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| **ABBRIVATION** | **ISLAMIC BANK** |
| **PD & GS** | You prefer a Bank with clear/complete product description and good Services |
| **WRP** | You prefer a Bank with wide range of products and services offerings |
| **CS&S** | You prefer a Bank having competent staff with clear understandings of products and services |
| **AOSB** | You Prefer a Bank with availability of several branches |
| **ATM SERVICE** | You Prefer a Bank with active availability of ATM Services network |
| **EOH** | You Prefer a Bank with extended operation hours |
| **PA & PS** | You Prefer a Bank advertising via mass media or have adopt strong promotional strategy |
| **NH & NO** | You Prefer a Bank proximity to home/ or workplace |
| **E & IA** | You Prefer a Bank by considering its External and internal appearance |
| **PCS & FE** | You prefer a Bank (Islamic/Conventional) with prompt customer services and friendly environment |
| **PR** | You Prefer a Bank by its Reputation |
| **PR On CB** | You Prefer religion on conventional benefits |
| **BSAR** | You Prefer a Bank suggested by an authentic religious source |
| **IFB** | You Prefer Interest-Free Banking |
| **IFB ISLAMIC** | You think contemporary Interest-Free Banking is Islamic? |
| **TB & P** | Your bank account opening decisions are mostly influenced by trustworthy brand or its products |
| **OWN KNOW HOW** | Your bank account opening decisions are mostly depends on your own know-how |
| **DDAPB** | Your bank account opening decisions are mostly depends on the assurance provided by the bank. |
| **DI,RF** | For opening a bank account, your decisions are mostly influenced by recommendation of friends / peers / employer |
| **GPBM** | Your bank account opening due to request and guarantee provided by bank manager / staff |

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| **ABBRIVATIONS** | **CONVENTIONAL BANK** |
| **PD & GS** | You prefer a Bank with clear/complete product description and good Services |
| **WRP** | You prefer a Bank with wide range of products and services offerings |
| **CS&S** | You prefer a Bank having competent staff with clear understandings of products and services |
| **AOSB** | You Prefer a Bank with availability of several branches |
| **ATM SERVICE** | You Prefer a Bank with active availability of ATM Services network |
| **EOH** | You Prefer a Bank with extended operation hours |
| **PA & PS** | You Prefer a Bank advertising via mass media or have adopt strong promotional strategy |
| **NH & NO** | You Prefer a Bank proximity to home/ or workplace |
| **E & IA** | You Prefer a Bank by considering its External and internal appearance |
| **PCS & FE** | You prefer a Bank (Islamic/Conventional) with prompt customer services and friendly environment |
| **PR** | You Prefer a Bank by its Reputation |
| **LIOF** | You Prefer Bank which offers Low-Interest rate on Financing instead of profit & loss sharing |
| **HRRS** | You Prefer a Bank with high rate of return on savings |
| **ARR ON STI** | You Prefer a Bank with attractive rate of return on short term investments |
| **LC ON BF** | You Prefer a Bank with low charges on banking facilities |
| **PCB** | You Prefer Conventional benefits instead of religion |
| **FVS** | You Prefer a Bank offering Free Value-added services either they are non-Islamic in nature |
| **TB & P** | Your bank account opening decisions are mostly influenced by trustworthy brand or its products |
| **OWN KNOW HOW** | Your bank account opening decisions are mostly depends on your own know-how |
| **DDAPB** | Your bank account opening decisions are mostly depends on the assurance provided by the bank. |
| **DI,RF** | For opening a bank account, your decisions are mostly influenced by recommendation of friends / peers / employer |
| **GPBM** | Your bank account opening due to request and guarantee provided by bank manager / staff |