

Customers' Acceptability of Islamic Banking: Employees' Perspective in Peshawar

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Abstract : This paper aims to incorporate the banks employees' perspective on acceptability of Islamic banking by the customers of Peshawar. A qualitative approach is adopted for which six in-depth interviews with employees of Islamic banks are conducted. The employees were asked to share their experience regarding customers' acceptance attitude towards acceptability of Islamic banking. Collected data was analyzed through thematic analysis technique and its synthesis with the current literature. Through data analysis a theoretical framework is developed, which highlights the factors which drive customers towards Islamic banking, as witnessed by the employees. The practical implication of analyzed data evident that a new model could be developed on the basis of four determinants of human preference namely: inner satisfaction, time, faith and market forces.

Keywords : customers' attraction, employees' perspective, Islamic banking, Riba

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