

The perception about Islamic banking and finance system among Non-Muslim undergraduates in South Eastern University of Sri Lanka

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Abstract

This study investigates the relationships the Perception about Islamic banking and finance system among non-Muslim undergraduates in South Eastern University of Sri Lanka. Specifically, this research is to determine the significant contributing factors of perception Islamic banking and finance system in Sri Lanka. A total 50 respondents participated in the survey at Non-Muslim Students who are studying in Faculty of Management and Commerce, South Eastern University of Sri Lanka. Information related to this research was collected from those students through a question-and-answer process which we set up in online. The result of the perception which we obtained information was systematically analysed and the research information was compiled. There is a significant relationship between perception among non-Muslims which is indicated by confidence and bank selection criteria, towards Islamic banking system in Sri Lanka.

Key words: Islamic, Banking, Finance, Undergraduate, Non-Muslims

Introduction

Islamic banking system that which was established under the shariah principles for Muslims by using the Islamic financial modes. The major purpose of this system is expanding the unity among the Muslims and to ensure a fair distribution and utilization of fund in harmony with the Islamic principles and teachings. (Abdul Aziz Abdullah, 2012, P-151) The basic principle of Islamic banking was found as a risk-sharing profit & loss sharing. Which is a significant component in a Islamic banking rather than risk-transfer that means interest based transactions which is seen in conventional banking. Hence, the Islamic banking system based on a mutual agreement which gives pros and cons for both parties' customer and bank equally on the other hand conventional is totally different from this as well. Moreover, in its practical application Islamic banking requires all financial transactions are to be supported by unpretentious

productivity activity to serve both Muslim and non-muslim customers. It's totally based on the modes of Islamic economy. This occurs mutually by a legal agreement. Notwithstanding, its name Islamic banking was fastly gaining compounds with non-muslims worldwide due to its strict lending principles (Abdul Aziz, 2012) though since sharia finance is a blend of Islamic economics and modern lending principles thus its products can be sold to both muslims and non-muslims alike. Further, before while it was previously a constricted segment market transferring only to Muslims who want to omit interest-based conventional banking it was described as interest free banking. Additionally, it has been successful in attracting a comprehensive circle of followers in recent years due to its rising demand for ethical investing and financial system as well. This paper exhibits the positive value of the Islamic financial system. Furthermore, it provides the services not only for Muslim community but also for all the communities. The objective of this study is to identify the non-muslims' perception towards this is Islamic banking system and to provide the basic knowledge about this financial system. Nevertheless, it's not shrunk with providing also it helps to attract and engage in the Islamic banking and financial field for non-muslim wishers.

Literature review

There is a considerable development in Islamic banking research in the last decade. Muslims community that has been closely associated with the trade since the immemorial time. Trade is something that is mixed with their blood, and they have an unbreakable bond with trade. There is another factor that contributes to this. This is because in Islam, Muslims are forbidden to take interest and instead of trade and profiteering. The reason for this is that the religion states that interest is an unjust gain and that it primarily affects the division of society into classes, creating extraordinary economic wealth in human society. Looking at modern economic patterns, you can see the impact of the interest factor on economic patterns. That is why Muslims are forbidden to pay interest and those who engaged in it without be an involved are greatly disgusted. The world market has undergone rapid changes over the decades. With the advancement of technology, the Muslim-majority states also had to adapt to the modern changes taking place in the world market. There they had to deal regularly with in interest-based banks as a profit, and as it did not conform to their Islamic financial principles, they decided to start their own banking system that did not use interest.

Thus, in 1974, the Islamic Development Bank was established as the world's first Islamic bank to make a profit from interest-free Islamic financial systems. Since then, the leading banks in Islamic finance have gained a significant foothold in the world market. The World Bank had also set upped a Global Islamic Financial Development Centre (GIFDC) under the auspices of the World Bank, which conducts

and conducts research related to Islamic finance. The industry has also grown to include the world-renowned AAOIFI and IFSB Accounting Standards.

Islamic financial systems were trading systems that could be seen in the society of the time of the Prophet Muhammad. He despised interest and valued fair trade. For an example, those are mentioned by a few major Islamic financial methods

- **Murabaha system:** - Indicate the purchase price of the item and the profit to be charged on the sale and declare the sale to the buyer.
- **Musawwama system:** - Buying an item and selling it at a profit (normal sales)
- **Mudharaba system:** - One party invests capital and the other directs the business.
- **Musharaka system (joint trade):-** Starting a business with a few people investing a lot of capital.
- **Salam (advance payment):-** Booking and booking before purchasing the item
- **Istisna (Contracting) :** - Taking money on a contract basis for the purpose of providing a certain product or service.
- **Ijara (for rent):-** Providing goods and services on hire basis

There are other financial methods associated with these, for example financial methods developed within the Islamic framework such as "Diminishing Musharaka". The best example to prove that interest income is not essential for running a bank in the establishment of an Islamic banking system in the world. In this way, the Islamic banking system, simply add that they operate customers by large sum of money from customers, setting up capital and investing them in various businesses. In this way, the bank makes a profit by investing in small and medium enterprises, ensuring that interest rates are not mixed according to an Islamic framework of financing under various names. Part of the net profit is paid to depositors who have deposited cash. Typically, in a bank, the money collected from the depositors is paid to the depositors at a certain percentage of the interest income lent to other persons through various loan schemes.

In the same way, you may be wondering whether Islamic banks lend money in the same way that a normal bank lends to individuals. The direct answer is no. If you want to start a business with the help of an Islamic bank, the first thing you need to do is to submit your business plan to the bank. The bank then invests the depositors' money in your business. The bank will then provide you with a payment method designed to repay the amount invested and the profit due to the bank on that money. The profits are divided between the bank and the depositors according to the agreed percentage. In this way, various

Islamic banks operate within the Islamic financial framework (interest free) and provide various services to their customers under different names.

The Banking Act No. 30 of 1988, which governs the banking of Sri Lanka, was amended on December 10, 2005 to allow the Islamic banking. Thus, Amana Bank became the first Islamic bank in Sri Lanka. Profitable Islamic banks in Sri Lanka divide their profits between depositors and the bank after levying income tax due to the country in accordance with the statutory monetary law of Sri Lanka. In Sri Lanka, Islamic banks do not have the space to start and operate as they please. Like other commercial banks, Islamic banks are regulated by the Central Bank of Sri Lanka.

Due to the 'Islamic' name of Islamic banks, some people interpret this as a banking system exclusive for Muslims. But genuinely it's not true. If any Sri Lankans open an account with an Islamic bank in Sri Lanka can avail any of its financial services. Even today, many non-Muslims maintain their accounts in Islamic banks and run their businesses successfully. In the current Colombo Stock Exchange, non-Muslims hold large stocks in Islamic banks in Sri Lanka.

The misconception of the Islamic Bank's profits are from the operations which are shared among all its shareholders eliminates the misconception that Islamic Bank's profits are shared only among Muslims. Even today, non-Muslims made a profit by investing their money in an Islamic bank. As mentioned above, Muslims are not entitled to interest on any transaction. Instead, the profits they make from the business which are religiously endorsed. Any people who live according to the religious live according to the activities performing religiously in their life. In that same way, Muslims have set up financial systems that suit Muslims in financial matters. It does no harm to another community. The only difference is that when they do interest-based transactions, they only engage in profit-oriented trading methods. With the establishment of all types of banks, every Sri Lankan has the opportunity to invest in any banking system of their choice. There is not necessary to name a bank that operates under an Islamic financial framework as Islamic Bank. But in a competitive business world, bankers use the name "Islamic Bank" to promote their business in order to get Muslim deposits to their banks. Some licensed commercial banks (both interest-based banks) in Sri Lanka also had set up maintaining separately interest-free Islamic banking units (Islamic Windows) to grow their businesses. Their purpose is nothing more than to provide bank financing for those who do not wish to use interest.

Objectives

- I. To analyse perception on Islamic banking and finance system among non-muslim students in south eastern university of Sri Lanka.
- II. To make a relationship between non-Muslim students and Islamic banking sector in south eastern university of Sri Lanka.

- III. The research is towered with the aim of finding perception non-Muslim undergraduates regarding the Islamic banking and finance.

Methodology

This research is a descriptive analysis research that begins with searching various recent references about perceptions among non-Muslim undergraduates. Those have been done by online questionnaires. In the next step, instrument making is used to describe, test and analyse data. The data obtained, then analysed and carried out a discussion using the theories and related regulations to find out the appropriateness of the principles between the applicable theories and activities in the field.

Results and Discussion

While conducting any economic or scientific research analysis and clarification of data are the most important steps. The prime objective of this study was to examine the perception and providing the knowledge for non-Muslim as much as well. Regarding different concepts and terms used products and services offered in Islamic banking.

1) Year of study

T1: Distributions of respondents according to year of study in the research area

Year of study	No. of Students	Percentage
1	10	19%
2	14	28.6%
3	12	23.8%
4	14	28.6%
Total	50	100%

Table 8

Table 1 shows that the 19% of respondents from first year, 28.6% of respondents from second year, 23.8% of respondents from third year and 28.6% of respondents from final year in the study area obviously.

2) Following course area of study

T2: Distributions of respondents according to following course area of study in the study area

Department	No. of Students	Percentage
Accounting and finance	10	20%
Management	15	30%
Management and IT (MIT)	20	40%
Marketing Management	5	10%
Total	50	100%

Table 9

3) Assessing the knowing about the Islamic banking

T3: Do you know about Islamic banking and financial system

Respondents' response	No. of Students	Percentage
Yes	31	61.9%
No	19	38.1%
Total	50	100%

Table 10

Table 3 shows that 61.9% of respondents were those who know about the Islamic banking system, only 38.1% of respondents don't know about the Islamic banking system.

4) Sources of the knowledge

T4: how did you find or get the knowledge about this Islamic banking and financial system?

Sources of knowledge	No. of Students	Percentage
From the society	25	50%
From the extra courses	0	0%
From the university	22	44.4%
From the book, article and magazines etc.	0	0%
From the social media	0	0%
From other source	3	5.6%
Total	50	100%

Table 11

Table 4 shows that 50% of respondents got the knowledge from society 44.4% of respondents got from studying university and only 5.6% of respondent from other Source.

5) Measuring non-Muslim students' interest or wish in this field.

T5: Distributions of respondents according to their interest in the study area

Respondents' response	No. of Students	Percentage
Yes	42	85%
No	8	15%
Total	50	100%

Table 12

Table 5 shows that 85% of respondents have interested in this Islamic banking field and only 15% of respondents not have an interest to learn.

6) Identifying the reason of having interest

T6: do you have interest in this field if yes what was the reason?

Reasons behind the wishes	No of students	Percentage
Desire to learn about the Islamic banking system	26	52.6%
Engaging to doing work	11	21.1%
To differentiate both conventional and Islamic banks	8	15.8%
To do research		
Any other reasons	5	10.5%
Total	50	100%

Table 13

Table 6 obviously shows that there are various reasons behind the interesting or desiring 52.6% of respondents desire to learn about the Islamic banking system, 21.1% of respondents those who engaged to do work in this particular field, 15.8% of respondents have an interested to differentiate the system between both conventional and Islamic banking and finally only 10.5% of respondents have been mentioned other reasons.

7) Assessing the differences between both conventional banking system and Islamic banking system according to the non-Muslim students perception in the study area

T7: have you seen any differences between both conventional and Islamic banking systems?

Respondents' response	No. of Students	Percentage
Yes	40	80%
No	10	20%
Total	50	100%

Table 14

Table 7 shows that 80% of respondents have seen the differences and 20% of respondents haven't seen any differences both banking system. According to this there are many differences between both banking systems.

8) Identifying the differences between conventional and Islamic banking system

T8: did you find any differences what are those?

Differences between both banks	No of students	Percentage
It's interest free banking system	30	61.1%
It's only using by Muslims	3	5.5%
It doesn't used by non-Muslim people	8	16.7%
In conventional banks there is an unit as a separate Islamic window	3	5.5%
Any other	6	11.1%
Total	50	100%

Table 15

There are many differences between conventional and Islamic banking system. Islamic banking is totally based on modes of Islamic economy and Sharia law this table shows collectively 61.1% of respondents have mentioned that it's an interest free banking system, 5.5% of respondent mentioned it's using only by Muslim community, 16.7% of respondents seen that there is nothing to do with non-Muslim people, 5.5% of respondent responded that there is also separate Islamic window in conventional banks, and 11.1% of respondents have mentioned any other reasons.

9) Examining the view of this Islamic banking services for other communities.

T9: Do you think that Islamic banks aim to service Muslim community only?

Respondents' response	No. of Students	Percentage
Yes	20	40%
No	30	60%
Total	50	100%

Table 16

This table shows that Islamic banking emphases is on profit and risk sharing it is only system which is established specially in consciences with Islamic sharia for the whole community because of the globally of serve the whole community while 40% of respondents were view that Islamic banks aim to serve only for Muslim community but the 60% of respondents were view that its aim to serve for whole communities.

10) Measuring their agreeable that Islamic banks can be a good alternative source of financing besides the conventional banking.

T10: Do they agree that Islamic banking and financial system can be a good alternative source of financing besides the conventional banking?

Respondents' response	No. of Students	Percentage
Yes	40	80%
No	10	20%
Total	50	100%

Table 17

This table shows that 80% of respondents were agree that Islamic banking system can be an alternative source 20% of respondents only wasn't agree on it.

11) Getting the idea about their desire or interest to study this field in their following study area.

T11: Do they like to learn about Islamic banking and financial system in their studying field?

Respondents' response	No. of Students	Percentage
Yes	37	73.7%
No	13	26.3%
Total	50	100%

Table 18

This table shows that there are so many non-Muslim students were engaging to learn this field in their study area or field 73.7% of respondents were engaged to learn this field but 26.3% of respondents weren't willing to learn this field in their studying area.

12) Examine whether the facilities is having or not in the management faculty to study this particular field

T12: Examine whether the facilities is having or not in the management faculty to study this particular field

Respondents' response	No. of Students	Percentage
Yes	38	76%
No	12	24%
Total	50	100%

Table 19

This table examines that whether the facilities were having or not in their management faculty according to this 76% of respondents were said that they got facility and the 24% of respondents only said they haven't gotten any facility.

13) Judging their knowledge about this field's importance in the society

T13: Do they think Islamic banking system is important to the society?

Respondents' response	No. of Students	Percentage
Yes	42	84%
No	8	16%
Total	50	100%

Table 20

This table shows that Islamic banking system is significant for the society as well. Majority of them have mentioned that this banking system is very important hence 84 of respondents have mentioned that it's important and only 16% of respondents said none.

14) Viewing the reasons behind on its important

T1: If the Islamic banking system is important to the society what would be the reasons for its importance?

Reasons for the importance	No of students	Percentage
Muslim also a part of the society therefore they need their sharia based banking system	18	36.8%
to provide the services for those who wish to omit interest	11	21.1%
To provide opportunities to the Muslims for earn profit legally	13	26.3%
nowadays Islamic banking system also growing up sector	5	10.5%
any other	3	5.3%
Total	50	100%

Table 21

This table indicates that the Islamic banking system also an important sector in this multi-communities living society since in this study 36.8% of respondents have mentioned that Muslims also a part of our society thereby they have a facility to do their sharia based banking system, 21.1% of respondents said that it's important to those who wish to omit interest, 26.3% of respondents mentioned it's important to provide opportunities to the Muslims for earning profit legally, 10.5% of respondents have mentioned that nowadays it's also a developing sector and only 5.3% of respondents has mentioned other reason.

15. Identifying the relationship between Muslims and non-Muslims

T15: Do you have any Muslim friends?

Respondents' response	No. of Students	Percentage
Yes, i have	38	76%
No, i don't	12	24%
Total	50	100%

Table 22

This analysis is to identify the strangers' relationship According to this analysis this table respectively shows 76% of respondents have gotten Muslim friends and only 24% of respondents haven't gotten any Muslim friends.

16) Assessing the knowingness about this Islamic financial system among non-Muslim friends

T16: If yes, have you asked about Islamic finance with them?

Respondents' response	No. of Students	Percentage
Yes	42	84%
No	8	16%
Total	50	100%

Table 23

This table obviously exhibits the knowingness about this Islamic financial system among non-Muslim students. According to this prediction 86% of respondents have known this system and only 16% of respondents haven't known about this system.

17) Examine the Islamic banks' facilities

T17: Do Islamic financial institutions provide leasing facility?

Respondents' response	No. of Students	Percentage
Yes	15	30%
No	10	20%
Don't know	25	50%
Total	50	100%

Table 24

This analysis is to measure whether non-Muslim students know about the facilities which are offered by Islamic financial institutions. It is measured by leasing facility which is also providing by conventional banks. According to that this table shows 30% of respondents said that Islamic banks provide leasing facility, 20% of respondents said there is no leasing facility and 50% of respondents don't know about whether Islamic banks providing or not.

18) Identifying that non-Muslim students have been heard about modes of Islamic economy

T18: Have you been heard about the modes of Islamic economy which is the main component for this banking system?

Respondents' response	No. of Students	Percentage
Yes	12	25%
No	38	75%
Total	50	100%

Table 25

Islamic banking system is totally based on the sharia law and it provides their services and products according to the modes of Islamic economy as well which is called as a major component for this system. Thus, this analysis is to identify whether non-Muslim students have been heard about this modes or not. Thereby this table exhibits that 25% of respondents have been heard and 75% of respondents' majority of them haven't been heard.

19) Identifying the prospect of Islamic banking in Sri Lanka

T19: What do you see the prospects of Islamic banking in Sri Lanka?

Prospects	No. Of. Students	Percentage
it helps for Muslim community to transfer their money legally	10	20%
it helps for Muslim banker or employee to do work in the banks under their sharia law	15	30%
it helps for Muslim community to handle their transactions under the sharia law	20	40%
any other	5	10%
Total	50	100 %

Table 26

This table is to see the prospect of Islamic Banking System therefore some particular prospects have been mentioned. According to that 20% of respondents have seen it helps for Muslim community to transfer the money legally, 30% of respondents have seen that it helps for Muslim community banker to do work in the banks under their sharia law, 40% of

respondents have seen that it helps for Muslim community to handle their transactions under their sharia law and 10% of respondents have seen any other prospects.

20) Evaluating their knowingness about profit and loss sharing system (mudharaba)

T20: Have you heard about the profit and loss sharing system (mudharaba)?

Respondents' response	No. of Students	Percentage
Yes	20	40%
No	30	60%
Total	50	100%

Table 27

Islamic bank provides mudharaba product which is based on profit and loss sharing method. In this system profit and loss will be shared equally for both parties' customer and bank. More over this Islamic banking system called as profit and loss sharing system. Hence this table is to measure the knowingness this product among non-Muslim students and to provide the basic knowledge about it. Thereby this table respectively shows that 40% of respondents have been heard and 60 % of respondents haven't known or heard about it.

21) Evaluate the satisfaction level about the products and services which are offered by Islamic banks.

T21: Are you satisfied with the products and services which are offered by Islamic banks?

Respondents' response	No. Of. Students	Percentage
Fully satisfied	5	10%
Satisfied	10	20%
Fully dissatisfied	15	30%
Dissatisfied	20	40%
Total	50	100%

Table 28

There are so many products and services which are offering by these Islamic banks under the sharia law equally to the conventional banks as much as well. Therefore, this table is to exhibits the satisfaction level of the non-Muslims about the Islamic banking services and products. According to this 10% of respondents have fully satisfied, 20% of respondents got satisfied, 30% of respondents fully dissatisfied and 40% of respondents dissatisfied with the Islamic bank products and services.

22) Calculating the level of agreeable about Islamic banks whether give pros and cons for both parties equally or not.

T22: Do you agree that Islamic banks give pros and cons for both parties equally?

Respondents' response	No. Of. Students	Percentage
Fully agree	7	15%
Agree	10	20%
Fully disagree	13	25%
Disagree	20	40%
Total	50	100 %

Table 29

This table exhibits the level of agreeable about that whether Islamic banks give pros and cons for both parties equally or not. According to that 15% of respondents have fully agreed, 20% of respondents have agreed, 25% of respondents have fully disagreed and 40% of respondents have disagreed on this.

23) Identify whether non-Muslims know about Islamic sharia based mortgage facility.

T23: Do Islamic banks provide mortgage facility?

Respondents' response	No. of Students	Percentage
Yes	15	30%
No	5	10%
Don't know	30	60%
Total	50	100%

Table 30

There is also mortgage facility in Islamic banks under the sharia law which is also providing by conventional banks. This table is to find whether non-Muslim students know about this or not. Thereby as a result 30% of respondents find that there is a mortgage facility, 10% of respondents said there is no particular facility and 60% of respondents don't know whether Islamic banks do provide this or not.

24) Analysing about that non-Muslims do aware the type of Islamic banks and financial units which has been operating in Sri Lanka?

T24: Do you aware about the types of banks and financial units in Sri Lanka?

Respondents' response	No. of Students	Percentage
Yes	35	70%
No	15	30%
Total	50	100%

Table 31

This analysis is to be find that non-Muslim students are being aware the type of Islamic banks and financial units which is operated in Sri Lanka. This table obviously shows that 70% of respondents do aware of the types and only 30% of respondents don't aware of the types.

25) Examine those types of Islamic banks and financial units which they have known.

T25: If yes, could you please tick from the following list?

Islamic Banks and financial units	No. Of. Students	Percentage
Amana Bank	15	30%
BOC - An Noor	10	20%
Commercial bank - Al Adalah	5	10%
HNB Bank - Al Najah	3	5%
Islamic finance Lanka Orix finance company PLC-Al Falaah	12	25%
LB finance - Al Salamah	0	0%
People's bank - Al Safa	5	10%
Citizen development business finance PLC - Meezan	0	0%
Total	50	100%

Table 32

This table is to examine the Islamic bank and financial units in Sri Lanka which they have known by ticking the list. According to that there is only one Islamic bank which has been operating by Sri Lanka namely called as Amana bank and there are some Islamic windows which is monitored and operated as a separate part of conventional banks in Sri Lanka. This

table examines that 30% of respondents have known this Amana bank, 20% of respondents have known the BOC bank's An Noor Islamic unit, 10% of respondents have known the commercial bank's Al Adalah unit, 5% of respondents have known the HNB bank's Al Najah unit, 25% of respondents have known about the Al Falah unit and 10% of respondents have known the People's bank's Al Safa unit.

26) Judge the cognizance how to the Islamic financial institutions operate in Sri Lanka?

T26: Do you know anything about how does Islamic financial system operate in Sri Lanka?

Respondents' response	No. of Students	Percentage
Yes, I know	10	20%
No, I don't know	40	80%
Total	50	100%

Table 33

This is to judge the non-Muslim students' cognizance about the Islamic financial systems operating procedures. According to this 20% of respondents have known the operating system and 80% of respondents majority of them said they don't know how Islamic financial system operates in Sri Lanka. In this case we should design our Islamic banking system's activities and facilities for other communities and make them to being excited to engage in this Islamic financial system as much as possible and well.

Conclusion

This study refers to the relationships between perception about Islamic banking and finance system among non-Muslim undergraduates in South Eastern University of Sri Lanka. It was conducted in conjunction with undergraduates. what we have examined here is whether non-Muslim undergraduates have knowledge of Islamic banking & finance. Although many non-Muslim undergraduates are aware of this, but they don't have much knowledge about it. They are eager to learn this. But they don't have any opportunity to learn about this in their field. we understood that they are eager to learn this. So it was revealed that this banking and finance field should be taught as a subject in commerce & management field and Islamic banking & finance is a unit of the field of financial studies. Completion of the field of financial studies should include Islamic banking & financial studies also as a part.

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