



## University of Dundee

### Perceptions on the Accessibility of Islamic Banking in the UK – Challenges, Opportunities and Divergence in Opinion

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## **Appendix 1: Interview Questions**

- A.** Do you feel it is easy for you to practice Islam in the UK?
- B.** Do you think misconceptions related to Islam can negatively impact Islamic banking in the UK?
- C.** What are the major obstacles to growth in Islamic banking in the UK?
- D.** Where do you get your knowledge about Islam and issues relating to Islamic finance?
- E.** What made you consider Islamic Banking? What could motivate you to become a consumer of Islamic financial products?
- F.** What is the most important factor for you when making a choice between several Islamic Banks?
- G.** Do you think some Islamic Banks in the UK are more helpful than others?
- H.** What needs do you have that Islamic Banks can/cannot satisfy?
- I.** What are your experiences with/expectations of Islamic Banks?
- J.** Do you think that there is a need for revision of current Islamic banking practices if the industry is to meet the needs of UK Muslims?
- K.** Do you have any other comments or concerns, or is there anything else you would like to share based on your experiences with Islamic banks?

**Appendix 2: Islamic Scholars' Questionnaire**

**1. Which role best describes your position? Please tick (✓) the appropriate box**

- Islamic Scholar
- Imam
- Mufti
- Other (please specify)  
.....

**2. How many years have you been in your current role? Please tick (✓) the appropriate box**

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- More than 10 years

**3. How many years have you been dealing with Islamic Banks? Please tick (✓) the appropriate box**

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- More than 10 years
- Not dealing

**4. Please indicate your most recent educational qualification by ticking (✓) the appropriate box.**

- Less than Bachelor
- Bachelor
- Masters
- PhD
- Professional qualification
- Other (please specify).....

**5. Please rank the following in terms of effectiveness in educating UK Muslims about Islamic Banking.**

<b>Products</b>	<b>Ranking</b> (8=most effective, 1=least effective)
(a) Internet Advertisement	<input type="checkbox"/>
(b) Door to door visits and leaflets	<input type="checkbox"/>
(c) Conferences and workshops	<input type="checkbox"/>
(d) TV ads	<input type="checkbox"/>
(e) Mosque visits	<input type="checkbox"/>
(f) Direct mailing	<input type="checkbox"/>
(g) Newspapers and Magazines	<input type="checkbox"/>
(h) Radio	<input type="checkbox"/>

**6. How important are these factors to you when making a choice between Islamic banks?**

<b>Factors</b>	<b>Very Important</b>	<b>Important</b>	<b>Neutral</b>	<b>Of little Importance</b>	<b>Not Important at all</b>
(a) Presence of a <i>Shariah</i> board of high-profile Islamic scholars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Bank Reputation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Provision of internet banking facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Quality of service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Employees' knowledge about the available products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- |   |                          |                          |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| (f) Advice from friends and relatives           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (g) Country-wide branch network                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (h) Competitive packages and rates              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (i) Inclusion of <i>Qard Hassan</i> in products | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (j) The amount of funds available               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**7. If you have any comments or concerns regarding Islamic banking in the UK, please use the space below to provide them.**

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**Appendix 3: Islamic Bankers' Questionnaire**

**1. Which role best describes your position? Please tick (✓) the appropriate box.**

- Management                                       Advisor                                       Director
- Other (please specify) .....

**2. How many years have you been working with Islamic Banks or Islamic-windows? Please tick (✓) the appropriate box**

- Less than 1 year     1 to 5 years     6 to 10 years     More than 10 years

**3. Which Islamic Banks or Islamic windows have you dealt with? Please tick (✓) the appropriate box.**

- Al-Buraq     HSBC Amanah     Islamic Bank of Britain     Lloyds Islamic Shariah
- Al-Ansar Muslim Finance     Other (please specify).....

**4. Most recent educational qualification obtained. Please tick (✓) the appropriate box.**

- Less than Bachelor     Bachelor     Masters     PhD     Professional qualification
- Other (please specify) .....

**5. Please rank the following in terms of effectiveness in educating Muslims on Islamic Banking**

<b>Products</b>	<b>Effective Ranking</b> (8=most effective, 1=least effective)
(a) Internet Advertisement	<input type="checkbox"/>
(b) Door to door visits and leaflets	<input type="checkbox"/>
(c) Conferences and workshops	<input type="checkbox"/>
(d) TV ads	<input type="checkbox"/>
(e) Mosque visits	<input type="checkbox"/>
(f) Direct mailing	<input type="checkbox"/>
(g) Newspapers and Magazines	<input type="checkbox"/>
(h) Radio	<input type="checkbox"/>

**6. How important are these factors to you while making a choice between Islamic banks?**

<b>Factors</b>	<b>Very Important</b>	<b>Important</b>	<b>Neutral</b>	<b>Of little Importance</b>	<b>Not Important at all</b>
(a) Presence of a <i>Shariah</i> board of high-profile Islamic scholars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Bank Reputation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Provision of internet banking facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Quality of service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Knowledge of employees about the products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Advice from friends and relatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- (g) Country-wide branch network
- (h) Competitive packages and rates
- (i) Inclusion of *Qard Hassan* in products
- (j) The amount of funds available

**7. Please rank these products of Islamic Banks in the UK in terms of how popular you think they are.**

<b>Products</b>	<b><i>Popularity Ranking</i></b> (1=most popular, 7=least popular)
(a) Mudarabah	<input type="checkbox"/>
(b) Musharakah	<input type="checkbox"/>
(c) Murabahah	<input type="checkbox"/>
(d) Ijara	<input type="checkbox"/>
(e) Salam	<input type="checkbox"/>
(f) Istisna	<input type="checkbox"/>
(g) Skuk	<input type="checkbox"/>

**8. If you have any comments or concerns regarding Islamic banking in the UK, please use the space below to provide them.**

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