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## Islamic Banking in Turkey: A Study of Bank Selection

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### ABSTRACT

The purpose of this research is to study and analyze the impact of religiosity on the beliefs and attitudes of consumers in the context of participatory banks in Turkey. The objective is to analyze the reasons and the main motivations of those who choose to invest in an Islamic bank. To this end, we conducted a survey of the population of 214 consumers. The data were analyzed using SPSS factor analysis. The results of our analysis indicate that the religious criterion seems to be the deciding factor with majority of customers are multi-banked. Among others analyzed, the politics appeared to be a factor worth to study as a source of growth and development of Islamic banks in Turkey.

**Keywords:** Islamic banking; participation banks; risk-taking; Sharia Board.