

Behavioral Determinants and Their Impact on Customer Savings Deposits in Islamic Banks in Saudi Arabia

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Summary

This study aimed to test the behavioral determinants that affect customers' savings deposits in Islamic banks in Saudi Arabia of a sample of three Islamic banks are: AlRajhi Bank, Bank AlBilad, and Alinma Bank, this study has adopted the primary sources of data collection and analysis model of study through the form, use the duplicate analysis and analysis of averages, and the results and test hypotheses of this study confirmed that the Islamic Bank branches and spread geographically, and religious belief, and the ratio of dividends to investment accounts in Islamic banks is one of the most important parameters influencing the customer deposit their savings in Saudi Islamic banks, while the reputation of the Bank and its fame has no effect on the decision of the client handle. The study recommends that the Islamic banking policies and stable pricing savings products, where there is a large variability in returns payable by applicants, and thus ensure that the volatility levels and sizes of deposits have Islamic banks should develop its business through a culture of Islamic banking, and development of awareness for customers.

Introduction

Islamic banks are a manifestation of the return to Islamic teachings, which have emerged to meet an urgent economic need of the Muslim nation. The result of the need of the contemporary economic activity which are based on the foundations of Islamic law through its brokerage. Based on posts, speculation, and trading formats, in addition to other contracts such as remittance, warrant, and the Agency.

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Community members need to financial institutions to save their money and their savings for time in need, or for profit, where individuals resort for these institutions because of lacking adequate time to invest their money or lack sufficient experience to manage these funds. So has similar deposits in terms of deadlines in the Islamic Bank with those of traditional banks, but the money deposited with the traditional bank credit relationship of creditor debtor with the owners of the deposit , while in Islamic banking is based on a speculation, a company in profit between money and work. The Islamic banks attract deposits to encourage domestic savings and capital owners who are reluctant to deposit it in traditional banks for fear of the usury and direct deposit contract validity is they the disruption of money, stoked, because of Islamic Bank move stalled financial energies and pushed towards investment by banking awareness with a view to the recruitment of all cash balances, With varied deposits in Islamic banks as needed with the Bank, including credit as current accounts and call accounts, and some is investment, both absolute and restricted investment accounts and invested in accordance with the provisions of Islamic law.

Importance of the Study

Global expansion was accompanied by traditional funding methods, developed in Islamic financing instruments and significantly in the Islamic banking industry. To activate the economic role of Islamic banks, they should be able to attract bank deposits, and then be able to exploit these deposits optimally, and to achieve the objectives of the Bank and depositors and society.

The Problem of the Study

The problem with the study by the ability of Islamic banks to stay, continuity and growth are depend to its ability to obtain the necessary funds for investment and private deposits. Which requires knowledge of the most important determinants that affect customer deposit their savings in Islamic banks.

The Main Questions Considering the Study Problem

- 1- What is the impact site of the Islamic bank branches and spread geographically customers to deposit their savings in Islamic banks.
- 2- What is the effect of the Bank's reputation and fame to deposit clients ' savings in Islamic banks in Saudi Arabia.

- 3- What is the effect of religious deterrent to deposit their savings in Islamic banks customers.
- 4- What is the effect of the ratio of dividends to investment accounts to deposit clients ' savings in Islamic banks in Saudi Arabia.

Objectives of the Study

The primary objective of this study is to identify the behavioral determinants that affect the customers to deposit their savings in Saudi Islamic banks, also aims to identify the following sub-goals:-

- 1- The impact of Islamic Bank branches and spread geographically to deposit their savings in banks customers.
- 2- The impact of the Bank's reputation and fame on customer savings deposited in Islamic banks.
- 3- The impact of religious deterrent to deposit their savings in banks customers.
- 4- Know the effect of the ratio of dividends to investment accounts the customer savings deposited in Islamic banks in Saudi Arabia

The Study Hypotheses

There are many behavioral determinants that affect customers ' savings deposits in Saudi Islamic banks, therefore, through the questions contained in a study, based on the objectives of this study, the hypotheses can be formulated to be tested as follows:

- 1- H0: the location of branches of the bank and the geographical spread don't consider one of behavioral determinants influencing customers to deposit their savings in the Islamic banks.
- 2- H0: the reputation and the fame of the Islamic Bank don't consider one of the behavioral determinants influencing customers to deposit their savings in the Islamic banks.
- 3- H0: religious morals don't consider one of behavioral determinants influencing customers to deposit their savings in the Islamic banks.

- 4- H0: the percentage of dividends on the investment accounts don't consider one of behavioral determinants influencing customers to deposit their savings in the Islamic banks.

The Study Methodology and Sample

The study population is all Islamic banks. The study sample included four Islamic banks are: : AlRajhi Bank, Bank AlBilad, and Alinma Bank.

The study relied on on the primary sources of data collection, for the purpose of the study is a questionnaire to identify the determinants of customer savings deposit for Islamic banks throughout the study. It was a collection of books, periodicals and scientific research. This study used a range of statistical methods that will be used for the purposes of analysis the study hypotheses by form. These methods include the following:

- 1) Analysis of iterations : in order to know the characteristics of the study sample and find out their position on the vertebrae form
- 2) T-test for one sample (One Sample T-Test): in order to see whether the average responses of the sample differs from the default center (neutral) and worth (3) .

Previous Studies

1 - Abu Samra, (2007), a study entitled "developing the policy of bank deposits under the liability management theory" An Empirical study on commercial banks operating in Palestine. This study aimed to deal with the problem of low volume of bank deposits in f the national Palestinian trade banks compared with new banks. This study Discussed the factors influencing by soliciting the views of the national commercial bank managers about their policy on attracting customer deposits. Based on a questionnaire prepared for the purpose of study and analyze the results. The study concluded the development and introduction of new banking services according to the requirements of the banking market, and focus on attracting deposits in order to find a strong positive relationship between the size of bank deposits and on loans and investments and other activities and the strength of the Bank's financial position of the Bank and the existence of good liquidity and the reputation. And that there is a statistically significant relationship between the size of bank deposits and the level of economic activity.

2 - Saed, (2004), a study entitled "Analysis of bank deposits proposed model". This study aimed to build a proposed model for the analysis of overall bank deposits to identify planning and regulatory indicators necessary in banking, a step that follows the programming on the computer becomes periodic analysis .then application of the model in one of the Iraqi banks, the results of the application process. The study relied on by the agricultural cooperative bank of Iraq using the quarterly budgets during the period (1999-2002).and also relied on many indicators, statistical methods, including percentages and upper and lower limits, the arithmetic mean and the regression equation of the rectum and tested. It showed the qualitative analysis that current deposits constitute the largest proportion of total deposits in the Agricultural Cooperative Bank, (54%) Followed by term deposits ((29% and savings deposit rate (17%) and the possibility of restructuring the bank deposit as increases the proportion of current deposits and savings deposits fixed deposits. Finally, through the sectoral analysis of current deposits, showing that the private and individuals sectors are leaders of bank deposits.

3 - (Cevik and Charap, 2011) study entitled "the behavior of return on deposits of Islamic banks and conventional banks in Malaysia and Turkey". This study aimed to test the behavior of interest rates on bank deposits at conventional banks and the rate of return on investment accounts involved in the profit and loss among Islamic banks. Were relied on a sample of Islamic and conventional banks in Malaysia and Turkey, using monthly data from December 1997 to August 2010. The analysis results showed that the interest rates on bank deposits at conventional banks and investment accounts in Islamic banks are integrated with each other over the long term, as there is a positive correlation between fluctuation of interest rates on deposits and the volatility of returns on investment accounts in Islamic banks.

4 - (Zainol and Kassim, 2010) study entitled "analysis of the Islamic banks exposure to the risk of interest rate". It aims to analyze the effects of kinetic changes in the interest rate on the rate of return to Islamic banks and deposits at conventional banks. In the analysis of the potential risks of the rate of return in Islamic banking and interest rate risk in the conventional Bank, has been using interest rate on three-month deposits, total deposits in Islamic banks. While the use of the fixed interest rate on deposits of three months and total deposits for traditional banks.

It relied on data covering the period from December 1997 to October 2008, and was applied to a range of statistical methods of analysis of joint integration (Cointegration Analysis), and test of causality (Granger Causality test), add to the (Vector Autoregressive) test. On the other hand the study found there is a complementary relationship between the rate of return to Islamic banks and conventional banks interest rate and that there is a balance between them over the long term. Also, the results showed that the rate of return in Islamic banks and deposits have remarkably responsive to changes in interest rates on traditional banks, which confirms that Islamic banks are exposed to interest rate risk.

The Theoretical Part

1 - The Profit Motive

The profit is the most important key factors influencing investment accounts, with profit growth of capital, or capital increase as a result of the use of lawful activities. To achieve an appropriate profit rate is one of the most important goals of Islamic financial institutions and other institutions. The Bank aims to achieve profitability, it takes into account the expansion of banking services, and improve the quality of services to clients, and the development of deposits, capital preservation, and other methods by the banks in order to achieve the required level of profitability, as it received from the Islamic Bank activity and, at the same time, is the result of investment operations and banking operations, which are reflected in the form of dividends to shareholders and depositors. Furthermore, the increase in the profits of the Bank to increase the market value of the shares of the shareholders. Islamic Bank as an Islamic financial institution is one of the main objectives of profitability, so that they can compete in the banking market, and is evidence of the success of Islamic banking (Obadeh, 2008, p. 63).

2- Location and Number of Branches

The good Bank site occupies in the ability of the positive impact in attracting deposits. This is due to the difficulty of movement of people from one place to another, and the difficulties they face in traffic, distinct positions available and free for customer service to the line up by car, where the applicant is interested in the Bank's website and was approaching his location. Unlike the consumer, who is ready to move long distances in order to get the loan.(The Ali, 2002, p. 145).

3- The Reputation of the Banks

The Bank's name and reputation in the market is important to attract deposits that individuals and enterprises often looking for reputable reliable banks employ a good selection of workers to deposit their money safely and operations performance and speed improvements concerning the appearance of the Bank to the customer and work on their rest (Abdul Hamid, 2000, p. 70). As determined by the reputation of banks based on the identity and its public image in front of the customers, and on the basis of legal personality, and the impressions in the minds of customers. That reputation has the content of the psychological factors, the direction followed by the client at the Bank, and the level of quality. As banks make its reputation through speed completion of banking operations, improvements to attract customer deposits, and their comfort.

So, many banks are investing in human resources through training and development in preparation of its cadres to build a reputation of its own, so the banks attract qualified human resources walmdret and maintain human resources workforce migration, because they are the most capable of handling and understanding the needs of customers and meet the desires of banking (alsaran, 2007, p. 229).

4- Religious Faith

The Islamic banks operate according to Shariah and non-usury and exploitation ambiguity, and other taboos. And supports continuation of Islamic banks and their success over the legality of its services and transactions and dealings, and related principles: equality of rights and duties, observance of lawfull and sin. Therefore, safety is the most important success factors of legitimacy of Islamic banks and represents the address of the existence and survival, as proven fact that people fled to escape the specter of Islamic banks and to avoid falling into sin, it finds the individual Muslim viewpoint when Islamic banks; they adhere to Islamic principles, and they seek to balance the interest of the individual and the community based on investment criteria established by Islam, and assist in the investment process by attracting savings and employment within the community, and provide the best service that attracts customers, according to Shara method Religion (Obadeh, 2008, pp. 75-80).

The Characteristics of the Study Sample

The number of forms that have been distributed 200 form, while returned 172 , this makes a response to high and forms up to 86% of the number of forms distributed. And eighteen forms have been excluded because of invalid for analysis, so the total number of forms involved in analysis and form 154, which accounted for 77% of the number of forms distributed.

Table (2): The Characteristics of the Study Sample

Variable	Type	Iteration	The relative distribution
Gender	Male	136	88.3%
	Female	18	11.7%
	Total	154	100%
Age	Less than 13 years	44	27.6%
	31- 40	60	39%
	41-50	31	20.1%
	More than 50 years	19	12.3%
	Total	154	100%
Educational level	Diploma or less	37	24%
	BA	81	52.2%
	Master	25	16.2%
	MD	11	7.3%
	Total	154	100%
Experience	5 years or less	56	36.4%
	6-10 years	72	46.8%
	11-20 years	20	13%
	21 + years	6	3.8%
	Total	154	100%

Table No. (2) characteristics of the study sample, depending on the analysis of occurrences for the sample answers to questions the narrative. Through This table can be drawn the most important characteristics of the study sample as follows:

- Proportion of males is about 88.3% of the sample, while females, 11.3% of the sample, this result may reflect that the number of male clients in Islamic banks in Saudi Arabia the largest number of female customers.
- Young age groups made (40 years and below) for the largest sample survey where the percentage of 66.6% of the total sample, while the older age groups of 40-year-old has formed 33.4%This result reflects that more than two-thirds of the clients of Islamic banks in Saudi Arabia considered of youth groups reflecting the ability of Islamic banks to provide modern products to suit the needs of young people.

- the Most respondents of a Bachelor by 52.5% of the sample, the percentage holding advanced degrees (master and PhD) 23.6%, while the percentage of those with a diploma or less 18.2% of the sample. So we could say that about 82% of the sample are first university degrees and higher, reflecting the high educational level of the great slide of Islamic banks' customers.
- Percentage of respondents who have dealt with Islamic banks for five years about 36.4%, while the proportion who have dealt with Islamic banks for a period ranging from six years to 10 years 46.8%. Those who have dealt with the bank for more than 10 years has accounted for 16.8%. It is already clear that about 83.2% of respondents have experience in dealing with Islamic banks in Saudi Arabia for 10 years or less, and this may reflect the demand for Islamic banking services and Islamic banking customers increased during the last 10 years, which may be a result of the entry windows of new Islamic banks banking market.

Second: Test Validity and Reliability of the Tool

Aimed at testing the credibility and stability to ensure that the results that have been obtained through the survey tool (form) can be reached again if it was made after a period of time .

It was a test of credibility based on the coefficient of Cronbach's Alpha, in order to determine the degree of internal consistency between the responses of the respondents to the questionnaire , intended internal consistency of the questions form the power of the link between the scores of each area and degrees of all the questions form, where this parameter measures the level of correlation Answers ranged between its value from zero to one , and the value of alpha is statistically acceptable at least 60% for the dissemination of results (Sekaran, 1984).

Table (3): Characteristics of the Study Sample

Variable	Paragraphs or questions	Number of paragraphs	Number of answers	Kronbakh factor alpha
Location of branches and spread geographically	1-7	7	154	0,720
The Bank's reputation and fame	8-13	6	154	0,762
Religious deterrent	14-19	6	154	0,852
Rate of dividends on investment accounts	20-24	5	154	0,825
All variables	1-24	24	154	0,831

Table No. (3) shows the results of the analysis of credibility and reliability (Reliability Analysis) of the questionnaire, where the value of the coefficient Alpha for the sets of questions that constitute the study variables ranged from 72% to 85.2%, while the value of the coefficient Alpha for all paragraphs form 83.1%, these values indicate higher internal consistency in form and thereby provide validity and reliability in the survey tool which can disseminate the results of the study.

Analysis of Occurrences for each of the Study Variables

1. duplicate analysis of questions relating to the first variable: the location of bank branches and spread geographically

Table (4): Duplicate Analysis of the Questions on the First Variable: The Location of Branches and Spread Geographically

No	Paragraph		Strongly agree	Agree	Neutral	disagree	Strongly disagree	relative importance
1	There are many branches of Islamic banks close to residential areas customers, thus easing the hardship on them	Iteration Percent	32 20.8%	90 58.4%	32 20.8%	- -	- -	79.5%
2	Islamic Bank chooses new branches near the residences of customers	Iteration percent	28 18.2%	90 58.5%	36 23.3%	-	-	78.7%
3	Islamic banks offer special committees to study the most suitable areas for customers to open branches in these areas	Iteration percent	19 21.3%	47 30.5%	81 52.6%	7 51.6%	-	71.0%
4	The Department of Islamic bank consider attention to customer complaints regarding need of fairness branches of their housing areas	Iteration percent	23 14.9%	60 44.8%	58 37.8%	4 2.5%	- -	74.7%
5	Islamic bank provides suitable spaces and places for waiting customers	Iteration percent	25 16.1%	107 69.3%	17 11.7%	5 2.9%	-	79.7%
6	Chosen Islamic Bank because there are enough branches	Iteration percent	47 30.5%	69 45.3%	36 23.4%	2 0.7%	- -	81.3%
7	There is a marked proliferation of banks branches in populated areas	Iteration percent	31 27.9%	86 55.8%	24 15.5%	13 8.0%	- -	77.7%
Total questions (from 1 to 7)		Iteration percent	205 19%	558 51.8%	284 26.3%	31 2.9%	-	77.6%
The general rate of variable		3.88 out of 5, or the equivalent of 77.6%						

Table No. (4) the results of the analysis of occurrences for the questions the first variable location of bank branches and geographical spread.

The relative importance of answers to questions Ranged from 71% to 81.3%, and the lowest relative importance was for the third paragraph relating to the provision for Islamic banks to private commissions to study the most suitable areas for customers to open branches, either the biggest relative importance was for sixth paragraph, which emphasized that the Islamic Bank customer choice depends on the existence of sufficient branches.

Overall, the results have confirmed the first variable to the location of branches and geographical spread great importance from the customers point of view at 77.6%, which means that this variable has a significant impact on the choice of Bank.

2. Duplicate analysis of questions relating to the second variable: the Bank's reputation and fame

Table (6): Analysis of Occurrences for Questions Concerning the Third Variable: The Bank's Reputation and Fame

No.	Paragraph		Strongly agree	agree	Neutral	disagree	Strongly disagree	relative importance
8	Positive advice from friends and family was the catalyst for me to choose dealing with the Islamic bank.	Iteration percent	12 7.8%	37 24.0%	32 20.8%	50 38.4%	14 9%	57.0%
9	a lot of customers talk about the distinctive services provided by the Islamic bank.	Iteration percent	6 3.8%	34 22%	35 22.7%	61 39.8%	18 11.7%	52.9%
10	my colleagues at work help in the selection of the new services offered by the Islamic banks.	Iteration percent	7 4.5%	40 25.9%	38 24.7%	54 35.2%	15 9.7%	56.2%
11	Family have accounts in Islamic banks, which encouraged me to deal with it	Iteration percent	12 7.8%	35 22.7%	30 19.5%	55 35.8%	22 14.2%	56.9%
12	The Bank seeks to develop its banking services to constantly keep abreast of local and international banking.	Iteration percent	17 11%	30 25.3%	33 21.4%	47 30.5%	18 11.8%	59.1%
13	Bank is committed to laws and regulations issued by the supervisory authorities with regard to deposits.	Iteration percent	18 11.7%	51 33.8%	26 16.8%	45 28.6%	14 9.1%	61.8%
Total questions (from question 8 to 13)		Iteration percent	72 7.8%	236 25.5%	194 21.0%	321 34.7%	101 12%	57.3%
The general rate of variable		2.87 out of 5, or the equivalent of 57.3%						

Table No. (6) shows the results of the analysis of occurrences for the second variable questions the Bank's reputation and fame. the relative importance of answers Ranged from 52.9% to 61.8%, the lowest relative importance was for ninth paragraph, which States that a lot of customers are talking about the services provided by the Islamic Bank, but the largest relative importance was for the paragraph thirteen, which stresses that the Bank complies with the laws and regulations of the supervisory authorities in respect of the deposit. Overall, the results of the second variable confirmed that the bank 's reputation and fame is relative weak reached 57.3%, which means that the impact of the Bank's reputation and fame to his customer choice is weak.

3- Analysis of duplicates to questions on third variable: the religious faith

Table (7): Analysis of Occurrences for Questions Concerning the Third Variable: Religious Deterrent

No.	Paragraph		Strongly agree	agree	Neutral	disagree	Strongly disagree	relative importance
14	What ever services I get from the Islamic banking in accordance with the provisions of Islamic laws.	Iteration percent	68 44.2%	49 31.8%	26 16.8%	11 7.2%	- -	83.4%
15	What encourage me to deal with Islamic banks don't deal with interest	Iteration percent	94 61%	28 18.1%	18 11.7%	12 7.8%	2 1.4%	87.1%
16	link my culture and Islamic banks posed of different funding formulas for dealing with customers.	Iteration percent	62 40.2%	55 35.7%	31 20.1%	- -	6 4%	82.4%
17	Copy with of Islamic law when determining the prices of banking services.	Iteration percent	57 37%	46 29.9%	42 27.3%	7 4.6%	2 1.25	79.7%
18	my desire to deal with religious Islamic banks increases because of the psychological comfort that feel of this deal.	Iteration percent	76 49.3%	40 26%	15 9.7%	22 14.4%	1 0.6%	82.0%
19	Islamic banks rely on the religious faith of citizens in attracting savings.	Iteration percent	78 50.6%	44 28.6%	17 11%	14 9.2%	1 0.6%	84.7%
Total questions (from question 14 to 19)		Iteration percent	435 47.1%	262 28.4%	149 15.1%	65 7.1%	12 1.3%	
The general rate of variable		4.15 out of 5, or the equivalent of 83.2%						

Table No. (7) shows the results of the analysis of duplicates to the third variable questions of religious faith.

Relative importance of the answers to the questions Ranged from 79.7 % to 87.1 % , and the lowest relative importance was for paragraph seventeen , which states that Islamic banks take into account compliance with the provisions of Islamic law when determining the prices of banking services , and the greatest importance was the paragraph fifteen , which confirm that the client's choice of the Islamic Bank is not dealing with interest. And generally the relative importance of this variable reached 83.2 % , which is considered high and indicate the importance of religious faith among customers to deposit their savings to deal with the Islamic bank.

4- Analysis of duplicates to questions fourth variable: the percentage of dividends on investment accounts

Table (8): Duplicate Analysis of the Fourth Variable Questions: The Ratio of Dividends to Investment Accounts

No.	Paragraph		Strongly agree	agree	Neutral	disagree	Strongly disagree	relative importance
20	The Islamic bank donate a portion of profits to shareholders in favor of the owners of investment accounts to improve the ratio of dividends to them.	Iteration percent	14 9%	24 15.5%	95 61.6%	15 9.7%	6 4.2%	62.8%
21	The Islamic Bank uses profit equalization reserve to raise the proportion of profits distributed to the owners of investment accounts.	Iteration percent	20 12.9%	35 22.7%	90 58.4%	6 3.8%	3 2.2%	68.3%
22	Islamic banks give back fit for owners of investment accounts.	Iteration percent	11 7.1%	34 22%	90 61.2%	10 6.7%		65.6%
23	The Islamic bank reduced its stake speculator to increase the share of investment account holders of the profits.	Iteration percent	5 3.2%	33 21.4%	101 65.6%	5 3.2%	10 6.6%	62.1%
24	Islamic banks achieved justice in the distributor of profits between shareholders and depositors.	Iteration percent	17 11%	21 13.6%	105 68.1%	11 7.3%	- -	65.8%
Total questions (from question 19 to 24)		Iteration percent	57 8.7%	147 10.1%	490 63.6%	47 6.1%	19 2.5%	64.9%
The general rate of variable			3.25 out of 5, or the equivalent of 64.9%					

Table No. (8) shows the results of the analysis of the occurrences of the fifth variable questions of ratio of dividends on investment accounts. And the relative importance ranged from 62.1% to 68.3%, the lowest relative importance was for the paragraph Twenty-third, which stipulates that the Islamic banks reduce its share as bats to increase the share of investment profits account holders, while the greatest importance was for paragraph 21 which confirms that the bank Islamic uses reserve profit rate to raise the dividend to holders of investment accounts.

The total relative importance of this variable as a whole 46.9%, which is moderate important and reflects the average influence of this variable to choose Islamic Bank.

Sixth: test hypotheses using the t-test for one sample

This section aims to review the results of testing hypotheses of the study on the form using the t-test for one sample.

The form adopted on the likert pentatonic scale so each paragraph of form has five options are encoded as follows: strongly agree = 5, agree = 4, neutral = 3, disagree = 2, and strongly disagree = 1. Consequently, the default is medium (3) which can be found by calculating the average of the previous options $(5 + 4 + 3 + 2 + 1) \div 5$.

So if the average variable 3 or above that means that the study sample tend to accept the presence of variable importance in choosing a Bank, the higher the average increased the degree of acceptance by the respondents. If the average lower than average variable default (3) it means that the study sample tend not to accept the presence of the impact of variable selection, the lower the average figure 3 more non-acceptance by members of the study sample.

The First Hypothesis Test

H0: site and geographic spread of branches don't considered of behavioral determinants influencing customers' savings deposits in Islamic banks in Saudi Arabia.

Table (9): T-Test Test Results for a Sample of One of the First Variable: The Location of Branches and Spread Geographically

	N	mean	Std. Deviation	Std. Error Mean
The geographical location of bank	154	3.8789	.43783	.03741

One - sample to test

	Test value =3			
	t	df	Sig. (2-tailed)	Mean Difference
Location of branches and geographical spread	23.496	136	.000	.87891

Table No. (9) that the average sample questions answers for the first variable amounted to 3.88 and this value is greater by about 0.88 average default (3), the value of the calculated t 23.496 and statistical level of statistical significance have 0.00%, which is less than moral level 5%, which means that the difference between the average of the variable and the average default is statistically significant and therefore reject the hypothesis of nihilism, which States that the location of the Bank's branches and its geography is not a factor influencing the Choose of the Islamic Bank, so accept the alternative hypothesis, which States that the location of the bank' branches and its geography is a factor influencing the selection of Islamic Bank

2- The second hypothesis test

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Table (10): T-Test Test Results for a Sample of One Variable II: Banks ' Reputation and Fame

	N	mean	Std. Deviation	Std. Erroe Mean
The Bank's reputation and fame	137	28661	.75790	.06475

One - sample to test				
	Test value =3			
	t	df	Sig. (2-tailed)	Mean Difference
The Bank's reputation and fame	-1.387	136	.168	0.13390

Table No. 10 shows that the average sample questions answers for the third variable amounted to 2.87 and this value is less than approximately 0.13 of the average default (3), the statistical value t calculated -1.387 and the level of statistical significance with 16.8% which was greater than the level of moral and of 5%. This result means that the difference between this variable and the average default is not statistically significant and therefore accept the third hypothesis of nihilism, which stipulates that the Islamic Bank's reputation and fame are not the factors affecting the selection of Islamic Bank.

3- The third study tested the hypothesis IV

H0: the religious morals don't considered of behavioral determinants influencing customers to deposit their savings in the Islamic banks.

Table No. (11): T-Test Test Results for a Sample of One Variable III: Religious Deterrent

	N	mean	Std. Deviation	Std. Error Mean
religious deterrent	154	4.1597	.75344	.06437

One - sample to test				
	Test value =3			
	t	df	Sig. (2-tailed)	Mean Difference
religious deterrent	18.016	136	.000	1.15971

By the table (11) can be seen that the average respondents answers to questions concerning the fourth variable 4.16 and this value by approximately 1.16 of average default (3), the value of the calculated t, 18.016 statistical level of statistical significance are 0, 00%, which is below the level of the moral and the 5% which means that the difference between this variable and the average default is statistically significant and therefore reject the fourth hypothesis of nihilism, which stipulates that religious belief is not Factors affecting the selection of Islamic banking, and accept the alternative hypothesis, which States that religious belief is one of the factors affecting the selection of Islamic Bank.

4- The Fourth Study Hypothesis Testing

H0: the ratio of dividends to investment accounts don't consider of behavioral determinants influencing customers ' savings deposits in Islamic banks in Saudi Arabia

Table (12): T-Test Test Results for a Sample of One Variable IV: The Ratio of Dividends to Investment Accounts

	N	mean	Std. Deviation	Std. Error Mean
Dividend ratio	154	3.2467	.59471	.05081

One - sample to test				
	Test value =3			
	t	df	Sig. (2 tailed)	Mean Difference
Dividend ratio	4.856	136	.000	.21672

Through table (12) it can be seen that the average sample answers to the questions of the fifth variable 3, 25, is the largest of about 0.25 average default (3), the value of the t statistic calculated was 4,856 statistical level of statistical significance are 0, 00%, which is below the level of the moral and 5%, which means that the difference between this variable and the average default is statistically significant, and therefore reject the fifth hypothesis of nihilism, which States that the ratio of dividends on accounts Investments in Islamic banks don't was one of the factors affecting the selection of Islamic banking, and accept the alternative hypothesis, which States that the ratio of dividends to investment accounts in Islamic banks is one of the factors affecting the selection of Islamic Bank.

The Results of the Study

□ The number of male clients in Islamic banks in Jordan is greater than the number of female customers, and more than two-thirds of the clients of Islamic banks in Jordan consider the youth groups, adding to the high educational level of the great slide of bank customers.

□ The results of the factor analysis results showed that the most important factors affecting choice of Islamic Bank of ten factors which can be summarized in five main religious deterrent variables, quality of service, and the location of branches and geographical spread, and the Bank's reputation and fame, and the ratio of dividends to investment accounts.

□ The test results confirmed the hypothesis that the Islamic Bank branches and s geographical spread, and the quality of service provided by the EIB, and religious belief, and the ratio of dividends to investment accounts in Islamic banks is one of the most important factors affecting choice of client to handle Islamic banking, while the reputation of the Bank and its fame has no effect on the decision of the client handle.

Second: Recommendations

□ The study recommends the Islamic banks to increase the number of affiliates and provide more geographical dispersion and more ATM machines with access to residential communities and commercial places and home.

- The study recommends the Islamic banks to develop Islamic banking culture and awareness of the larger motivation is religious deterrent to customers to deal with Islamic banks. As the development of awareness of banking customers have with their religious scruples whenever led to increasing the number of clients in the Islamic Bank.
- Islamic banks have to work to improve the quality of the service provided by them constantly by focusing on product quality and conditions of the Bank and the sufficiency of the customers ' needs and their ability to satisfy their needs and desires.

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In the name of God the Merciful

Mr / Ms respected

Peace, mercy and blessings of God,

The researcher conducting a study entitled: Behavioral determinants and their impact on customer savings deposits in Islamic banks in Saudi Arabia

This study aims to determine the impact of a number of variables that drive customers to deposit their savings in Saudi Islamic banks as:- the location of branches and geographical spread, the Bank's reputation and fame, and religious belief, and the ratio of dividends to investment accounts.

Hope if Could please answer the paragraphs of the resolution according to your convenience, the data will be treated confidentially and will only be used for scientific research only. Appreciate your cooperation and your efforts.

With kind regards

Researcher. Saleh Saud Almejyesh and Dr. Khaled Rajha

Demographic variables:**Gender:-**

<input type="checkbox"/>	Male	<input type="checkbox"/>	Female
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Age:-

<input type="checkbox"/>	30 years or less	<input type="checkbox"/>	31 - 40
<input type="checkbox"/>	41 – 50 years	<input type="checkbox"/>	51 years or more

Education Level:

<input type="checkbox"/>	Diploma or less	<input type="checkbox"/>	Bachelor
<input type="checkbox"/>	Master	<input type="checkbox"/>	MD

Experience:-

<input type="checkbox"/>	Five years or less	<input type="checkbox"/>	6 – 10 years
<input type="checkbox"/>	11 – 20 years	<input type="checkbox"/>	21 or more

Part II: Paragraphs Resolution

Please kindly put signal (√) in front of each phrase to indicate the extent they are applicable to you according to the degrees of the scale to the left of the page.

number	paragraph	Strongly agree	agree	neutral	disagree	Strongly disagree
Location of bank branches and spread geographically						
1	There are many branches of Islamic banks close to residential areas customers, thus easing the hardship on them.					
2	Islamic bank chooses its branches near the new accommodation of customers.					
3	Islamic banks provide special committees to study the most appropriate areas for customers to open branches in those areas					
4	The Administration in the Islamic bank consider attention to customer complaints regarding near or far branches of their housing areas					
5	Islamic bank provides spaces and suitable places for waiting customers					
6	Choose the Islamic Bank because there are enough branches.					
7	There is a marked proliferation of branches of Islamic banks in densely populated areas.					
The bank's reputation and fame:						
8	Positive advice from friends and family was the catalyst for me to choose to deal with the Islamic bank.					
9	a lot of customers talk about the distinctive services provided by the Islamic bank.					
10	my colleagues at work help in the selection of the new services offered by the Islamic banks.					
11	Family have accounts in Islamic banks, which encouraged me to deal with it					

12	Bank seeks to develop its banking services to constantly keep abreast of local and international banking.					
13	Bank is committed to laws and regulations issued by the supervisory authorities with regard to deposits.					
Religious faith:						
14	What ever services I get from the Islamic banking in accordance with the provisions of Islamic laws.					
15	What encourage me to deal with Islamic banks don't deal with interest					
16	link my culture and Islamic banks posed of different funding formulas for dealing with customers.					
17	Copy with of Islamic law when determining the prices of banking services.					
18	Increases my desire to deal with religious Islamic banks because of the psychological comfort that feel of this deal.					
19	Islamic banks rely on the religious faith of citizens in attracting savings.					
The percentage of dividends on investment accounts:						
20	The Islamic bank donate a portion of profits to shareholders in favor of the owners of investment accounts to improve the ratio of dividends to them.					
21	The Islamic Bank uses profit equalization reserve to raise the proportion of profits distributed to the owners of investment accounts.					
22	Islamic banks give back fit for owner of investment accounts.					
23	The Islamic bank reduced its stake speculator to increase the share of investment account holders of the profits.					
24	Islamic banks achieved justice in the distribution of profits between shareholders and depositors.					

number	paragraph	Strongly agree	agree	neutral	disagree	Strongly disagree
Location of bank branches and spread geographically						
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