

Assessment of Electronic Banking Services in Islamic Banks: Bahrain's Perspective

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Abstract: The study aims to assess the electronic banking services in Islamic banks in Bahrain. The investigation was based on qualitative and quantitative design using the questionnaire and semi-structured interviews. Quota sampling was employed to 200 bank customers. The respondents agreed that there is the existing electronic banking services in terms of application for loan and credit card with an overall composite mean of 4.02; personal account-3.94; payment of bills- 3.89 and transfer of funds-3.96 respectively. Likewise, the bank customers have expectations as to the electronic services in terms of the variables cited as revealed by overall mean of 4.01 in application for loan and credit card; personal account-3.91; payment of bills-4.0 and transfer of funds- 3.89 respectively. In terms of application for loan and credit card, personal account and payment of bills, the computed sig. (2-tailed) value of .108 of the first, computed sig. (2-tailed) value of .284 of the second and the computed sig. (2-tailed) value of .966 indicated the acceptance of the null hypothesis. Therefore, there is no divergence between the status and the level of expectation on the electronic banking services in Islamic banks in Bahrain in relations to application for loan and credit card, personal account and payment of bills. However, in terms of transfer of funds, the computed sig. (2-tailed) value of .002 showed the rejection of the null hypothesis. Therefore, there is considerable divergence between the status and the level of expectation on the electronic banking services in Islamic banks when it pertains to transfer of funds. Customers find difficulty in executing the electronic banking services due to lots of information required in the application of loans and credit cards and takes long time to release the loan. Regarding personal account, customers are apprehensive for it lacks confidentiality and can easily be hacked. Hence, they cannot easily access and have difficulty in logging in. As to payment of bills, customers find difficulty in going to the bank to pay their bills and no confirmation received when payment is executed. Moreover, there is no monthly updates issued by the bank and Islamic banks are not entertaining other currencies except Bahrain dinar. Pertaining to transfer of funds, Islamic banks have limited number of branches to accommodate customers and it takes time to transfer funds.

Keywords: Electronic banking service, Islamic bank, Syariah principles

I. INTRODUCTION

The establishment of Mit Ghamr Savings Bank in Egypt in 1963 highlighted the early history of Islamic banking based on *Syariah* principles [1]. Although Islamic banking operations are in force in most Islamic countries, competition in the banking industry is still high. So as to maintain its status quo, Islamic banks determine various services which are appropriate to the clients' preference. Hence, quality is a key business performance and strategic driver related to the increased number of consumer patronage and growing profits [2], [3]. Good service quality insights lead to increasing levels of contentment and value perceptions and eventually patronage with the organization and its assistance [4], [5]. Carrying out quality assistance becomes a vital factor in satisfying and keeping customers [6], [7].

Service managers could easily carry out the customer-insight quality and could have high level of control on the overall outputs if they clearly identify the effective assistance. Likewise, for measuring the effect of assistance quality on customers' attitude, it will give insights of the components of customer contentment. To gain industry, it is indispensable for banks to deeply understand the key elements of good service and the effects that the identified elements have on customers' behavioral intentions.

Indeed, the study aims to assess the electronic banking services on the banking system of Islamic banks in the Kingdom of Bahrain. Specifically, the study attempts to answer the following queries:

1. What is the perception of bank customers on the status of the electronic banking services of Islamic banks in the Kingdom of Bahrain in terms of: a) Application for loan and credit card; b) Information on personal account; c) Payment of Bills; d) Transfer of funds?
2. What is the level of expectation of bank customers on the electronic banking services of Islamic banks in Bahrain in terms of the variables cited?
3. Is there a considerable divergence between the status and the level of expectation of bank customers as to the electronic banking services of Islamic banks in Bahrain?
4. What problems are identified by the customers as to the electronic banking services in Islamic banks in Bahrain?

II. RESEARCH METHODOLOGY

Within the context of methodological triangulation, the research design adopted in this study is essentially quantitative and qualitative methods making use of the primary as well as secondary data. Quantitative method was done through floating survey questionnaire and

qualitative method was on describing the status of the electronic banking services as it is practiced. This was done through conducting both semi-structured interviews and documentary reviews. Interview method was utilized to complement the information obtained through questionnaire. Quota sampling was employed in selecting respondents from the four Islamic banks in Bahrain which were: 1) Bahrain Islamic Bank, 2) Ethmar Bank, 3) Al Hilal Bank, and 4) Al Salam Bank. The validity of the instrument was based on the feedbacks and comments given by the College Research Committee and the three Doctors of Philosophy in Statistics. Cronbach's Alpha Coefficient was employed to test the reliability of the data. The validated questionnaires were personally administered to the respondents who were selected using the quota sampling method. The data gathered was organized, analyzed and interpreted using the following statistical tools: mean, standard deviation, co-relational and T-Test. The weighted mean was utilized to identify the average perception of the respondents. T-test was used to calculate the difference in the perception of the respondents. The correlation assessed whether the means of two groups are statistically different from each other.

III. RESULTS AND DISCUSSION

Status of Electronic Banking Services in Islamic Banks in the Kingdom of Bahrain

1. Application for Loan and Credit Card. As reflected in table 1 the respondents agreed that Islamic banks are giving electronic services related to application for loans and credit cards with a composite mean of 4.02. The findings imply that respondents agreed that items 1-5 of the electronic banking services are practiced in the workplace with mean values of 4.07, 4.00, 3.90, 4.04, and 4.02 respectively. This implies that Islamic bank customers are actively utilizing the electronic banking services. The findings establish the study of G. Zekos [8] wherein he specified that electronics services are effective tools to meet the customers' changing requirements. Hence, banks adhere the effective utilization of technology in bank undertakings like bill payments, transfer of funds, inquiry of balance, withdrawal, request for check book, stop payments, etc.. Sharman Lichtenstein and Kirsty Williams [9] also affirm the results of this study adhering on the idea that electronic banking has made over the traditional banking practices which reduces the paper-based transaction time.

2. Information on personal Account. As viewed in table 11, the respondents agreed with the status of electronic banking services in Islamic banks in terms of information on personal account with a weighted mean of 3.94. It can be garnered from the table that respondents agreed on items 1-5 with mean values of 3.78, 4.11, 3.94, 3.99 and 3.88. It means that electronic banking services are carried out by Islamic banks customers. These findings validates the studies of Bruce Manoharan [10] where electronic banking today is often performed through Short message Service (SMS) with special program called mobile banking. The services provided are information of account, fund transfer, checkbook request, deposits, etc. The findings also substantiate the idea of Andrew

Worthington [11] as to internet banking relative to access of personal bank accounts such as bank statements, fee and charges. Conversely, as a result of rapid technological innovation, there are cases where errors occur during the transaction.

3. Payment of Bills. As reflected in table 111, the respondents agreed with the status of electronic banking services in Islamic banks in terms of payment of bills with a composite mean of 3.89. The findings imply that respondents confirmed on items 1-5 of the electronic banking services as practiced in the workplace with mean values of 4.9, 3.9, 3.87, 3.75 and 3.86 respectively. This means that Islamic bank customers are actively carrying out the electronic banking services in Islamic banks. These findings establish the study of Manjit Singh and Robin Kaushal [12] where there is a process of restructuring the banking system in India resulting in the establishment of effective banking operations. The card system of payment such as Electronic Clearing Service (ECS), (Electronic Fund Transfer (EFT), Real Time Gross Settlement System (RTGS), National Electronic Fund Transfer (NEFT) and Clear to Send (CTS) has provided an assorted assistance to the clients. For the past three years, the electronic system of payment has shown better growth than the physical check-based system. The study of Mantel [13] also validates the findings of this study when he describes the reasons why clients use electronic banking services like electronic bill payment, credit cards, debit cards, stored value and e-cash for their banking needs B. Manoharan [14] even pointed out that the e-payment system in India brought changes on the implementation of the Indian banking system. Likewise, the study of D. Ramani [15]) further substantiate the findings of this investigation specifying that the e-payment system on the Indian banking industry is an easy way of handling large business payments, remittances, and paperless transactions.

4. Transfer of Funds. As demonstrated by Table IV, the respondents agreed with the status of electronic banking services in Islamic banks in terms of transfer of funds with a weighted mean of 3.96. As revealed by the table, respondents acceded on items 1-5 with mean values of 4.08, 3.93, 3.93, 3.88, 4.0 and two items with the same mean value of 3.93. This implies that Islamic bank customers are making use of electronic banking services of the Islamic banks. The findings prove the idea of Lustusik Olga [16] wherein he specified that electronic banking has become convenient in delivering bank operations like fund of transfers, withdrawal, check book request, stop payments, balance enquiry, etc..

The Level of Expectation of Bank Customers on the Electronic Banking Services in Islamic banks

5. Application for Loan and Credit card. As illustrated in table V, the respondents exhibited the level of expectation on the electronic banking services in Islamic banks as revealed by the weighted mean of 4.0. It can be gleaned from the table that items 1-5 were expected with mean values of 4.19, 4.03, 4.01, 3.84 and 3.92. This implies that customers of Islamic banks are deliberately counting on to put into practice such electronic service for

customers' advantage which in turn is an essential benefit in the banking undertakings and thus, results in improved Islamic banking operations. The results of the investigation substantiate the idea of A. Joshua [17] regarding the awareness of customers about utilization of electronic banking in Karnataka, India where there was 78% were supporters and 31% were non-supporters. Joshua further stressed that electronic banking is commonly employed. The findings of the study also confirms the thought of Vesna Bucevska [18] wherein Macedonian Commercial Bank customers are expecting the adoption of electronic banking in the operation of the bank for the convenience of the clients.

6. Information on Personal Account. As pointed out in table V1, the respondents presented the level of expectation on personal account as stipulated by the weighted mean of 3.91. It can be gleaned from the table that items 1-5 regarding personal account were expected by the respondents with mean values of 4.05, 3.84, 3.83, 3.92 and 3.89. This implies that bank customers are anticipating the efficiency of electronic services on the operation of Islamic banking system. This affirms the ideas of Manjit Singh and Robin Kaushal [19] which pointed out those majority users of internet banking in South Africa are expecting the usefulness of electronic services for checking balances/statements. Conversely, studies of A. Miyazaki and A. Fernandez [20], D. Gefen, E. Karahanna, & D. Straub [21] and H. Nissenbaum [22] have shown that online clients abstain from using online services because of apprehension that their personal sensitive information may be hacked and used for the hacker's benefits.

7. Payment of Bills. As expressed in table V11, the respondents presented the level of expectation on payment of bills as stipulated by the weighted mean of 4.0. It can be gleaned from the table that items 1-5 regarding payment of bills were expected by the customers with mean values of 4.19, 4.03, 4.01, 3.84 and 3.92. This entails that the bank clients are assuming the efficacy of electronic banking services in dealing with their everyday banking activities. The aforementioned findings substantiate the idea of George Ajimon and G. S. Gireeshkumar [23] wherein the bank customers are expecting that through network they could pay their bills, access personal accounts, or could get information on financial products and assistance.

8. Transfer of Funds. As reflected in table V111, the respondents presented the level of expectation on transfer of funds as stipulated by the weighted mean of 3.89. It can be gleaned from the table that, items 1-5 were expected by the customers with mean values of 3.91, 3.93, 3.88, 3.80 and 3.94. This connotes that the bank clients are expecting the effectiveness of electronic banking services of Islamic banks. The findings affirms the opinion of Dube [24] regarding the customers' expectations in using internet banking services in Zimbabwe such as fund transfer, bill payment, printing statements, checking of account balances and ordering check books. The same is true in Kuwait wherein the customers are expecting the effectiveness of internet banking operations such as

transfer of funds, checking for standing orders, checking balances, paying bills, buying and selling of shares, and requests to block ATM/credit card payments [25].

Divergence Between the Status and the Level of Expectation of Bank Customers on the Electronic Banking Services in Islamic Banks

Table 1X presented the considerable divergence between the status and level of expectation of bank customers on the electronic banking services in Islamic banks in terms of application for loan and credit card as stipulated by a computed sig. (2-tailed) value of .121. Thus, the computed values indicate the acceptance of null hypothesis. As to divergence between the status and level of expectation of bank customers on electronic banking services in terms of information on personal account, a sig. (2-tailed) value of 0.284 was computed. The computed values indicate the rejection of null hypothesis. On behalf of the divergence between the status and level of expectation of bank customers on electronic banking services in Islamic bank in terms of Payment of bills, a sig. (2-tailed) value of 0.966 was computed. The computed values indicate the acceptance of null hypothesis. The above mentioned findings therefore inform that there is a no considerable divergence between the status and the level of expectation on electronic banking services in Islamic banks in the Kingdom of Bahrain. This entails that the electronic banking services of Islamic banks are indeed noteworthy to the Islamic banking operations. Conversely, the table presents the strategically divergence between the status and the level of expectation of bank customers on electronic banking services in Islamic banks in terms of transfer of funds with computed a sig. (2-tailed) value of .002 which is greater than .05 level of significance. Thus, the rejection of null hypothesis is deduced. Therefore, there is a considerable divergence between the status and the level of expectation of bank customers on electronic banking services in terms of transfer of funds in Islamic banks in the Kingdom of Bahrain.

Problems Encountered by the Bank Customers of Islamic Banks

This part discussed the problems encountered by Islamic bank customers in terms of application for loan and credit card, information on personal account, transfer of funds and payment of bills. Among the noted problems encountered are as follows: 1) Islamic bank customers find difficulty in filling up the application form for loan and credit card due to many information required; 2) Islamic bank customers complaint that it takes 3-6 months before they receive their credit card statement; 3) It takes long time to release the loan of the bank customer; 4) Information on personal account of the bank customers cannot easily accessed; 5) The personal account of the bank customers are easily hacked; 6) Information disclosed in the bank by the bank customers lack confidentiality; 7) There is difficulty in logging in to access the personal account of the bank customers; 8) Bank customers need to go to the bank to pay their bills; 9) The bank do not have confirmation service when payment is received by bank customers;

10. Islamic banks receive payment in Bahrain dinars only; 11) Islamic banks have no monthly update of billings; 12) The Islamic banks have limited number of branches to accommodate their customers; 13) Bank customers observed that it takes time to transfer their funds. Among other problems identified were: 14) Website of the Islamic banks has many errors and takes long time to open; 15) Complaints procedures are not clear.

IV. CONCLUSION

The following conclusions were identified as to the findings of the investigation:

1. Islamic banks in Bahrain are making use of electronic services for their banking operations;
2. The bank customers have higher expectations as to the electronic banking services of Islamic banks;
3. There is no considerable divergence between the level of expectations of customers and the status of the electronic banking services in Islamic banks in the Kingdom of Bahrain expect the transfer of funds;
4. The bank customers encountered problems in the execution of electronic banking services in Islamic banks.

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TABLE 1
Perception of Respondents on the Status of Electronic Banking Services in Islamic Banks in Terms of Application for Loan and Credit card

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Average	
1. Bank personnel assist the bank customers when applying credit card	4.42	4.22	4.22	4.42	4.32	Agree
2. The bank has a line of card categories for customers' choice	4.16	3.84	4.18	4.3	4.12	Agree
3. The bank has customers' service section to assist the customers in choosing the right credit card category	4.08	4.16	4.16	4.16	4.14	Agree
4. There is a section in the bank that assists students and new applicants who would like to apply for credit card	3.86	4	3.66	3.68	3.8	Agree
5. The bank offers low interest rate for credit cards and for small businesses	3.82	3.78	3.56	3.64	3.7	Agree
Weighted Mean	4.07	4.00	3.96	4.04	4.02	Agree

TABLE 11
Perception of Respondents on the Status of Electronic Banking Services in Islamic Banks in Terms of Information on Personal Account

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Ave.	
1. Bank clients can access their personal bank records anytime of the day.						Agree
2. The bank client's personal account information can easily be accessed.	3.94	3.84	3.58	3.76	3.78	Agree
3. The electronic banking services help minimize fraud for the bank clients	4.14	4.3	4.14	3.88	4.11	Agree
4. Bank staff are always available to assist clients on the bank concerns	3.78	4.14	3.98	3.86	3.94	Agree
5. The authentication of account information is provided for each client	4.08	4.28	3.8	3.82	3.99	Agree
Weighted Mean	3.86	3.94	3.92	3.8	3.88	Agree
	3.96	4.10	3.88	3.82	3.94	

TABLE 111
Perception of Respondents on the Status of Electronic Banking Services in Islamic Banks in Terms of Payment of Bills

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Average	
1. The electronic bill payment can be managed by clients' finances easily						Agree
2. Paying bills can be done without worry about paper bills and checks	3.94	4.04	4.18	4.2	4.09	Agree
3. Internet banking services are safe and secured	3.66	3.9	3.98	4.06	3.9	Agree
4. The client can view the sequence of the payment.	3.9	4.02	3.68	3.88	3.87	Agree
5. There is a 24-hour quick access to billing statement	3.56	4.02	3.64	3.78	3.75	Agree
Weighted Mean	3.66	4.16	3.82	3.8	3.86	Agree
	3.74	4.03	3.86	3.94	3.89	

TABLE IV
Perception of Respondents on the Status of Electronic Banking Services in Islamic Banks in Terms of Transfer of Funds

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Average	
1.Transfer of cash from one drawer to another is accessible	4.02	4.1	4.12	4.08	4.08	Agree
2.There is tracking system used in transferring in or out from a particular drawer	3.88	4.06	3.76	4.02	3.93	Agree
3.The amount of cash used to open the register is monitored through electronic statement of accounts	4.24	3.98	3.78	3.74	3.93	Agree
4.Every money denominations are accepted at a particular register	3.94	3.84	4.02	3.74	3.88	Agree
5.The security feature upon using fund transfer is provided for the issuer	4	4.1	3.88	4.02	4.0	Agree
Weighted Mean	4.02	4.02	3.91	3.92	3.96	

TABLE V
Level of Expectation of the respondents on Electronic Banking Services in Islamic Banks in Terms of Application for Loan and Credit card

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Average	
1.Proper documents is expected to be available for the clients when applying for credit card	4.28	4.16	4.32	4.3	4.26	Expected
2.Choices as to the line of card categories is expected to be given to the clients	3.94	4.02	4.2	3.98	4.03	Expected
3.Topic section is expected to be accessible for the clients for them to choose the right credit card category	4.02	3.94	4.02	3.9	3.97	Expected
4.Assisting section is expected to be available for student-clients and new applicants when applying credit card	4.16	4	3.68	3.68	3.88	Expected
5.Bank section offering low interest on credit cards is expected to be granted to the clients	4.04	3.84	3.76	3.86	3.87	Expected
Weighted Mean	4.09	3.99	4.00	3.94	4.01	Expected

TABLE VI
Level of Expectation of the respondents on Electronic Banking Services in Islamic Banks in Terms of Information on Personal Account

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Average	
1.Bank clients are expecting that they can access their personal records anytime	4.34	4.12	4.02	3.74	4.05	Expected
2.Bank clients are expecting that their personal account information can be accessible through simple steps and procedures.	3.82	4.04	3.8	3.7	3.84	Expected
3.Bank clients are expecting that electronic banking services can minimize fraud	3.82	3.96	3.88	3.66	3.83	Expected
4.Clients are expecting that bank staff are always available to assist them regarding bank concerns	3.84	4.22	3.92	3.72	3.92	Expected
5.Bank clients are expecting that authentication of account information is provided for each client	3.96	4.04	3.88	3.7	3.89	Expected
Weighted Mean	3.96	4.08	3.90	3.70	3.91	Expected

TABLE V11
Level of Expectation of the respondents on Electronic Banking Services in Islamic Banks in Terms of Payment of Bills

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Average	
Clients are expecting that the bank could provide them electronic bill payment	4.3	4.24	4.18	4.06	4.19	Expected
Clients are expecting that the bank could easily accommodate them when paying bills through paper bills and checks	4.1	4.22	3.96	3.84	4.03	Expected
Clients are expecting that the bank could provide them internet banking services which are safe and secured	4.08	4.3	3.88	3.8	4.01	Expected
Clients are expecting that they can view the sequence of the payment any time	3.98	4	3.64	3.76	3.84	Expected
The clients are expecting that there is a 24-hour quick access to billing statement	4	4.26	3.8	3.62	3.92	Expected
Weighted Mean	4.09	4.20	3.89	3.82	4.00	Expected

TABLE V111
Level of Expectation of the respondents on Electronic Banking Services in Islamic Banks in Terms of Transfer of Funds

Indicators	Mean					Interpretation
	BISB	Ethmar	Hilal	Salam	Average	
1.Clients are expecting that transfer of cash from one drawer to another is accessible	3.98	4.04	3.76	3.88	3.91	Expected
2.Clients are expecting that tracks transfers going in or out from a particular drawer are always available	4	4.18	3.96	3.58	3.93	Expected
3.Clients are expecting that the amount of cash used to open the register is monitored through electronic statement of accounts	4.12	3.86	3.78	3.76	3.88	Expected
4.Clients are expecting that every money denominations are accepted by the bank at a particular register	3.82	4.02	3.82	3.54	3.80	Expected
5.Clients are expecting that the bank has security feature when transferring funds	3.98	4.1	3.84	3.86	3.94	Expected
Weighted Mean	3.98	4.04	3.83	3.72	3.89	Expected

TABLE IX
Considerable Divergence in the Perception of Respondents Between the Status and the Level of Expectation of Bank Customers on the Electronic Banking Services of Islamic Banks

Indicators	Islamic Banks		Interpretation
	Mean Difference	Sig.(2-tailed)	
1. Application for loan and credit card	.0820	.108	Not statistically divergent
2. Information on personal account	.0420	.284	Not statistically divergent
3. Payment of bills	.0020	.966	Not statistically divergent
4. Transfer of funds	.1350	.002*	Statistically divergent

BIOGRAPHY



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