The Turkish and Syrian Customers' Attitudes and Behaviors towards Islamic Banking in Turkey

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Abstract

Day after day, the Competition in the banking sector increases; the customer perspective became significant element in the banking sector. This shows how important it is to determine the point of view and perceptions of the beneficiaries of Islamic banks. The study aims to examine Turks and Syrian customers' preference and behaviors to find out the reasons affect their choosing between Islamic and conventional banks in Turkey. According to the findings; age, occupation, and monthly income influence both Turkish and Syrian customers in Islamic banking preferences. However, the gender does not affect either Turkish or Syrian customers in their selection. Education was found to be an influencer factor for Syrian customers, but not for Turkish. However, after comparing the results of Turks and Syrians, Islamic banking selection-related differences were found between Turks and Syrians with regards to gender, education level, profession, and monthly income, but no age-related differences were found. The research results suggest that there is an effect of bank reputation, customer awareness, service quality, and employee behavior on the customers' preferences toward Islamic banking, whereas the religion factor neither affect Turks nor Syrians. The mass media in Turkey, however, affects the Turks; but does not affect Syrians.

Keywords: Islamic banking, Gender, Age groups, Education level, Occupation, Monthly income.

Jel Codes: G4, G20, G21

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Introduction

The competition in the banking industry is increasing; the customer perspective is becoming a more significant element in the banking sector. This makes it important to determine both perspective and behavior of the Islamic banks' current and potential customers. Islamic banks attract large numbers of customers by offering interest-free quality products and services rather than interest-based products. Nevertheless, Islamic banks still face difficulties in competing with conventional banks. Accordingly, it is very important to examine the factors affecting customers' preferences in choosing between conventional and Islamic banks.

Turkish Islamic banking system has 38 years of history and experience. Turkish Islamic banks started in 1985 with Albaraka Turk Participation Bank. Today, the Turkish financial system has 6 Islamic banks. In the recent years, the asset size of the Islamic banking sector has shown rapid development. Whereas Islamic banks in Syria are regarded as low experienced as it started operations in 2007 only with three Islamic banks only operating in Syria.

The study aims to examine Turks and Syrian customers' preference and behaviors to find out the reasons affect their choosing between Islamic and conventional banks in Turkey. Since there are 4 million Syrians live in Turkey today, this search examined both Turkish and Syrian customers' preference towards Islamic Banks in Turkey, and statistically analyzed collected data. The research also examined the data according to genders, age groups, education levels, occupations, and monthly income characteristics. The results compared preferences of Islamic and conventional banks between Turks and Syrians.

1. Literature Review

Customers play the most important role in the success of any organization, as they are the main stakeholder with all services are provided for their needs. Considering the strong competition between Islamic banks and conventional banks, each type seeks to gain more share in the market. However, many factors affect their success in attracting more shares as per different studies.

Abbasi et al. (2012) have attempted to examine customers' tendencies towards Islamic banking and awareness of Islamic banking services compared to traditional banking in the Bahawalpur region of Pakistan. In that study, both analytical and descriptive forms were used, and a comprehensive questionnaire was developed to collect data on a scale to evaluate the theoretical model. The sample size consists of 125 Islamic bank customers from 20 banks in the Bahawalpur region of Pakistan. According to their study results, they found that people in Bahawalpur are very interested in interest-free banking, but they do not have enough knowledge and awareness about the Islamic banking system. Islamic banking awareness has been found to play an important role in customers' preferences. Service quality, religious thinking, concreteness, and novelty factors have been found to have important criterion and motivating customers towards the acceptance of Islamic banking.

Kaytancı et al. (2013) tried to analyze the awareness and satisfaction level among their customers of participation banks in Eskişehir. According to their study, they found that the advice of friends and relatives was the first reason why customers select any bank services in Turkey. On the other hand, they concluded that the religion factor did not play an important role in choosing a participation bank. However, they found that, in general, there is a high level of awareness customers have regarding the usage of the participation banks' products and services.

Toraman et al. (2015) tried to determine the preference and behavior of existing and potential customers towards Islamic banking activities. In their survey, the questionnaire form, using Szczepanowicz (2011) as a data collection tool, was applied Gaziantep. The questionnaire form consisted of two parts. In the first part, questions studied different characteristics of the participants and in the second part, 18 questions were designed to examine the participants' level of knowledge about Islamic banking and their preference and behavior towards Islamic banks. The number of participants of their questionnaire was 539. The techniques that were used in their study were: Pilot application, questionnaire application, and face to face questionnaire technique. It has been concluded that the most influencing factors on the potential customers are advertisement frequency, Islamic banking knowledge level, and religious motivation. On the other hands, it has been revealed that the awareness of potential customers of the Islamic banking system as an alternative to the conventional banking system, and of Islamic banking activities are so vulnerable.

Demirdöğen & Özkul (2018) tried to examine the factors affecting the banking preference of customers in Isparta. The researchers investigated the importance of religious values and principles, having knowledge about Islamic finance, and knowing the differences between Islamic service providers and traditional banks on customer preferences. According to the study results, the society of Isparta Province did not find Islamic banking as an alternative to the conventional banking system and most of the participants do not know the differences between conventional banks and Islamic services providers. The researchers found that the reason for the low awareness of the participants about Islamic Banking was that participation banks were not well-known in the Province. But the researchers found that the remaining factors the participants' profession, age group, education group, and income group, in addition to the importance of religious values and principles and knowledge of Islamic finance, have a significant effect on customers in choosing an Islamic bank.

Tekin (2019) aimed to examine the university students' knowledge, perception and awareness levels and preferences regarding Islamic services participation banks. He analyzed students' various demographic characteristics, educational level and religious sensitivities on their perception and knowledge levels effects regarding participation banking. The research was on the students of Çankırı Karatekin University. In the research, a questionnaire was applied to 324 students in total. The results of the research found that the students do not have a sufficient level of knowledge and awareness about participation banking. However, it has been observed

that the preference of participation banking differs according to the perception of them. It also has been observed that the religion factor can be a moderate factor in Islamic banking selection.

2. Global Development of Islamic Finance and Banking

The Islamic finance sector is growing more rapidly compared to the conventional finance sector in Islamic countries. In Islamic countries, there is increasing in the developments of macro data, Islamic banking's legal regulations, and the numbers of existing and potential customers. According to the latest reports, the Islamic finance industry around the world consists of 1,389 full-fledged institutions and Islamic windows. However, despite this rapid development of Islamic finance, the growth rate retreated between 2017-2018. According to Thomson Reuters Report 2019, The growth in the Islamic finance industry has fallen from 7% to 3% in 2018. Comparison with the previous year, total assets increased from $2.46 Billion to $2.52 Billion (Thomson Reuters Report, 2018).

Today, 520 Islamic banks operating in 72 countries around the world, most of which are commercial and 301 out of which full-fledged, while the other 219 are Islamic banking windows of conventional banks. Considered as the largest contributor in the Islamic finance industry, Islamic Banks hold 70% of Islamic Finance' total assets. According to The Banker magazine, Islamic banks assets increased from $1.304 billion in 2012 to $1.760 billion in 2018 (Refinitiv, 2019).

In 2018, the top ten countries in total Islamic banking assets hold 95% of all Islamic banking assets in the world. The leaders countries are Iran with 29.7%, Saudi Arabia with 23.7%, followed by Malaysia in third place with 13% and the United Arab Emirates in the fourth rank with 11.8% of the assets (Refinitiv, 2019).

3. Islamic Banking in Syria

The banking sector in Syria used to be historically limited to only six banks that were governed by the Central Bank of Syria and segmented according to the major area of focus as follows:

- Syrian Commercial Bank.

- Savings Bank.

- Popular Credit Bank.

- Real Estate Bank.

- Agricultural Cooperative Bank.

- Industrial Bank.

At the beginning of 2004, legislation was passed to allow private banks to start their operations in Syria. In 2005, legislation was passed to allow Islamic banks to start operations. There are fourteen private banks; three of which are Islamic banks. The first Islamic Bank operated in Syria was Sham Bank which was founded in 2007, followed by the Islamic Syrian International Bank, which was also established in 2007, and the last one was Baraka Bank, which started its

operations in 2010. Today, Islamic Banks in Syria weigh 21.43% of the Syrian banking sector. The number of Islamic bank branches reached 42 in 2011 and that represented 5% of the total number of all the banking sector branches at that time. According to the Central Statistics Office, the table below shows the working Islamic banks in Syria and the number of their branches (Central Statistics Office Syria, 2011).

Table 1: Syria's Islamic Banks

Bank Name	Bank Type	Number of Branches
Sham Bank	full-fledged Islamic bank	8
Islamic Syria International Bank	full-fledged Islamic bank	25
Baraka Bank	full-fledged Islamic bank	9

3.1. Islamic Banking Performance in Syria 2007-2018

Between 2007-2018 Islamic banking share in the market did not improve as well as the conventional banks. From 2008 to 2010, the average change in assets increased by 23%, and the average change in deposits increased by 18%. After Baraka Bank started its operations, the average change rate of assets increased by 24% and deposits decreased by 16% between 2010 and 2018 (Baraka Bank, 2018).

Islamic banks' assets volume is increased with an unstable rate. In 2009, the annual change rate of assets increased to 38.2% comparing to 2008. However, this rate decreased to 25% in 2010, it continued decreasing until 2011 to reach as low as 1% only. The decline in Islamic banks assets is due to the political volatility in Syria that started in March 2011.

The Syrian Islamic banking deposits annual rate change increased to 44% in 2009 compared with 2008 while in 2010 it fell to 25%. The annual rate change in deposits sharply fell in 2011 by (-28%) and in 2015 by (-8%) (Sham Bank, 2018; Islamic Syria International Bank, 2018)

4. Islamic Banking in Turkey

4.1. The Historical Development of Islamic Banking in Turkey

The Islamic banks in Turkey, called as interest-free Banks or participation banks, started their operations in the environment of the free-market economy and neo-liberal policies around the world. In 1975 Turkey joined the Islamic Development Bank with an 8.5% share as a founding partner. In 1983, The government in Turkey legally allowed private financial institutions (interest-free banking institutions) to start their operations. Islamic financial institutions have started their work in Turkey due to the demand abundance for interest-free financing instruments and the lack of their resource. The Turkish Islamic banking historical development is shown below (Atar, 2017; Görmüş et al., 2019).

Table 2: Historical Development of Islamic Banking

Year	The Events	The Changes
1983	The legal basis of interest-free banking was established.	-
1984	Albaraka Türk was established as the first private Islamic financial institution. Faisal Finance institution was established and started its operations.	Albaraka Türk was permitted to start its operations in 1985. The name Faisal Finance corporation has been changed to Family Finance Institution.
1989	Kuveyt Türk Participation Bank was established	Kuveyt Türk opened its foreign branch in Bahrain in 2002.
1991	Anadolu Finance corporation was established with local capital in Ankara.	In 2005 Anadolu Finance Institution and Family Finance corporation merged under the name Türkiye Finans Participation Bank.
1995	İhlas Finance corporation was established.	The İhlas Finance corporation went bankrupt due to the economic crisis that occurred in 2001, and it was closed by the Banking Regulation and Supervision Agency.
1996	Asya Finance Corporation was established.	The operating license of Asya Bank was revoked by The Participation Banks Association of Turkey in 2016.
2000	The Banking Regulation and Supervision Agency were established.	-
2001	The Special Finance Institutions Association was established.	In 2005, with the new banking law the institutions' titles in the sector title were changed to "participation bank" instead of "private financial institutions", and "the Association of Special Finance Institutions Union" title was changed to " The Participation Banks Association of Turkey".
2009	The first takaful company Neova was established.	
2013	The first interest-free pension company was established by Albaraka Türk and Kuveyt Türk partnership.	
2015	Ziraat Participation Bank was established as the first public participation bank.	
2016	Vakıf Participation bank was established as the second public participation bank.	
2018	Participation Banks Association of Turkey established the Central Advisory Board.	
2019	The third public participation bank, Emlak Participation Bank, was established and started operations.	

4.2. Islamic Banking Performance in Turkey 2007-2019

In Turkey, six banks participate in Islamic banking operations, they carry out all kinds of banking activities in full compliance with interest-free banking principles. The following table shows the number of branches of Islamic banks operating in Turkey until 2019.

Table 3: Number of Participation Banks' Branches in Turkey

Name of Bank	Banks Type	Number of Branches
Albaraka Turk Participation Bank	Full Fledged Islamic bank	229
Emlak Participation Bank	Full Fledged Islamic bank	23
Kuveyt Turk Participation Bank	Full Fledged Islamic bank	434
Türkiye Finans Participation Bank	Full Fledged Islamic bank	311
Vakıf Participation Bank	Full Fledged Islamic bank	111
Ziraat Participation Bank	Full Fledged Islamic bank	104

According to the latest reports in 2019, the total number of the six Islamic banks' domestic and overseas branches has increased by 5% compared to the previous year to reach 1179 branches. The Islamic banks' branches make up more than 10% of the banking sector branch network in the years 2007 -2019 (TBBK, 2019).

By the end of 2019, the share of Islamic banks held 6.3% of the total assets of the banking sector. Between 2007-2019, the market share of Islamic banking in Turkey considerably developed. According to the Turkey Participation Banks Union 2019 reports, the asset size reached 284.459 Billion with a growth rate of 37.5%, and the annual average growth rate was 28.74%. While the size of the deposit reached 14.943 Billion TL with a growth rate of 57.02%, and the annual average growth rate reached 25.91% (TBBK, 2019).

The Islamic banks' asset volume developed at an unstable rate between 2013 and 2016. The growth rate that was 36.70% in 2013 decreased to 8.40% in 2014 and turned up and to grow steadily to reach a growth rate of 20.50% in 2017. The Islamic banks' deposit volume increased at an unstable rate between 2013 and 2016. As the growth rate was 27.59% in 2013, decreased to 6.35% in 2014 and inverted back in 2017 to grow steadily to a growth rate of 29.20%.

5. Research Methodology

5.1. Research Design

The study is based on quantitative data that was collected through a survey. The survey primary data were collected from randomly selected participants, but due to the emerging Coronavirus; the questionnaire was distributed over the internet. The questions in the survey segmented into two groups; actual questions and preferences and beliefs questions. Factual questions collected data about participants' gender, age, education level, marital status, profession, and income. The preferences and beliefs questions, however, were designed to collect data about participants' thoughts, believes or feelings towards Islamic banking. The survey was also designed to examine the differences between Syrian and Turkish customers' attitudes towards Islamic banking. The collected data were analyzed using the SPSS.

5.2. Survey Questionnaire

The survey questionnaire was answered by 212 participants who were 'Islamic Banks' potential and existing customers. Nationalities of participants were Syrians (110) and Turks (102). All participants from both nationalities live in Turkey.

5.3. Analytical Techniques

In this study, descriptive analysis, Chi-Square Test, and T-test were used to measure whether the participants agree or agree with statements related to the Islamic banking issue. The purpose of using these analysis methods was to determine how do all participants perceived Islamic Banking.

6. Data Analysis

Descriptive statistics consist of procedures used to summarize and define the characteristics of participants in the survey data. Descriptive statistics of the study are presented in Table (4). The table illustrates the participants' gender, marital status, age, education level, occupation, and monthly income.

Table 4: The Participants Demographic Profile

		Turks		Syrians	
		F	%	F	%
Age Group	20-30	34	33.3%	42	38.2%
	31- 40	41	40.2%	32	29.1%
	41- 50	22	21.6%	28	25.5%
	51- 60	5	4.9%	5	4.5%
	61 and Above	0	0	3	2.7%
Gender	Woman	63	61.8%	39	35.5%
	Man	39	38.2%	71	64.5%
Marital Status	Single	42	41.2%	40	36.4%
	Married	60	58.8%	70	63.6%
Education Level	Less than High School	1	1%	0	0
	High School	4	3.9%	12	10.9%
	Bachelor	54	52.9%	65	59.1%
	Master	34	33.3%	20	18%
	Doctorate	9	8.8%	13	12%
Profession	Employee	52	51%	39	35.5%
	Worker	11	10.8%	2	1.8%
	Self-Employment	7	6.9%	25	22.7%
	Student	23	22.5%	20	18.2%
	Job Seeker	4	3.9%	10	9.1%
	Unemployment	4	3.9%	13	11.8%
	Retired	1	1%	1	0.9%
Monthly Income	Less than 2250	30	29.4%	38	34.5%
	2250 – 5000	39	38.2%	36	32.7%
	5000 – 7500	22	21.6%	13	11.8%
	7500 – 10000	2	2%	12	10.9%
	10000 and Above	9	8.8%	11	10.0%

The result of Turkish Participants' gender analysis shows that the participants are 61.8% females and 38.2% male. Participants' ages are 33.3% in the age group 20-30, 40.2% in the age group 31-40, 21.2% in the age group 41-50, and 4.9% in the age group 51-60. As for the marital status, it is shown that 58.8% of the respondents are married and 41.2% are single. As of the education level, results show that 1% of participants did not reach high school, 3.9% completed high school, 52.9% hold bachelor's degree, 33.3% hold master's degree and 8.8% hold a Doctorate. The participants' occupational status is: 51% employed, 10.8% workers, 6.9% self-employed, 22.5% students, 3.9% unemployed but seeking jobs, 3.9% unemployed and not seeking jobs and 1% are retired. The monthly income levels groups of the respondents are: 29.4% below 2250 TL, 38.2% between 2250-5000 TL, 21.6% between 5500-7500 TL, 2% between 7500-10000 TL and 8.8% earn more than 10000 per month.

Syrian Participants gender shows that the participants are 35.5% females and 64.5% males. Participants' age groups are: 38.2% in the 20-30 age group, 29.1% in the 31-40 age group, 25.5% in the 41-50 age group and 4.5% in the 51-60 age group. Marital status results are: 36.4% of the respondents are married and 64.5% are single. The Education level results show: 10.9% of participants completed studied high school, 59.1% hold bachelor's degree, 18% hold a master's degree and 12% hold a Doctorate. The participants are distributed on the following occupational groups: 53.5% employees, 1.8% workers, 22.7% self-employed, 18.2% students, 9.1% unemployed but seeking job, 11.8% unemployed but not seeking a job and 0.9% retired. As for the monthly income groups, results show 34.5% earn below 2250 TL, 32.7% earn between 2250-5000 TL, 11.8% earn between 5500-7500 TL, 10.9% earn between 7500-10000 TL and 10% earn more than 10000 per month.

6.1. The Customers' Selection of The Banking System

Table 5: Participants' Preferences of Banking System

Banking System	Turks		Syrian	
	F	%	F	%
Islamic Banks	32	31.4%	44	40%
Conventional Banks	29	28.4%	33	30%
Islamic & Conventional Banks	27	26.5%	22	20%
None of Them	14	13.7%	11	10%

According to Table (5), 13.7% of 102 Turkish participants do not have any bank accounts, while 26.5% of them have accounts at both Islamic and Conventional banks, 31.4% have accounts in Islamic banks only, and 28.4% have accounts in conventional banks only.

The Syrian respondents, 10% do not have a bank account, 20% have accounts in both Islamic and conventional banks, 40% have accounts in Islamic banks only and 30% have accounts in conventional banks only.

6.2. The Relationship Between Gender and Customers' Preference

6.2.1. The Relationship Between Gender and Banking System Preference

Table 6: According to Gender the Participants Banking System Preferences

	Banking System	Women		Men		Total	
		S	%	S	%	S	%
Turks	Islamic	20	63%	12	38%	32	31%
	Conventional	17	59%	12	41%	29	28%
	Islamic & Conventional	14	52%	13	48%	27	27%
	None of Them	12	86%	2	14%	14	14%
Total		63	62%	39	38%	102	100%
Syrian	Islamic	13	30%	31	70%	40	40%
	Conventional	17	52%	16	48%	33	30%
	Islamic & Conventional	3	14%	19	86%	22	20%
	None of Them	6	55%	5	45%	11	10%
Total		39	35%	71	65%	110	100%

According to Table (6), after examining and comparing the gender information of Turkish participants, it is revealed that 63% of the participants prefer Islamic banks are women, and 38% are men. As for Participants who prefer conventional banks, 59% of participants are women and 41% of them are men. Participants who prefer both Islamic and traditional banks, 52% of them are women and 48% of them are men. Finally, those who prefer neither Islamic banks nor traditional banks, 86% of them are women and 14% of them are men.

For Syrian participants, it is found that 30% of the participants prefer Islamic banks are women, and 70% are men. As for Participants who prefer conventional banks, 52% of participants are women and 48% of them are men. Participants who prefer both Islamic and traditional banks, 14% of them are women and 86% of them are men. Finally, those who prefer neither Islamic banks nor traditional banks, 55% of them are women and 45% of them are men.

6.2.1.1. Banking Preferences T-Test by Gender

H_0: There is no statistically significant relationship between the two variables "Gender and Banking System Preference".

H_1: There is a statistically significant relationship between the two variables "Gender and Banking System Preference".

Table 7: T-Test by Gender

T-Test	Turks	Syrian
t	0,740	0,379
P (Sig)	0,461	0,693
H_0	Accepted	Accepted

1- For Turkish customers: From Table (7) P(Sig) = 0.461> 0.05, according to the T-test result H_0 is accepted. So, there is no statistically significant relationship between variables "Gender and Banking System Preference". This means that gender has no effect on Turkish customers in selecting a banking system.

2- For Syrian customers: From Table (7) P (Sig) = 0.693> 0.05, according to the T-test result H_0 is accepted. Thus, there is no statistically significant relationship between variables "Gender and Banking System Preference". This means that gender does not affect the Syrian customers in selecting a banking system in Turkey.

6.2.1.2. The Relationship between Turkish and Syrians' preference in selecting Islamic banks by gender (T-Test)

H_0: There is no relationship between Turkish and Syrian Islamic Banking Preferences by gender.

H_1: There is a relationship between Turkish and Syrian Islamic Banking Preferences by gender.

Table 8: T-Test for Relationship between Turkish and Syrian by gender

	Values
t	-4,012
P(Sig)	<0,001
H_0	Denied

From the Table (8), H_0 is rejected according to the T-test result as P (Sig) = 0.001 <0.05. There is a statistically significant relationship between gender and Islamic Banking Preferences of Turkish and Syrians.

6.2.2. The Relationship Between Age Group and Banking System Preferences

Table 9: Participants' Banking System Preferences by Age Group

	Banking System	20-30		31- 40		41- 50		51- 60		61 - over		Total	
		S	%	S	%	S	%	S	%	S	%	S	%
Turks	Islamic	9	28%	12	38%	10	31%	1	3%	0	0	32	31%
	Conventional	11	38%	9	31%	7	24%	2	7%	0	0	29	28%
	Islamic & Conventional	3	11%	19	70%	3	11%	2	7%	0	0	27	26%
	None of Them	11	79%	1	7%	2	14%	0	0	0	0	14	14%
Total		34	33%	41	40%	22	22%	5	5%	0	0	102	100%
Syrian	Islamic	10	23%	14	32%	15	34%	2	5%	3	7%	44	40%
	Conventional	22	67%	4	12%	6	18%	1	3%	0	0	33	30%

	Islamic & Conventional	5	23%	11	50%	6	27%	0	0	0	0	22	20%
	None of Them	5	45%	3	27%	1	9%	2	18%	0	0	11	10%
Total		42	38%	32	29%	28	25%	5	5%	0	0	110	100%

According to Table (9), after examining and comparing the age group information of Turkish participants, participants who prefer Islamic banks; 28% of them are in the 20-30 age group, 38% of them are in the 31-40 age group, 31% of them are in the 41-50 age group, and 3% of them are in the 51-60 age group. As for participants who prefer conventional banks; 38% of them belong to the 20-30 age group, 31% of them to the 31-40 age group, 24% of them to the 41-50 age group, and 7% of them to the 51-60 age group. Speaking of participants who prefer both Islamic and traditional banks; 11% of them are in the 20-30 age group, 70% of them are in the 31-40 age group, 11% of them are in the 41-50 age group, and 7% of them are in the 51-60 age group. In respect of those who do not prefer any of the Islamic and traditional banks; 79% of them fall in the 20-30 group, 7% of them fell in the 31-40 group, and 14% of them fell in the 41-50 group.

As of Syrian participants, after examining and comparing their age group information, participants who prefer Islamic banks; 23% of them are in the 20-30 age group, 32% of them are in the 31-40 age group, 34% of them are in the 41-50 age group, 5% of them are in the 51-60 age group, and 7% of them are in the 61 and above age group. As for participants who prefer conventional banks; 67% of them belong to the 20-30 age group, 12% of them to the 31-40 age group, 18% of them to the 41-50 age group, and 3% of them to the 51-60 age group. Speaking of participants who prefer both Islamic and traditional banks; 23% of them are in the 20-30 age group, 50% of them are in the 31-40 age group, and 27% of them are in the 41-50 age group. In respect of those who do not prefer any of the Islamic and traditional banks; 45% of them fall in the 20-30 group, 27% of them fell in the 31-40 group, 9% of them fell in the 41-50 group, and 18% of them fell in the 51-60 group.

6.2.2.1. Chi-Square Test of Bank System Preference with Age Group

H_0: There is no statistically significant relationship between the two variables "Age Group and Banking System Preference".

H_1: There is a statistically significant relationship between the two variables "Age Group and Banking System Preference".

Table 10: Chi-Square Test by Age Group

Chi-Square Test	Turks	Syrian
X^2	28.290[a]	31.319[a]
P(Sig)	0.001	0.002
H_0	Denied	Denied

1- For Turkish customers: From Table (10) P (Sig) = 0.001 <0.05, according to the Chi-Square test result H$_0$ is rejected. What it is mean There is a statistically significant relationship between the variables "Age Group and Banking System Preference". So, we can say that the age group influences Turkish customers in the banking system selection.

2- For Syrian customers: From Table (10) P (Sig) = 0.002 <0.05, according to the Chi-Square test result H$_0$ is rejected. What it is mean There is a statistically significant relationship between the variables "Age Group and Banking System Preference". So, we can say that the age group influences Turkish customers in the banking system selection in Turkey.

6.2.2.2. The Relationship Between Turkish and Syrians' Preference in Selecting Islamic Banks by Age (Chi-Square Test)

H$_0$: There is no relationship between the Turkish and Syrians in the Islamic Banking Preferences according to age group.

H$_1$: There is a relationship between the Turkish and Syrians in the Islamic Banking Preferences according to age group.

Table 11: Chi-Square Test for Relationship between Turkish and Syrian by Age Group

	Values
X^2	5,684
P (Sig)	0,224
H$_0$	Accepted

From table (11) as P (Sig) = 0.224> 0.05, H$_0$ is accepted according to the Chi-Square result. That means there is no statistically significant relationship between Turkish and Syrians in Islamic Banking selection by age group.

6.2.3. The Relationship between Education Level and Banking system Preferences:

Table 12: The Participants' Banking System Preferences by Level of Education

	Banking System	Less than High School		High School		Bachelor		Master		Doctorate		Total	
		S	%	S	%	S	%	S	%	S	%	S	%
Turks	Islamic	0	0	1	3%	15	47%	10	31%	6	19%	32	31%
	Conventional	0	0	2	7%	15	52%	11	38%	1	3%	29	28%
	Islamic & Conventional	0	0	0	0	14	52%	11	41%	2	7%	27	26%
	None of Them	1	7%	1	7%	10	71%	2	14%	0	0	14	14%
Total		1	1%	4	4%	54	53%	34	33%	9	9%	102	100%
Syrian	Islamic	0	0	0	0	25	57%	11	25%	8	18%	44	40%
	Conventional	0	0	1	3%	27	82%	4	12%	1	3%	33	30%
	Islamic & Conventional	0	0	7	32%	6	27%	5	12%	4	18%	22	20%
	None of Them	0	0	4	36%	7	64%	0	0	0	0	11	10%
Total		0	0	12	11%	65	59%	20	18%	13	12%	110	100%

According to Table (12), by examining the Turkish participants' level of education data, we found that for those who prefer Islamic banks 3% of them studied high school, 47% studied bachelor, 31% of them studied master, and 19% of them studied doctorate. As for those who prefer conventional banks, it is stated that 7% of them have a high school education, 52% have a bachelor's degree, 38% of them have a master's degree, and 3% of them have a doctorate. Speaking of participants who are dealing with both Islamic and traditional banks; It is found that 52% of them have a bachelor's degree, 41% of them have a master's degree, and 7% of them have a doctorate. Whereas those who do not prefer either traditional banks or Islamic Banks; It is revealed that 7% of them studied less than high school, 7% of them studied high school, 71% of them studied bachelor, and 14% of them studied master.

As of Syrian participants who live in Turkey, after examining and comparing their level of education data, we found that for those who prefer Islamic banks 57% studied bachelor, 25% of them studied master, and 18% of them studied doctorate. As for those who prefer conventional banks, it is stated that 3% of them have a high school education, 82% have a bachelor's degree, 12% of them have a master's degree, and 3% of them have a doctorate. Speaking of participants who are dealing with both Islamic and traditional banks; It is found that 19% of them have a high school education, 43% of them have a bachelor's degree, 24% of them have a master's degree, and 14% of them have a doctorate. Whereas those who do not prefer either traditional banks or Islamic Banks; It is revealed that 36% of them studied high school, and 64% of them studied bachelor.

6.2.3.1. Chi-Square Tests for Education Level and Bank System Preferences

H_0: There is no statistically significant relationship between the two variables "Education Level and Banking System Preference".

H_1: There is a statistically significant relationship between the two variables "Education Level and Banking System Preference".

Table 13: Chi-Square by Education Level

Chi-Square Test	Turks	Syrian
X^2	18.811[a]	38.518[a]
P (Sig)	0.222	0.000
H_0	Accepted	Denied

1- For Turkish customers from the table (13): as P (Sig) = 0.222> 0.05, according to the Chi-Square result H_0 is accepted. It is founded that there is no statistically significant relationship between the variables "Education Level and Banking System Preference". This means that education level does not affect Turkish customers' preferences in selecting a banking system.

2- Speaking of Syrian customers who live in Turkey, from the table (13): as P(Sig)=0.000<0.05, according to the Chi-Square result H_0 is rejected. So, we can say that there is a statistically significant relationship between the variables "Education Level and Banking System

Preference". This means that education level influences Syrian customers' preferences in selecting a banking system.

6.2.3.2. The Relationship Between Turkish and Syrians' Preference in Selecting Islamic Banks by Education Level (Chi-Square Test)

H0: There is no relationship between the Turkish and Syrians in the Islamic Banking Preferences according to education level.

H1: There is a relationship between the Turkish and Syrians in the Islamic Banking Preferences according to education level.

Table 14: Chi-Square Test for Relationship between Turkish and Syrian by Education Level

	Values
X²	37,484
P(Sig)	<0,001
H0	Denied

From table (14) as P (Sig) = 0.001<0.05, H0 is rejected according to the Chi-Square result. That means there is no statistically significant relationship between Turkish and Syrians in Islamic Banking selection by education level.

6.2.4. The Relationship Between Occupation and Banking Preferences

Table 15: Participants' Banking System Preferences by Occupation

	Banking System	Employee		Worker		Self-employment		Student		Job Seeker		Un-employed		Retired		Total	
		S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%
Turks	Islamic	16	50%	1	3%	2	6%	9	28%	2	6%	2	6%	0	0	32	31%
	Conventional	15	52%	6	21%	3	10%	4	14%	1	3%	0	0	0	0	29	28%
	Islamic & Conventional	20	74%	4	15%	1	4%	0	0	0	0	1	4%	1	4%	27	26%
	None of Them	1	7%	0	0	1	7%	10	71%	1	7%	1	7%	0	0	14	14%
Total		52	51%	11	11%	7	7%	23	23%	4	4%	4	4%	1	1%	102	100%
Syrian	Islamic	16	36%	0	0	15	34%	6	14%	3	7%	3	7%	1	2	44	40%
	Conventional	12	36%	1	3%	2	6%	8	24%	3	9%	7	21%	0	0	33	30%
	Islamic & Conventional	9	41%	0	0	8	36%	3	14%	2	9%	0	0	0	0	22	20%
	None of Them	2	18%	1	9%	0	0	3	27%	2	18%	3	27%	0	0	11	10%
Total		39	35%	2	2%	25	23%	20	18%	10	9%	13	12%	1	1%	110	100%

From the Table (15), after examining Turkish participants' occupation data, it is founded that those who prefer Islamic banks; 50% of them are employee, 3% of them are workers, 6% of them have their businesses, 28% of them are students, 6% of them are job seekers, and 6% of them are unemployed. As for those who prefer conventional banks, 52% of them are

employees, 21% of them are workers, 10% of them have their jobs, 14% of them are students, and 3% of them are job seekers. Those who prefer the two systems; 74% of them are employees, 15% of them are workers, 4% of them have their jobs, 4% of them are unemployed, and 4% of them are retired. For those who prefer neither Islamic banks nor traditional banks, it is revealed that 7% of them are employees, 7% of them have their jobs, 71% of them are students, 7% of them are job seekers, and 4% of them are unemployed.

As for the participants of the Syrians who prefer Islamic banks in Turkey; 63% of them are employees, 34% of them have their businesses, 14% of them are students, 7% of them are job seekers, 7% of them are unemployed, and 2% of them are retired. When it comes to participants who prefer traditional banks; 36% of them are employees, 3% of them are workers, 6% of them have their businesses, 24% of them are students, 9% of them are job seekers, and 21% of them are unemployed. Speaking of those who prefer the two systems; 44% of them are employees, 36% of them have their businesses, 14% of them are students, and 9% of them are job seekers. Those who do not prefer both Islamic and conventional banks; 18% of them are employees, 9% of them are workers, 27% of them are students, 18% of them are job seekers, and 27% of them are unemployed.

6.2.4.1. Chi-Square Tests for Occupation and Bank System Preferences

H₀: There is no statistically significant relationship between the two variables "Occupation and Banking System Preference".

H₁: There is a statistically significant relationship between the two variables "Occupation and Banking System Preference".

Table 16: Chi-Square Test by Occupation

Chi-Square Test	Turks	Syrian
X^2	44.300[a]	29.513[a]
P(Sig)	0.001	0.042
H₀	Denied	Denied

1- For Turkish customers from the table (16): as P (Sig) = 0.001> 0.05, according to the Chi-Square result H₀ is rejected. It is founded that there is a statistically significant relationship between the variables " Occupation and Banking System Preference". This means that occupation affects Turkish customers' preferences in selecting a banking system.

2- Syrian customers who live in Turkey, from the table (16): as P(Sig)=0.042<0.05, according to the Chi-Square result H₀ is rejected. So, we can say that there is a statistically significant relationship between the variables "Occupation and Banking System Preference". This means that occupation influences Syrian customers' preferences in selecting a banking system.

6.2.4.2. The Relationship Between Turkish and Syrians' Preference in Selecting Islamic Banks by Occupation (Chi-Square Test)

H0: There is no relationship between the Turkish and Syrians in the Islamic Banking Preferences according to the occupation.

H1: There is a relationship between the Turkish and Syrians in the Islamic Banking Preferences according to the occupation.

Table 17: Chi-Square Test for Relationship between Turkish and Syrian by Occupation

	Values
X^2	23,335
P(Sig)	<0,001
H0	Denied

From the table (17), as P(Sig) = 0.001 <0.05 and according to the Chi-Square result H0 is rejected. That is mean that there is a statistically significant relationship between the Turkish and Syrians in the Islamic Banking selection by occupation.

6.2.5. The Relationship between Monthly Income and Banking Preferences

Table 18: The Participants' Banking Preferences by Monthly Income

	Banking System	Less than 2250		2250 – 5000		5000 – 7500		7500 – 10000		Above 10000		Total	
		S	%	S	%	S	%	S	%	S	%	S	%
Turks	Islamic	11	34%	12	38%	8	25%	0	0	1	3%	32	31%
	Conventional	6	21%	13	45%	7	24%	0	0	3	10%	29	28%
	Islamic & Conventional	1	4%	13	48%	7	26%	2	7%	4	15%	27	26%
	None of Them	12	86%	1	7%	0	0	0	0	1	7%	14	14%
Total		30	29%	39	38%	22	22%	2	2%	9	9%	102	100%
Syrian	Islamic	8	18%	12	27%	9	20%	7	16%	8	18%	44	40%
	Conventional	16	48%	14	42%	2	6%	1	3%	0	0	33	30%
	Islamic & Conventional	6	27%	8	36%	1	5%	4	18%	3	14%	22	20%
	None of Them	8	73%	2	18%	1	9%	0	0	0	0	11	10%
Total		38	35%	36	33%	13	12%	12	11%	11	10	110	100%

From the Table (18), after examining and comparing the monthly income information of Turkish participants, for those who prefer Islamic banks; It is stated that 34% of them receive a salary less than 2250, 38% of them receive a salary between 2250-5000, 25%of them receive a salary between 5000-7500 and 3% of them received more than 10000. As for participants who prefer conventional banks; 21%of receive a monthly salary less than 2250, 45% of them receive a monthly salary between 2250-5000, 7% of them receive a monthly salary between 5000-7500, and 3% of them receive a salary more than 10000 monthly. Speaking of those who prefer the two systems; 4% of them have a monthly salary less than 2250, 48% of them have a monthly salary 2250-5000, 26% of them have a monthly salary 5000-7500, 7% of them have a monthly

salary 7500-10000 and 15% to have more than 10000. At the least for those who do not prefer any of the Islamic of traditional banks; It is stated that 86% of them receive a monthly salary less than 2250, 7% of them receive a monthly salary between 2250-5000 and 7% of them receive a monthly salary more than 10000.

From the Table (18), after examining and comparing the monthly income information of Syrian participants, for those who prefer Islamic banks; It is stated that 18% of them receive a salary less than 2250, 27% of them receive a salary between 2250-5000, 20%of them receive a salary between 5000-7500, 16% of them receive a salary between 7500-1000, and 3% of them received more than 10000. As for participants who prefer conventional banks; 48%of receive a monthly salary less than 2250, 42% of them receive a monthly salary between 2250-5000, 6% of them receive a monthly salary between 5000-7500, and 3% of them receive a monthly salary between 7500-1000. Speaking of those who prefer the two systems; 27% of them have a monthly salary less than 2250, 36% of them have a monthly salary 2250-5000, 5% of them have a monthly salary 5000-7500, 18% of them have a monthly salary 7500-10000 and 14% to have more than 10000. At the least for those who do not prefer any of the Islamic of traditional banks; It is stated that 73% of them receive a monthly salary less than 2250, 18% of them receive a monthly salary between 2250-5000, and 9% of them receive a monthly salary between 5000-7500.

6.2.5.1. Chi-Square Tests for Monthly Income and Bank System Preferences

H$_0$: There is no statistically significant relationship between the two variables "Monthly Income and Banking System Preference".

H$_1$: There is a statistically significant relationship between the two variables "Monthly Income and Banking System Preference".

Table 19: Chi-Square Test by Monthly Income

Chi-Square Test	Turks	Syrian
X^2	38.215[a]	29.939[a]
P(Sig)	0.000	0.003
H$_0$	Denied	Denied

1- For Turkish customers: from the table (19), as P (Sig) = 0.000 <0.05 according to the Chi-Square result H$_0$ is rejected. Which means that there is a statistically significant relationship between variables "Monthly Income and Banking System Preference". So, we can say that the monthly income influences Turkish customers' in selecting the banking system.

2- For Syrian customers: from the table (19), as P (Sig) = 0.003 <0.05 according to the Chi-Square result H$_0$ is rejected. Which means that there is a statistically significant relationship between variables "Monthly Income and Banking System Preference". So, we can say that the monthly income influences Syrian customers' in selecting the banking system.

6.2.5.2. The Relationship Between Turkish and Syrians' Preference in Selecting Islamic Banks by Monthly Income (Chi-Square Test)

H₀: There is no relationship between the Turkish and Syrians in the Islamic Banking Preferences according to the monthly income.

H₁: There is a relationship between the Turkish and Syrians in the Islamic Banking Preferences according to the monthly income.

Table 20: Chi-Square Test for Relationship between Turkish and Syrian by Monthly Income

	Values
X^2	9,829
P(Sig)	0,043
H₀	Denied

From Table (20), as P (Sig) = 0.043 <0.05, and according to the Chi-Square result H₀ is rejected. That means that there is a statistically significant relationship between monthly income and Islamic Banking Preferences of Turkish and Syrians.

6.3. The Customers' Main Reasons for Selecting Islamic Banking

Table 21: Customers' Main Reasons in Preferring Islamic Banking

Main Factors	Turks				Syrian			
	F	%	Weighted Average	Result	F	%	Weighted Average	Result
Religion Factor	78	76.5%	2.2451	Undecided	63	57.3%	2.2477	Undecided
Bank Reputation	7	6.9%	2.7941	Positive	24	21.8%	2.8682	Positive
Customer Awareness	17	16.7%	2.5894	Positive	23	20.9%	2.7353	Positive

From the Table (21), it is shown that 76.5% of the Turkish participants' main reason for choosing Islamic banking is the religion factor. However, the religion factor is revealed to be unstable by participants according to its weighted average of 2.2451. The bank reputation is chosen as the main factor just by 6.9% of the participants. Whereas according to the bank reputation factor' weighted average of 2.7941; it was found as a positive factor by the participants. The customer awareness factor is considered as the main factor just by 16.7% of the participants. However, according to its weighted average of 2.5894; it is concluded as a positive factor.

From the Table (21), it is shown that 57.3% of the Syrian participants' main reason for choosing Islamic banking is the religion factor. However, the religion factor is revealed to be unstable by participants according to its weighted average of 2,2477. The bank reputation is chosen as the main factor just by 21.8% of the participants. Whereas according to the bank reputation

factor' weighted average of 2.8682; it was found as a positive factor by the participants. The customer awareness factor is considered as the main factor just by 20.97% of the participants. However, according to its weighted average of 2.7353, it is concluded as a positive factor.

6.4. The Customers' Secondary Reasons for Selecting Islamic Banking

Table 22: Customers' Secondary Reasons in Preferring Islamic Banking

Main Factors	Turks				Syrian			
	F	%	Weighted Average	Result	F	%	Weighted Average	Result
Service Quality	60	58.8%	2.9324	Positive	60	54.5%	2.9682	Positive
Employees Behavior	25	24.5%	2.96363	Positive	35	31.8%	2.9420	Positive
Mass Media	17	16.7%	2.7784	Positive	14	12.7%	2.1909	Undecided

From the Table (20), it is shown that 58.8% of the Turkish participants' secondary reason for choosing Islamic banking is the service quality factor. It is also revealed the service quality factor to be positive by participants according to its weighted average of 2,2477. The employees' behavior chosen as the main factor just by 25.5% of the participants. Whereas according to the employees' behavior factor' weighted average of 2.96363; it was found as a positive factor by the participants. The Mass Media factor is considered as the secondary factor just by 16.7% of the participants. However, according to its weighted average of 2.5894; it is concluded as a positive factor.

From the Table (20), it is shown that 54.5% of the Syrian participants' main reason for choosing Islamic banking is the service quality factor. It is also revealed the service quality factor to be positive by participants according to its weighted average of 2,2477. The employees' behavior is chosen as the main factor just by 31.8% of the participants. Whereas according to the employees' behavior factor' weighted average of 2.9420; it was found as a positive factor by the participants. The Mass Media factor is considered as the main factor just by 12.7% of the participants. However, according to its weighted average of 2.1909, it is concluded as an unstable factor.

Conclusions & Results

After analyzing and comparing the gender information of the respondents, it is concluded that 58% of Turkish respondents who prefer Islamic banking are female, while 76% of Syrian respondents are male. To know whether there is a statistically significant relationship between the two variables "Gender and Banking System Preference", the collected data was analyzed by using the T-Test. According to the T-Test values (Turkish P (sig) 0.461> 0.05, Syrian P (sig) 0.693> 0.05), gender does not affect the banking system preference when focusing on each nationality separately.

However, when applying T-Test on the differences between Turkish and Syrians' preference of Islamic banking according to gender, results of the T-Test value P (sig) was found to be 0.001

<0.05, this indicates that there is a gender-related preference difference between Turkish and Syrians. The reason for that difference is suggested to be caused by the cultural differences between the Turkish and Syrian peoples. For instance, the unemployment rate for Syrian women is much higher than Turkish women.

After examining and comparing the participants' age groups statistical data, it was found that the highest age group rate among respondents who prefer Islamic banks is the 31-40 age group. This is derived from the results that show 53% of Turkish respondents and 38% of Syrian respondents who prefer Islamic banking are from the 31-40 group. So, to find if there is a statistically significant relationship between the two variables "Age Group and Banking System Preference" the Chi-square Test has been used. As the values of the Chi-Square test are for Turkish P(sig) 0.001 <0.05, and for Syrian P(sig)=0.002 <0.05, which suggests that the age affects both Syrian and Turkish customers in the banking system preference. Considering the statistics above, one can argue that the age group is also related to other factors, for instance; education level and employment, suggestions that the age group in question is more educated with higher employment rate which results more awareness of and need for Islamic Banking Services.

When applying the Chi-Square test, the Chi-Square test value P(sig) was found to be 0.224>0.05, this suggests that there are no age differences between Turkish and Syrians.

When analyzing and comparing the education level information of the respondents, it was found that 49% of Turkish and 47% of Syrian respondents who prefer Islamic banks hold a bachelor's degree. So, to find if there is a statistically significant relationship between the two variables "Education Level and Banking System Preference" the Chi-square Test has been applied. As the Chi-Square test value for Turks is (P (sig) 0.222> 0.05), this means that the education level does not affect Turkish customers preference for selecting a banking system. However, the Chi-Square test value for Syrian is (P(sig) 0,000<0,05) shows that that the education level is an affecting factor on Syrian customers when selecting the banking system.

As for the relationship by education level between Turkish and Syrians' in Islamic banking selection, the Chi-Square test was applied to find out if there is a relationship or not. As the Chi-Square test shows a value of P(sig) is0,001<0,05, it can be concluded that there is an education-level related difference between Turkish and Syrians when selecting Islamic banking.

After analyzing and comparing the occupation information of the respondents, it was found that 61% of Turkish and 38% of Syrian respondents who select Islamic banks are employees. The Chi-square Test has been used to find if there is a statistically significant relationship between the two variables "Occupation and Banking System Preference". As the Chi-Square test values are (P (sig) 0,001<0,05 for Turks and P(sig) 0,042<0,05 for Syrian), it is revealed that the profession affects Turkish and Syrian customers in the banking system preferences.

When the Chi-Square test was applied, however, to find out if there is a relationship by occupation between Turkish and Syrians' in selecting Islamic banking. As the Chi-Square test

value P(sig) is 0,001<0,05, that result suggests that there is a profession-related difference between Turkish and Syrians in Islamic banking selection.

After analyzing and comparing the income information of the respondents, it was found that 61% of Turkish and 38% of Syrian respondents who select Islamic banks have a monthly income between 2250-5000. The Chi-square Test has been used to find if there is a statistically significant relationship between the two variables "Monthly Income and Banking System Preference". As the Chi-Square test values are (P (sig) 0,000<0,05 for Turks and P(sig) 0,003<0,05 for Syrian), it is revealed that the monthly income affects Turkish and Syrian customers in the banking system preferences.

When applying Chi-Square test to find out if there is a relationship or not, Chi-Square test value result was P(sig) 0,043<0,05, This means that there are income-related differences between Turkish and Syrian in Islamic banking selection.

The religion factor has been chosen by 76.5% of the Turkish participants and 57.3% of the Syrian participants as one of the main reasons for choosing Islamic banking. On the other hand, the total weighted average of the religious factor of the participants was revealed to be (2.2451) for Turks and (2.2477) for Syrians. This suggests that participants are neutral when it comes to the compliance with Sharia principles in comparing to the factor's weighted average. This means the lack of customer confidence in the Islamic banks' work regarding complying with Sharia principles. This also means that religious motivation does not affect customers in their selection of Islamic banking system.

The bank reputation factor, however, was found to be chosen by 6.9% of the Turkish participants and 21.8% of the Syrian participants as one of the main reasons for choosing Islamic banking. As the total weighted average of the bank reputation factor of the participants was revealed to be (2.7941) for Turks and (2,8682) for Syrians, therefore, the bank reputation factor is a positive factor according to its weight average. It is concluded that the reputation factor of the Islamic bank is an effective motivation for customers to choose Islamic banking.

The customer awareness factor has been chosen by 16.7% of the Turkish participants and 20,79% of the Syrian participants as one of the reasons for choosing Islamic banking. As the total weighted average of the customer awareness factor of the participants was revealed to be (2.5894) for Turks and (2.7353) for Syrians, therefore, the awareness factor is a positive factor according to its weight average. It is revealed that the customer awareness factor of the Islamic bank is an effective motivation factor for customers in choosing Islamic banking.

As for the secondary reasons for choosing Islamic banks, 58.8% of Turks and 54.5% of Syrians participants choose the service quality as one of the secondary reasons for choosing an Islamic bank. It was found that the total weighted average of the service quality factor of the participants was revealed to be (2,9324) for Turks and (2,9682) for Syrians. Therefore, it is concluded that the service quality factor is a positive factor according to its weight average, which means that the service quality factor is an effective motivation factor for customers in choosing Islamic banking.

Regarding the employee behavior factor, 25.5% of Turks and 31.8% of Syrians participants choose the employee behavior factor as one of the secondary reasons for choosing an Islamic bank. The total weighted average of the employee behavior factor of the participants was revealed to be (2.96363) for Turks and (2.9420) for Syrians. This means that customers consider the employees' behavior factor as an important factor when choosing Islamic banks.

Finally, regarding the mass media factor, 16.7% of Turks and 12.7% of Syrians participants choose the mass media factor as one of the secondary reasons for choosing an Islamic bank. The total weighted average of the mass media factor of the participants was revealed to be (2.5894) for Turks and (2.1909) for Syrians, which means that the mass media factor is effective on Turkish customers, but it is not on Syrian customers in Islamic banking preferences. This difference between Syrians and Turks is suggested to be caused by the language barrier and the fact that all the ads are in the Turkish language.

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