muslim students in South Africa.

7. FUTURE RESEARCH AND LIMITATIONS TO THE STUDY

Given its exploratory nature using only one university each in respectively South Africa and Saudi Arabia, future research should focus on extending the number of universities in order to draw student samples from a broader geographical base. In addition, a comparative study could be conducted between the criteria between Muslim students in respectively South Africa and Saudi Arabia to analyse to what extent they differ.

8. CONCLUSIONS

The usefulness of this study can be viewed from two dimensions. Firstly, it will make a valuable theoretical contribution by filling an important gap in the literature, as it compares bank selection criteria of students in two key

economic nations, respectively Africa and the Arab world. Secondly, from a practical perspective, this study provides useful information to South African bankers to assist them to design marketing strategies to attract Muslim students based on the perceptions of Muslim students in their home-setting of Saudi Arabia. With Islamic finance increasing its exposure in South Africa and the growth potential in Africa growing at a phenomenal rate, this paper should be both timely and relevant to a changing global dynamic in banking. As such, given that trust-related criteria appear to be the most important driver for selecting a bank, South African banks should align their marketing strategies to explicitly portray this message within the confines of Shari'a Law. Where South African students appear to regard criteria related to the functional role performed by banks as being most important, this study provides insight into the importance of trust as an implicitly important driver of bank selection by Muslim students.

9. ACKNOWLEDGEMENT

The author would like to thank Proff Ramady and Sohail from the King Fahd University of Petroleum and Minerals for all their assistance in the completion of this manuscript.

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