



# Islamic Banking Selection Criteria: Case in Türkiye using Analytic Network Process (ANP)

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The Islamic banking sector is presently a key marker of the advancement of Islamic economics in Türkiye. Among the various aspects of Islamic banking, understanding individuals' preferences and behaviors toward these institutions is of particular importance. The investigation of factors influencing bank selection has been a prominent focus for researchers in banking and marketing. However, compared to conventional banking, studies addressing this subject remain comparatively rare, especially within the context of Türkiye. This research aims to examine the preferences and behavioral criteria influencing the selection of Islamic banks among foreign students in Türkiye, utilizing the Analytical Network Process (ANP) methodology as its analytical framework. The findings indicate that the primary criteria influencing the selection of Islamic banks in Türkiye are the quality of service, advancements in technology, and religiosity factors, specifically the alignment of banking practices with Sharia principles. Consequently, it is crucial for Islamic bank marketers and stakeholders to prioritize the ongoing improvement of product and service quality to maintain competitiveness with conventional banks. The formulation and execution of robust business and marketing strategies are essential to fostering a sense of comfort and convenience for both existing and prospective customers. The results further demonstrate that Ziraat Katılım is the leading choice among Islamic banks, with Albaraka ranking second.

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## INTRODUCTION

Islamic banking industry is always an interesting field of study as it draws more attention when compared to the existing conventional banking sector. For instance a study conducted by (Nurfalah et al., 2018) reveals that Islamic banking exhibits greater stability than conventional banking when confronted with both internal and external shocks. Islamic banking demonstrated resilience to financial crises by prioritizing asset-backed financing and risk-sharing mechanisms, which help mitigate systemic risks and ensure stability compared to conventional banking systems (Hoque et al., 2023).

The development of Islamic banking in Turkey began in 1985 under the name "Special Finance Houses" as part of liberalization efforts, evolving into "Participation Banks" in 2005 under comprehensive banking regulations, and while showing steady growth in assets and services, its expansion has been constrained by political and cultural factors (Asutay, 2013). Islamic (Participation) banking presently accounts for 8% of the Turkish banking sector's market share, achieving a historic milestone in 2020 with a recorded net profit of TRY 60 billion (Istanbul Financial Center, 2024). Moreover, the Islamic banking sector in Turkey has experienced significant growth, with participation banks increasing their total assets by 21.9% between December 2018 and August 2019. The New Turkish Economy Program (2019–2021) projected the Islamic finance share in Turkey to rise from 5% to 15% by 2025. This progress underscores the sector's expanding role in Turkey's financial landscape and its contribution to economic growth (Ledhem & Mekidiche, 2022). There are six active participation banks in Turkey namely Albaraka Türk Participation Bank, Kuveyt Türk Participation Bank, Türkiye Finans Participation Bank, Ziraat Participation Bank, Vakıf Participation Bank and Emlak Participation Bank (Karapınar & Çağrı Dogan, 2015; Zulfahmi et al., 2021). These banks operate with over 1,100 branches and a workforce exceeding 15,650 individuals (Zulfahmi et al., 2021).

The 2024 Global Islamic Finance Report reveals that the Islamic finance industry in Türkiye ranks sixteenth in the world with a score of 8.62; and was ranked twelfth position in 2023 (GRFI, 2024). This report indicates a decline in the sector's growth when compared to the previous year. According to the Participation banking Strategy Report, the Turkish participation banking sector has an objective of reaching a market share of 15 percent by 2025 (tkbb, 2024). The

report further reveals that in 2023, the sector witnessed an expansion with the addition of two digital Islamic banks, TOM Digital Participation Bank and Hayat Finans, signifying a notable advancement in the industry.

Similarly to the conventional banking sector, (Cevik & Charap, 2015) Islamic banks predominantly depend on depositors' funds as the primary source of funding for their operations and this reliance is particularly evident in their profit-and-loss sharing (PLS) investment accounts, which constitute the primary mechanism for fund mobilization. Contrary to the conventional banking system, Islamic banks are prohibited from charging interest, which restricts their capacity to generate revenue through conventional financial mechanisms (Akhtar et al., 2017). As a result, deposits hold greater significance for Islamic banks compared to conventional banks, as an increased number of depositors directly translates to higher funds available to support the core functions of the institution. Consequently, it is crucial for Islamic banks to identify and understand the factors that influence public and customer preferences when choosing Islamic banking services.

Understanding the positive perceptions of Islamic banking among both Muslim and non-Muslim customers in Türkiye is essential, especially considering the need for Islamic banks to compete with the long-standing dominance of conventional banks in the nation's dual banking system. Nawi et al., (2013) Prior research on customer perceptions of Islamic banking can be divided into four distinct categories. The first category includes research on perceptions of Islamic banking conducted in Muslim-majority nations, such as Pakistan, and non-Muslim-majority countries, like Singapore. The second category examines Islamic banking customers broadly, without distinguishing between religious affiliations, such as Muslims and non-Muslims. The third category focuses on comparative studies between customers of Islamic and conventional banks. The final category investigates the perceptions of Islamic banking specifically among non-Muslim customers. This study falls under the first category.

This study aims to achieve two primary objectives. Firstly, to examine the preferences and behaviors influencing the selection criteria for Islamic banks in Türkiye among international students; and secondly, to identify, based on the prioritization of these criteria, which Islamic bank holds a higher level of preference among the public. This study will employ the Analytical Network Process (ANP) methodology, as conceptualized by Thomas L. Saaty (Taherdoost &

Madanchian, 2023). In addition, it facilitates a more holistic decision-making process by accounting for feedback mechanisms and interdependencies among various criteria.

## LITERATURE REVIEW

The factors influencing consumers' choice of banks can generally be categorized into external and internal dimensions (Abdul Kader et al., 2015; Polat et al., 2014). External factors frequently discussed in many literatures include sociological influences. Psychologically, individuals often respond to recommendations from friends and family, emphasizing the significant impact of word-of-mouth advertising. Additionally, factors such as customer religiosity and awareness play a crucial role.

Beyond social influences, customer preferences for banks are shaped by factors unique to each institution. These factors include convenience, which encompasses the bank's proximity to homes and workplaces, parking accessibility, and the availability of ATMs. Furthermore, the presence of prayer facilities and the bank's technological advancements also contribute to customer decision-making, alongside the quality of services and products offered.

Several researchers have proposed different criteria for assessing customer perceptions as reviewed in the literature, these studies consistently reveal that a range of factors significantly impact customers' perceptions and decisions regarding their banking preferences. For instance, (Nawi et al., 2013) aims to outline six key criteria influencing the selection of Islamic banks. These include an understanding of Islamic banking principles, Shariah compliance, religious contradictions, the quality and efficiency of services offered, the inclination to engage with Islamic banks, and the future prospects and potential of Islamic banking.

Numerous studies have been conducted in different countries to explore preferences for Islamic banks. In Pakistan, research to identify the key factors influencing the selection of Islamic banks was conducted by (Tara et al., 2014), (Awan & Azhar, 2014), (Ahmad & Bashir, 2014), (Khan, 2014), and (Subhani et al., 2012). Key factors influencing preferences for Islamic banks in Pakistan include Shariah compliance, offer quality, employee accessibility, cost-effectiveness, community awareness, bank reputation, network accessibility, religious considerations, recommendations from friends or family, quality of service, influence of mass media, the

bank's image, and the affordability of banking products and services.

Meanwhile in Malaysia, studies on important factors influencing the selection of Islamic banks was conducted by (K. Ahmad et al., 2011), (I. Shahrinaz et al., 2017), (Loo, 2010), (Abdul Kader et al., 2015), (Jamshidi et al., 2014), (Nawi et al., 2013), (Anthony Mariadas & Murthy, 2017), and (Abdul Hadi & Muwazir, 2021). Critical factors influencing the preference for Islamic banks in Malaysia include the bank's reputation, reliability, profitability, cost efficiency, service excellence, peer recommendations, available amenities, public awareness, compliance with Sharia principles, and the growth potential of Sharia-compliant banking. Moreover, essential aspects such as ease of use, customer interaction quality, comfort, accessibility of branch networks, and the provision of efficient electronic banking services also play a significant role.

Moreover, studies pertaining to the preference of Islamic banks have also been carried out in various regions. In Nigeria (Ezeh & Nkamnebe, 2019), and (Ezeh, 2024), Brunei (Bashir, 2013), Bangladesh (Iqbal et al., 2018), South Africa (Moosa & Marx, 2023), (Bodibe et al., 2016) and (Saini et al., 2011), and finally Sudan (Mansour, 2019). The factors driving preferences for Islamic banks closely align with the criteria.

Similarly, researches on key factors influencing the selection of Islamic banks in Türkiye was previously conducted by (Zulfahmi et al., 2021), (Ergün & Dağlı, 2022), (Okumuş, 2015), and (Polat et al., 2014). These research concluded that, the selection of Islamic banks (Participation Banks) in Turkey is largely determined by adherence to Shariah principles, ensuring compliance with Islamic values, as well as the quality of services provided, including factors such as efficiency, precision, and staff professionalism. The reputation and public image of a bank significantly influence customer trust and satisfaction. Convenience, exemplified by the accessibility of branches and ATMs, is another crucial factor in customer decision-making. Moreover, competitive product offerings, affordability, and advanced technological services, such as online and mobile banking, play an essential role in shaping customer preferences. Lastly, strong interpersonal relationships and effective communication between bank personnel and clients further contribute to customer loyalty and preference for Islamic banks.

The researchers utilized various analytical methods including the Multiple Regression Analysis (MRA) approach, factor analysis, and basic descriptive statistical techniques such as Pearson correlation, Mann-Whitney

U test, Cronbach's alpha, ANOVA, t-tests, and cross-tabulation analysis. Other methodologies used in Islamic banks preference researches include SWOT analysis (Zulfahmi et al., 2021), and a behavioral model based on the Theory of Reasoned Action (TRA) (Ergün & Dağlı,

2022). This research will adopt an approach which has been utilized only by (Asutay, 2013) in researches related to the preference of Islamic banks namely Analytical Network Process (ANP) introduced by Saaty (Rusydiaana & Hasib, 2019).

Table 1. Islamic Banking preference studies in several countries

NO	SOURCE/OBJECT	METHOD	ISLAMIC BANKING PREFERENCE
1	I. Shahrinaz et al., (2017)/ Malaysia	Pearson	Religious factors, peer influence, service quality.
2	K. Ahmed et al, (2011)/ Malaysia	Factor analysis	Brand reputation, simplicity of use, and the quality of customer interactions.
3	Loo (2010)/ Malaysia	Descriptive statistics	Faith-based factors, the range of products and services, trustworthiness, and branch accessibility.
4	Abdul Kader et al, (2015)/ Malaysia	Factor analysis	Religion, financial benefit and operational convenience and bank reputation.
5	Jamshidi et al, (2024)/ Malaysia	Quantitative analysis, and factor analysis	Sharia compliance, service quality, brand reputation, and convenience factors.
6	Nawi et al, (2013)/ Malaysia	Literature review	Sharia compliance, religiosity, appeal of offerings, willingness to deal and prospect of Islamic banking, and Awareness.
7	Anthony Mariadas & Murthy, (2017)/ Malaysia	Quantitative research	Compatibility, customer satisfaction, risk perception, and consumer knowledge
8	Abdul hadi & Muwazir (2021)/ Malaysia	Factor analysis	Religious and ethical considerations, service quality and benefits, services and convenience, external factors, and operational and charges criteria.
9	Subhani et al, (2012)/ Pakistan	One sample test	Attractive returns with minimal charges, religiosity, and quality of service.
10	Khan (2014)/Pakistan	Cronbach	Affordable products and services.
11	Ahmad & Bashir, (2014)/ Pakistan	Qualitative and quantitative research	Shariah compliance, awareness levels, service quality, cost-effectiveness, and reliability
12	Awan & Azhar, (2014)/ Pakistan	MRA/OLS	Media impact, bank's reputation, quality of service, friends' influence, cost benefit, and religion.
13	Tara et al, (2014)/ Pakistan	MRA	Network, awareness and bank's reputation.
14	Ezeh & Nkamnebeh, (2019)/ Nigeria	Exploratory factor analysis,	Islamic ethics, services awareness, convenience, and physical evidence
15	Ezeh, (2024)/ Nigeria	Structural Equation Modeling (SEM)	Relative advantages, compatibility, and knowledge.
16	Bashir, (2013)/ Brunei	Survey-based quantitative research	Shariah compliance, service quality, product quality, and customer awareness.
17	Iqbal et al, (2018)/ Bangladesh	Exploratory Factor Analysis (EFA)	Commitment, competence, compassion, corporate image, and convenience.
18	Moosa &Max, (2023)/ South Africa	quantitative analysis	Religious motivations, Islamic reputation and image, economic and financial reputation, and community involvement.

19	Bodibe et al, (2016)/ South Africa	Structural Equation Modeling (SEM)	Awareness of Islamic banking products, product knowledge, social norms, and community influence
20	Saini et al, (2011)/ South Africa	Descriptive research design	Fast and efficient service, lower bank charges, extensive ATM networks, and lower administrative fees.
21	Mansour, (2019)/ Sudan	Exploratory Factor Analysis (EFA)	Service quality, trust and commitment, privacy and confidentiality, faster transactions, friendly and responsive staff attitudes.
22	Okumus, (2015)/ Türkiye	Statistical Cronbach Alpha	Familiarity.
23	Ergün & Dağlı, (2022)/ Türkiye	Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA).	Attitude, social influence, religious sensitivity, experience, accuracy, awareness, trust, benevolence, and cost factors.
24	Zulfahmi et al, (2021)	Analytic Network Process (ANP).	Shariah compliance, service quality, government support, competitive products, and awareness of Islamic banking principles.
25	Polat et al, (2014)	Principal Component Analysis (PCA).	Islamic banking principles, quality of banking services, and efficiency and speed in transactions.

### Analytic Network Process

The Analytic Network Process (ANP) is an advanced decision-making framework designed to compute composite priority ratios from individual ratio scales, reflecting the relative impact of interacting elements in relation to defined control criteria. (Rusydziana & Hasib, 2019). The Analytic Network Process (ANP) is a mathematical framework that systematically addresses dependence and feedback, enabling the integration of both tangible and intangible factors (Azis, 2003). The Analytic Network Process (ANP) is a mathematical framework that systematically addresses dependence and feedback, enabling the integration of both tangible and intangible factors. The Analytic Network Process (ANP) is an advancement of the Analytic Hierarchy Process (AHP), which is structured around hierarchical levels. In AHP, the network consists of distinct levels such as objectives, criteria, sub-criteria, and alternatives, each containing specific elements. In contrast, ANP replaces these hierarchical levels with clusters, which encompass both criteria and alternatives, referred to as vertices within the network.

The Analytic Network Process (ANP) is founded on three fundamental principles:

decomposition, comparative judgments, and the synthesis or integration of priorities (Ossadnik et al., 2016). The principle of decomposition involves organizing complex problems into a hierarchical structure or network consisting of clusters, sub-clusters, and additional levels as needed. Essentially, decomposition represents the process of modeling the problem within the framework of the Analytic Network Process (ANP). The principle of comparative assessment involves performing pairwise comparisons of all combinations of elements within a cluster, as viewed from the parent cluster. This process establishes the local priorities of the elements relative to their parent cluster.

Additionally, the principle of hierarchical composition, or synthesis, is employed to calculate global priorities by multiplying the local priority of each element within a cluster by the global priority of its parent element. This approach generates global priorities across the hierarchy, culminating in the aggregation of these priorities to determine the global priorities of the lowest-level elements, usually an alternative. Over time, the method initially introduced by Thomas L. Saaty has undergone various extensions and analytical advancements. Below are some of the analyses that have evolved from the Analytic Hierarchy Process (AHP) since its inception in 1977 (See table 2).

**Table 2. Development analysis of AHP/ANP**

NO	AUTHOR	SOURCE	YEAR
1	Saaty	A scaling method for priorities in hierarchical structures	1977
2	Vargas	Reciprocal matrices with random coefficients	1984
3	Crawford & Williams	A note on the analysis of subjective judgement matrices	1985
4	Saaty	Axiomatic foundation of the analytic hierarchy process	1986
5	Harker & Vargas	The theory of ratio scale estimation – Saaty AHP	1987
6	Saaty & Vargas	Uncertainty and rank order in the analytic hierarchy process	1987
7	Saaty	How to make a decision – The analytic hierarchy process	1990
8	Dyer	Remarks on the analytic hierarchy process	1990
9	Saaty	An exposition of the AHP in reply to the paper remarks on AHP	1990
10	Saaty	Highlights and critical points in the theory & application of AHP	1994
11	Ramanathan & Ganesh	Using AHP for resource allocation problems	1995
12	Forman & Peniwati	Aggregating individual judgements and priorities with the AHP	1998
13	Ghodsypur & Obrien	A decision support system for supplier selection using AHP&LP	1998
14	Saaty	Decision making with dependence & feedback: The ANP	2001
15	Saaty & Ozdemir	The encyclicon: A dictionary of decisions with dependence and feedback based on the analytic network process	2004
16	Yoon & Jung	A study on the utilization of compatibility metric in the AHP	2005
17	Wang & Elhag	An approach to avoiding rank reversal in AHP	2006
18	Kahraman & Cebi	A new MADM method: Hierarchical fuzzy axiomatic design	2009
19	Wu, Lin & Tsai	Financial service sector performance measurement model: AHP sensitivity analysis and BSC approach	2011
20	Saaty	The neural network process (NNP): Generalization of the AHP and ANP to the continuous case of neural firing	2015
21	Gölcük & Baykasoğlu	An analysis of DEMATEL approaches for criteria interaction handling within ANP	2016
22	Luthra Lan & Zhong	An Evaluation Model for Financial Reporting Supply Chain Using DEMATEL-ANP	2016
23	Ghaemi Rad et al	A methodological framework for assessment of ubiquitous cities using ANP and DEMATEL methods	2018
24	Tavana et al	Analytical hierarchy process: revolution and evolution	2023
25	Ishizaka & Mu	What is so special about the analytic hierarchy and network process?	2023
26	Dosyn et al	Application of the analytical hierarchy process to evaluate hype AI technologies	2024

## METHODS

This research employs the Analytic Network Process (ANP) method. In alignment with its fundamental principles, the primary functions of AHP/ANP include structuring complexity, conducting

measurements, and synthesizing results. The subsequent sections outline the steps involved in the ANP methodology, culminating in the determination of eigenvalue weight values. These weights are derived through pairwise comparison procedures, producing ratio scales from the super matrix as illustrated.

$$A = \begin{matrix} & A_1 & A_2 & \dots & \dots & A_n \\ \begin{matrix} A_1 \\ A_2 \\ \cdot \\ \cdot \\ A_n \end{matrix} & \begin{bmatrix} w_1 / w_1 & w_1 / w_2 & \dots & \dots & w_1 / w_n \\ w_2 / w_1 & w_2 / w_2 & \dots & \dots & w_2 / w_n \\ \dots & \dots & \dots & \dots & \dots \\ \dots & \dots & \dots & \dots & \dots \\ w_n / w_1 & \dots & \dots & \dots & w_n / w_n \end{bmatrix} \end{matrix}$$

The Analytic Network Process (ANP) offers several advantages over alternative methodologies, including:

1. This methodology enables comprehensive and unbiased analysis by incorporating all factors and criteria within the model's framework, accounting for both hierarchical structures and the interrelationships among factors and criteria (Saaty & Vargas, 2013)
2. ANP is widely applicable in diverse areas such as project management, supplier selection, and product design, where complex interrelationships exist between elements (Taherdoost & Madanchian, 2023).
3. ANP allows for the incorporation of dependencies and feedback among elements within and across clusters, providing a more realistic representation of complex decision-making problems.
4. This approach demands extensive knowledge and significant expertise in the subject matter being examined, with less reliance on logical segmentation. Intuition and subjective insights are pivotal in making decisions and drawing conclusions regarding complex issues (Rusydziana & Hasib, 2019)

Consequently, the participants involved in this study will consist of customers and members of the public who utilize banking services in Turkey. The total number of respondents included in this study was

determined based on the principles of sampling, employing the random sampling method.

Studies employing the ANP method involves three primary phases: model development, model quantification, and result analysis (Mohanty et al., 2005). Moreover, the ANP method is employed across a wide variety of disciplines in research applications, as mention by (Taherdoost & Madanchian, 2023c), (Sipahi & Timor, 2010), (Lee, 2010) and (Ho, 2008). Meanwhile within the field of Islamic economics and finance, the ANP method has been applied in research conducted by (Rusydziana et al., 2022), (Rahmayati, 2021), (Ascarya et al., 2022), (Widiastuti et al., 2022), (Nugroho & Rusydziana, 2019), (Rusydziana & Khalifah, 2023), and other studies.

## RESULTS AND DISCUSSION

### Demographic of Respondent

The table below indicates that a total of 36 respondents participated in the survey. Among them, 29 were male, accounting for 80.6% of the participants, while 7 were female, representing 19.4%. The marital status distribution reveals a significant disparity, with 32 respondents (88.9%) identified as unmarried and 4 respondents (11.1%) as married. The educational distribution is relatively even with 17 respondents (47.2%) pursuing graduate studies and 19 respondents (52.8%) still at the undergraduate level. Furthermore, majority of respondents, comprising 20 individuals (55.6%), have a foundation in Islamic economics, whereas 16 respondents (44.4%) lack such a background.

**Table 3.** Respondent Demographics

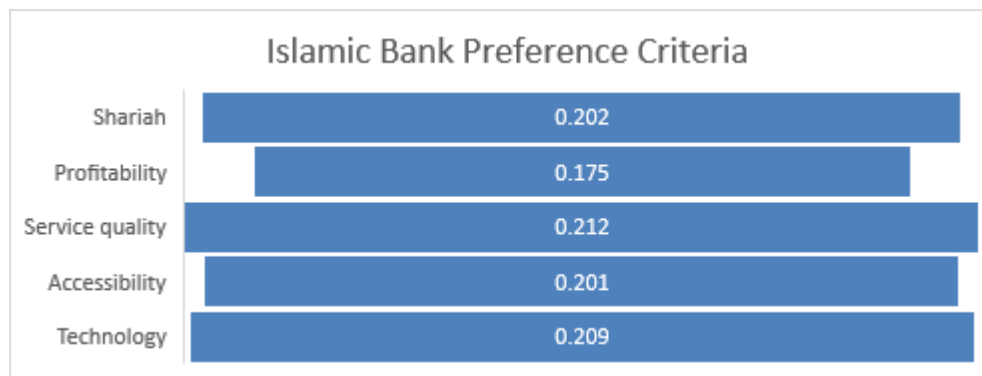
NO	VARIABLE	LEVEL	FREQUENCY	(%)
1	Gender	Male	29	80.6%
		Female	7	19.4%
2	Marital status	Married	4	11.1%
		Single	32	88.9%
3	Education	Graduate	17	47.2%
		Undergraduate	19	52.8%
4	Islamic finance background	Yes	20	55.6%
		No	16	44.4%

## Model Analysis

At this stage, a comprehensive literature review was carried out to examine various aspects of public preferences toward Islamic banks in Türkiye. Additionally, in-depth interviews were conducted with selected respondents to gain further insights into the issue under investigation. The prioritization process was further supported by administering questionnaires, allowing the researcher to identify the critical factors influencing the selection of Islamic banks among international students in Türkiye through this comprehensive approach. Subsequently, a model is developed and analyzed using specialized software.

Upon finalizing the criteria and completing the model, a questionnaire is distributed to all respondents to determine the weight of each criterion, which will guide the prioritization of factors influencing the selection of Islamic banks in Türkiye within international students. The questionnaire data collected is then processed using Super Decision software.

The results of the data analysis are presented in figure 1. The figure illustrates the mean geometric value of aggregated priorities for a sample of 36 respondents, derived using the pairwise comparison principle for both banking criteria and alternative banks. Using the ANP method, the calculation results indicate an inconsistency index ratio of each is 0.05 and 0.03. This value confirms the results are both consistent and reliable, as the maximum permissible inconsistency index is 0.1 or 10%.



**Figure 1.** Weight Value of Islamic Bank Criteria

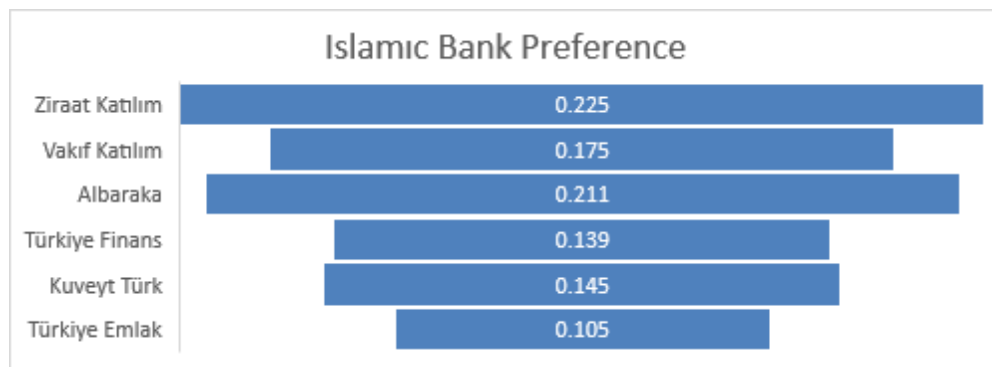
According to the eigenvalue weights derived from the supermatrix, the service factor (0.212) emerges as the most significant criterion influencing the choice of Islamic banks, with technological advancement (0.209) ranking as the second most important factor. The subsequent criteria consist of religiosity, which pertains to the bank's compliance with Islamic principles (0.202), accessibility or the ease with which customers can afford Islamic banking services (0.201), and profitability, reflecting the bank's financial performance (0.175).

In alignment with the research outcomes reported by (Zulfahmi et al., 2021), this study reveals that the primary criterion influencing the selection of Islamic banks among international students in Turkey is the quality of service provided. This indicates that Islamic banks should consistently enhance the quality of both their products and services to remain competitive with conventional banks. To achieve this, they should adopt effective business and marketing strategies aimed

at ensuring comfort and convenience for both existing and potential customers.

The technological advancement factor ranks as the second most significant criterion in determining the selection of Islamic banks within international students in Türkiye. Participation banks need to enhance their technological capabilities to establish a strong presence in the digital landscape. This advancement would enable them to compete effectively with conventional banks in the country. Achieving this goal requires the implementation of improved digital marketing and advertising strategies.

Equally significant is the religiosity factor of an Islamic bank, which respondents consider when selecting an Islamic bank. This finding aligns with the research of (Ergün & Dağlı, 2022), who emphasized that religious sensitivity plays a crucial role in influencing the transformation of customers' behavioral intentions into actual behavior when selecting Islamic banks in Türkiye.



**Figure 2.** Weight Value of Islamic Bank Preference

Figure 2 illustrates another eigenvalue weights obtained from the supermatrix analysis. Ziraat Katılım (0.225) is identified as the most preferred Islamic bank, followed by Albaraka (0.211). Subsequently, Vakıf Katılım (0.175) ranks third, followed by Kuveyt Türk (0.145), Türkiye Finans (0.139) and Türkiye Emlak (0.105).

## Discussion

Based on the results of the research analysis, a number of findings were obtained, namely the most significant criterion influencing the choice of Islamic banks among international students in Turkey is service quality, followed by technological advances. This is confirmed by research from Maulana et al (2022) and Dawami (2020) that service quality in Islamic banks significantly affects customer preferences, which have an impact on costs, profits, customer satisfaction and loyalty. Moosa (2023) explains that convenient operating hours and prompt service are highly valued, as customers seek an efficient and reliable banking experience. In addition, employee friendliness and assurance, which involves knowledgeable and courteous staff, plays an important role in building trust and confidence among customers (Afifah & Kurniawati, 2021; Isnurhadi et al., 2019). Reliability in providing accurate and reliable services also further increases customer satisfaction and loyalty (Afifah & Kurniawati, 2021). Cheriya et al (2021) and Rosalina et al (2023) added, aspects such as tangibility, responsiveness, assurance, empathy, and reliability also significantly affect customer satisfaction and intention to use Islamic bank products and services. The more customers have access to information, the more likely it will influence their preference in choosing Islamic banking services (Hatim & Muba, 2020). In addition, a good level of service at an Islamic bank can create a positive impression, which encourages customers to recommend

the bank to others, encourage interaction, and consider the bank as their first choice (Maulana et al., 2022).

Furthermore, technological advances significantly influence the preference to choose an Islamic bank due to the increasing demand for convenient and efficient financial transactions (Afdawaiza et al., 2024). Digital transformation in Islamic banking integrates Shariah principles with modern technology, characterized by innovations that have led to substantial improvements in user satisfaction and service efficiency (Masrina et al., 2024). Islamic banks are adopting digital technologies, such as mobile banking, blockchain, and AI, to improve operational efficiency and customer service (Afdawaiza et al., 2024; Abu-Husin et al., 2024). These advancements, which also include mobile branches, biometric authentication, and voice-based services, are improving customer experience and accessibility (BBVA Research, 2015). It is also driven by a tech-savvy population, supportive regulations, and a growing fintech sector. Technological advancements in Islamic banking facilitate seamless transactions and provide Shariah-compliant financial products that meet the needs of customers who prioritize ethical banking practices. In addition, partnerships between Islamic banks and fintech companies enable the development of customized services that increase customer engagement and financial inclusion, particularly among the unbanked population. This shift towards digitization not only improves operational efficiency but also aligns with consumers' rising expectations for convenience and transparency in banking services, ultimately influencing their choice of Islamic banking institutions.

Then, another key criterion includes religiosity, which reflects the bank's adherence to Islamic principles. Religiosity significantly influences the preference to choose an Islamic bank in Turkey as these banks adhere to Shariah principles, appealing to customers with conservative religious values (Egresi & Belge, 2017). For many Muslim customers, choosing an Islamic bank is a

way to align their financial activities with their religious beliefs, as these banks avoid interest (usury) and invest in the halal sector (Makka et al., 2024). Research from Makka et al (2024) and Hardyansah et al (2023) shows that individuals with higher levels of religiosity are more likely to use Islamic financial services. This is because religiosity creates a moral foundation, motivating individuals to follow Islamic principles in all aspects of life, including financial decisions (Makka et al., 2024). The desire to comply with religious teachings and the peace of mind gained from using Sharia-compliant services are the main factors driving this preference (Hardyansah et al., 2023).

Accessibility, which refers to the ease with which customers can utilize Islamic banking services. Customers prefer Islamic banks that offer easy access to their products and services, both physically through branches and ATMs, and digitally through mobile and internet banking (Yarmanti A et al., 2025). Accessibility is enhanced through improved digital banking technologies and platforms. Features such as easy-to-use mobile banking apps, online account opening, and cardless cash withdrawals significantly enhance the customer experience (Yarmanti A et al., 2025). In Turkey, the expansion of digital banking platforms has significantly improved accessibility, allowing customers to conduct transactions, access financing, and manage accounts remotely. This is particularly important in a country where Islamic banking has historically faced challenges in reaching a wider audience due to limited branch networks and competition from conventional banks. By investing in easy-to-use mobile apps and online banking systems, Islamic banks have increased convenience for tech-savvy customers, in line with modern expectations for efficient and seamless service delivery (Durmuş, 2023; Ercan et al., 2021; Yanıkkaya & Pabuçcu, 2017).

In addition, physical accessibility through an expanded network of branches and ATMs also plays an important role. Many customers prefer geographically convenient banks, which ensure easy access to financial services regardless of their location. This is particularly relevant in rural areas of Turkey, where access to banking services may be limited. Furthermore, accessibility extends to the clarity and transparency of Islamic banking products. Customers are more likely to choose banks that provide clear information on Shariah-compliant services and ensure these services are in line with their ethical and religious values. Overall, accessibility, which includes digital innovation, physical presence, and transparent communication, remains a

determining factor in shaping customer preferences towards Islamic banks in Turkey (Yanıkkaya & Pabuçcu, 2017; Egresi & Belge, 2015).

Profitability, which represents the financial performance of the bank. Clients are primarily motivated by the potential returns on their investments, and Islamic banks that exhibit strong profitability tend to attract more clients who seek favorable financial outcomes. The profit-sharing model inherent in Islamic banking, particularly through contracts such as Mudharabah and Musharakah, allows customers to participate in the bank's earnings, making profitability a key concern for depositors. When customers feel that Islamic banks are financially strong and capable of generating substantial profits, they are more likely to entrust their funds to such institutions. Meero & Nawaz (2020) show that higher profitability on investments does not necessarily correlate with customer preferences. Other research shows that economic benefits influence the decision to save in Islamic banks (Isnurhadi et al., 2019). Customers are attracted to banks that demonstrate financial stability and profit-making ability, as this provides assurance regarding the safety and growth of their deposits. However, the influence of profitability is often secondary to factors such as Shariah compliance, service quality and ethical considerations (Başar et al., 2023; Gök, 2021). Many customers choose Islamic banks primarily to align their financial activities with their religious beliefs, prioritizing interest-free banking and investment in halal sectors. If an Islamic bank can demonstrate strong financial performance while adhering to these principles, it can increase its attractiveness (Başar et al., 2023; Gök, 2021).

Furthermore, Ziraat Katılım is the top choice among Islamic banks in Turkey. Ziraat Katılım is widely chosen in Turkey due to its strong affiliation with the well-established Ziraat Bankası, which is the country's largest bank in terms of both branch network and total assets. As a state-owned bank, Ziraat Katılım benefits from the trust and credibility associated with government support, thus making it a top choice for customers seeking Shariah-compliant banking services. The bank offers a wide array of products in line with Islamic finance principles, including profit and loss partnerships and consumer finance options, which cater to a variety of customer needs. In addition, Ziraat Katılım's extensive branch network increases accessibility for customers across Turkey, so they can easily utilize the bank's services. This combination of reputable affiliates, product diversity, and wide

accessibility positions Ziraat Katılım as a top choice among Islamic banks in Turkey.

Therefore, to remain competitive with conventional banks, it is imperative for Islamic banks to improve the quality of their products and services, as customers prioritize service quality, security, and digital accessibility (Yarmanti A et al., 2025). Islamic banks should also formulate strategies to improve the service capabilities of their banking staff, for example by providing training, setting rules, monitoring and evaluating or auditing service performance (Hamzah et al., 2019). This includes offering sophisticated yet intuitive digital features (Yarmanti A et al., 2025), ensuring strict data protection protocols, and providing transparent fund management (Yarmanti A et al., 2025). Islamic banks can enhance their reputation, support client trust, and sustain their growth in the competitive financial sector by emphasizing security enhancements, increasing transparency activities, and improving customer service (Yarmanti A et al., 2025). By emphasizing service improvement, Islamic banks can increase customer happiness and loyalty (Yarmanti A et al., 2025; Anjelisa et al., 2023; Aisyah, 2018), as purchase intention is influenced by tangibility, responsiveness, and reliability (Cheriyah et al., 2021). They should also focus on customer service by ensuring every interaction with customers takes place efficiently, quickly, and professionally (Yarmanti A et al., 2025).

## CONCLUSION

The criteria for selecting Islamic banks have consistently been a compelling topic of discussion, including Turkey. Despite the presence of various studies, the application of a multicriteria decision-making approach, specifically the Analytic Network Process (ANP) method, remains exceedingly rare and possibly unexplored. This research seeks to address this gap in the literature. Studies conducted in countries where Islamic banks operate have yielded varying findings. However, the factors influencing consumers' selection of Islamic banks can generally be categorized into external and internal factors.

The calculation results indicate that the most significant criterion influencing the selection of Islamic banks among international students in Turkey is the quality of service (0.212), followed closely by technological advancement (0.209). Other key criteria include religiosity, reflecting the bank's adherence to Islamic principles (0.202); accessibility, referring to the ease with which customers can utilize Islamic banking services (0.201); and profitability, representing the

bank's financial performance (0.175). Ziraat Katılım (0.225) emerges as the top preference among Islamic banks, followed by Albaraka (0.211). Vakıf Katılım (0.175) secures the third position, with Kuveyt Türk (0.145), Türkiye Finans (0.139), and Türkiye Emlak (0.105) ranking next in order.

These findings emphasize the necessity for Islamic bank marketers and stakeholders to continuously enhance the quality of both products and services to remain competitive with conventional banks. Developing and implementing effective business and marketing strategies is essential to ensuring comfort and convenience for both current and potential customers.

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