

# **ATTITUDES & PERCEPTION TOWARD ISLAMIC BANKING AMONG MUSLIMS AND NON MUSLIMS: A STUDY BASED SELECTED DIVISION IN KURUNEGALA DISTRICT**

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**Abstract:** Islamic banking initially established to cater for the needs of Muslims customers, as Muslims are obliged to obey the Shari'ah principles in all aspects of life. However, the number of non-Muslims involved in Islamic banking is increasing. The firms desirous of entering into this nascent field in Sri Lanka are required to know the aspirations and motivations of both Muslims and non-Muslims with respect to interest-free banking. For a large number of Muslims interest-free banking may be a matter of adhering to their faith, but for the non-Muslim customers it has to address real issues like security, risk minimization, profitability, etc. For a viable worldwide Islamic Banking system, marketers need to measure acceptance among non-Muslims. This paper explores the significant differences in attitude and perception towards Islamic Banking between Muslims and non-Muslims customers in selected division in Kurunegala district. For this purpose, a representative sample of 300 respondents is surveyed with the help of a structured questionnaire developed for this purpose. The data for this study was analyzed using SPSS multiple statistical adapted to confirm the theoretical evidence. The attitude of customers has been analyzed under three main variables namely Awareness, Feelings and Intention to use. This has been found there significant differences in attitude and perception of Muslims and non-Muslims customers towards Islamic banking in particular division. This study provides implications for marketing to non-Muslims and recommendations for future research in Islamic Banking.

**Key words:** Islamic banking, Muslims & non-Muslims, Attitudes, Perception