Readings in Marketing
An Islamic Perspective

Osman M. Zain

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Khaliq Ahmad* & Michael M Dent.**

INTRODUCTION

Youth of any country and nation are the future of the nation. A sizeable population of such youths is in campuses. To understand the brand choices of any product and services by these students are necessary for potential marketing of goods and services. Banking services in any campus is as necessary as food, groceries, and book shops. Tertiary educational institutions' students have a clear need for banking services because of fees, expenses and cash needs.

The usefulness of opening and keeping bank accounts is therefore pre-evident and Islamic banks are preferred due to specific need of Muslim students. Hence the focus on their brand image and the services of these Islamic banks offer is inevitable. Indeed, understanding bank selection from Muslim customer’s perspective can provide useful information to banks’ senior management in helping them allocate resources and designing products that could attract and retain potential customers beside better and quality services to existing customers.

The importance of this study can be viewed from two dimensions: theoretical contributions and practical implications. Theoretically, the study fills an important gap in the literature, which is, exploring bank selection criteria for potential young customers