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# A study of customers' perception of Islamic banking in Oman

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## Abstract

### Purpose

The concept of Islamic banking (IB) as a discipline and the introduction of the full-fledged Islamic banks and Islamic windows are relatively newer developments in the banking sector in Oman. This paper aims to assess customers' perceptions of the Islamic banks and IB windows in Oman.

### Design/methodology/approach

Following the interpretive paradigm and an exploratory research design, data collected through personal interviews with a group of 60 respondents in two of the prominent cities in Oman were analysed qualitatively.

### Findings

The study found that customers in Oman had mixed feelings about the Islamic Banks. While some of them were not sure if the banks follow the Islamic principles, a majority of them had not opened an account with the Islamic banks or Islamic windows. The study revealed some vulnerabilities in the areas of their operations, marketing practices, staff knowledge of products and customer-dealings, as well as customers' understanding of Islamic banks, their principles and practices.

### Practical implications

As the advent of IB is relatively new to Oman, the insights gained by this study will have wider implications for the



improve the knowledge, quality and the marketing and promotion of products and services while competing with the conventional banks.

### Originality/value

This study is a pioneering effort to know the status of IB and customers’ motivations in Oman towards IB.

### Keywords

- Oman
- Islamic banking
- Consumer perceptions
- Conventional banking

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