Commodity Murabaha: The Theory-Practice Gap
Khalil Mohammed Khalil, Zurina Shafii
Faculty of Economics and Muamalat. Universiti Sains Islam Malaysia.
Director of Islamic Finance and Wealth Management Institute (IFWMI). Faculty of Economics and Muamalat. Universiti Sains Islam Malaysia.
khaleel8344814@yahoo.com

ABSTRACT
This paper examines the existence of theory-practice gap in commodity murabaha. The paper, moreover, investigates the factors that influence Islamic banks administrators in their utilization of research in decision-making, and identifies current barriers to research use. To gather data and answers for the study questions, a survey developed by Lovett (2003) was modified and used. The revised 54-item Likert scale survey was electronically mailed to 364 of the administrator of Islamic banks worldwide. A total of 96 usable surveys provided the data used in this study. Percentages, means, and standard deviation were calculated for each survey item. Analysis using t-tests and ANOVAs were conducted for each of the variables posed in the questions. Results of the study revealed that administrators of Islamic banks have a positive attitude toward research and its value in the area of commodity murabaha. Administrators of Islamic banks believe that research was important and useful tool to develop the area of commodity murabaha. They believe that new technology made it easier to locate, access, and quickly find useful research, and that research brings about change in Islamic futures. They admit that increased accountability make them spend more resources on research-based practices, and forces them to look for practical applications of research. The study, furthermore, revealed that the most significant barriers to research utilization are lack of practical application of research, lack of time to pursue research, difficult manner of writing research, and complex presentation of research.

Keywords: Theory-practice gap, research utilization, and barriers to research utilization.

1. Introduction
In recent years there has been considerable interest and debate about the “gap” between research and practice, and a number of strategies have been put forward to enhance research utilization i.e. to facilitate greater use of the evidence from research (Hemsly-Brown). There has been a growing concern about the gap between research and practice in discipline of Islamic finance. This gap exists due to the theory-practice (Interview with Khan, 2010, Islamic Finance news). The seeming lack of connection between researchers and practitioners has been raised by both scholars and practitioners. Razif called for increased collaboration in
Shari’ah matters among scholars, practitioners and regulators to understand the practices in Islamic finance (Razif, 2011). Although the theory of commodity murabah is advanced, the criticism has been directed to the practice. Shahatah (2005) argues that commodity murabaha, as practiced by Islamic banks today, diverges from its theory. This research tries to investigate the factors that make the gap between theory and practice from practitioners’ view.

1.1 What is the Theory-Practice Gap?

Theory-practice gap has been framed as knowledge transfer problem and as a knowledge production problem (Van de Ven and Johnson, 2006). Knowledge transfer problem in nature suggests that there are a two-community environments, researchers and practitioners. Researchers in their community focus on discursive forms to present and highlight research findings in an academic manner that may does not benefit the practitioners’ community. In other words, it is a problem of dissemination and diffusion where research community does not make enough effort to translate research knowledge into practice.

Knowledge production in the theory-practice gap is a problem suggests that researchers lack a strategy to embed what has been produced at the academic level into real world. In this respect, researchers seem to have oscillated, historically, ideologically and cognitively, between a “policy and practice” sense of mission and role in which the needs and priorities of the practitioner community are paramount and a “disinterested intellectual” (Reed, 2008).

Thus, disseminating information and utilization of knowledge were acknowledged as a need and a priority by researchers and practitioners to address the gap.

2. Literature Review

2.1 Defining the Terms

It is important to define the specific meaning of research, and utilization in the context of this study. Research has been defined as “an original investigation undertaken in order to gain knowledge and understanding” (Higher Education for England, as cited in Hemsly-Brown, 2004). In the context of this study, research refers to applied research carried out by others in the area of commodity murabah with the application and development of knowledge about the practice. Utilization has defined as “research, scholarly and programmatic intervention activities aimed at increasing the use of knowledge to solve human problems (Backer 1991, as cited in Estabrooks et al. 2006). For this study, utilization refers to use the findings from research for developing and improving commodity murahab practices.

2.2 The Gap Between Theory and Practice: Barriers to Research Utilization

In spite of a growing emphasis on research-based initiatives, there currently remains a wide gap between what researches has shown to be effective and what is actually practiced (Lovett, 2003). This is not a new phenomenon in research utilization. It would seem that there has been a slight connection between what researchers found and what actually practiced on the ground.
The notion of “barriers” to research utilization is well established in different disciplines (Hemsly-Brown 2004). Gressler (2005) identified eight different categories of barriers to the use of research including, practical/Non-practical focus of research, complexity of research, organizational support, utility of research, accessibility of research, credibility of research, reliance to self and other, and accountability. Marriner (2009) recognized a number of barriers including; insufficient links between researchers and practitioners, a lack of practical application of research findings, complex presentations of research findings a as well as a lack of time for practitioners to read the literature.

2.3 Gap between Research and Practice in Islamic Finance

Due to the lack of instruments in the Islamic capital market, commodity murabaha would be a favorable instrument for Islamic banks to invest their surplus cash in a Shari’ah compliant way. The authors examined the literature on the Islamic finance, of which commodity murabaha is an important part. Despite the lack of empirical research on this topic, the survey of the literature shows that there have been a number of statements were made related to the issue. It is appropriate to recall these statements.

Shaharuddin (2010) argues that the contrast between the theory and practice of Islamic banking is generally acknowledged by many scholars. Ayub (2007) maintained that a few practices diverge from theory and a number of scholars writing on Islamic banking are of the view that Islamic banks have deviated to a great extent from their philosophical basis and that the concept of Islamic banking and finance has changed visibly from the concept envisaged in the second half of the nineteenth century. He, for instance, criticizes the practice of murabaha maintaining that one major cause of the apparent divergence between theory and practice is the excessive use of murabaha, which gives a fixed rate of return to the banks (Ayub, 2007). Siddiqi (2006) argues that the practice of Islamic finance significantly departs from its theory. He claims that the gap was created because that the theory of Islamic banking is still not very well developed and the practice has focused on a few credit-based instruments (Siddiqi, 2006). Khan (2010, Islamic Finance News) believes that a vast gap in Islamic finance exists due to the theory-practice, and for many reasons the gap continues to persist. Aznan (2009) believes that the practice side responsible for making the divide. He argues that the International Fiqh Academy prohibited tawarruq, for example, due to several violations of its practice. Shahatah (2005) argues that commodity murabaha, as practiced by Islamic banks today, diverges from its theory.

Al-Sa’ati (2010) discusses the issue of application of Islamic bonds (sukuk) and maintains that the Islamic bonds traded today obviously suffer from imbalance in the application where practice is deviated from its theory (Al-Sa’ati, 2010). He justified this statement saying that the complex structure and theory may create divergence between theory and practice (Al-Sa’ati, 2010). Taqi Usmani (2008) was more explicit when he held the responsibility to the research side. He maintained that undoubtedly Shari’ah supervisory boards, academic councils, and legal seminars have given permission to Islamic banks to carry out certain operations that more closely resemble stratagems than actual transactions (Usmani, 2008).
2.4 Gap in Commodity Murabaha

Although the theory of commodity murabah is advanced, the criticism has been directed to the practice. Ayub (2007) maintains that the current practices of financial institutions and insurance companies in the futures and options markets are un-Islamic because of the elements of Gharar, interest, gambling, etc. Kilani argues that “in the practice, many of the transactions never see any commodities change hands and sometimes there are no commodities involved, merely cash flows between banks and brokers” (Khunifir, 9 August 2009). Twarruq was used by Islamic banks as a Shari’ah form to deal in commodity murabaha. Tawarruq has attracted much criticism by many institutions and scholars. OIC Fiqh Academy has forbid tawarruq due to its practice. The Secretary General of the General Council for Islamic Banks and Financial Institutions (as in www.cibafi.org/default.aspx), Ezzadine Khoja, also criticized tawarruq. His criticism was that "The goods are just virtual; there is no real movement of the goods. All things are done by the bank; the bank at the end gives money and takes more. There is no effect on the economy".

3. Research Method

The study was a descriptive study in which there was no manipulation of variables or conditions by the researcher. Descriptive research is primarily concerned with determining "what is or what exists" (Gressler, 2005). The purpose of this study was to examine Islamic banks administrators’ perceptions toward research and its utilization in decision-making, to identify current barriers to research use and to determine if any significant differences exist among sub-groups. To carry out the purpose of the study, three research questions were addressed:

1. What are the perceptions of Islamic banks administrators related to barriers to the utilization of research in commodity murabaha?
2. What are the most significant barriers to research utilization perceived by Islamic banks administrators?
3. What, if any, differences related to barriers to the utilization of research exist in the perceptions of Islamic banks administrators based on the personal characteristics of gender and educational attainment?

4. The Survey Instrument and Treatment of Data

The research utilized a survey entitled Administrator Research Utilization Survey. The survey was developed by Dr. Russell West and Cheryl Rhoton (1994) and designed to gather superintendents’ attitudes towards the utilization of research and barriers to research utilization in the field of education. In 2003, Lovett revised and updated the survey to determine the impact of new modes of access and increased accountability standards. The survey has been used in several studies where it has been judged to be a valid and reliable measure. A few amendments have been made to the survey to suit commodity murabah area. The modified survey was arranged into two parts: Part I, demographic information, and Part II, administrators’ attitudes and beliefs about research and its utilization contained 54 survey
items to which participants responded on a Likert scale: strongly disagree (SD), disagree (D), uncertain (U), agree (A), and strongly agree.

Some of the survey items were stated in a positive way so that a positive response indicated that the item exemplified little or no barrier to research utilization. Therefore, these positive survey statements were reverse-scored. Other items were stated negatively. Positive responses, in this case, represented strong barriers. To maintain consistency in analysis and, each response to the survey item was quantified from 1 - 5, with 1 representing the smallest barrier and 5 representing the largest barrier, using reverse-scoring when appropriate. Means and standard deviations were calculated to determine the strength of the barriers, and the six strongest barriers were identified. An independent samples t-test and one-way analyses of variance (ANOVA) were used to test for differences in respondents’ perceptions based on the personal characteristics of gender and educational attainment. For the analysis of data collected for this study, the closer the mean for an item was to 5, the greater the perception of that item as a barrier. Based on West and Rhoton’s work (1994), Gressler (2005) classified barriers to research utilization into eight categories. (1) Practical/Non-Practical Focus of Research, (2) Complexity of Research, (3) Organizational Support, (4) Utility of Research, (5) Accessibility of Research, (6) Credibility of Research, (7) Reliance to Self and Others, and (8) Accountability. For the purposes of analysis, the authors reorganized the 54 items of Part II of the data collection instrument into eight barriers as developed by Gressler (2005).

5. Sample

The quantitative data were collected through an online survey of senior-level administrators who have responsibility for institution-level planning. The reason to choose senior-level administrators was because their positions give them input into their institutions' planning and ultimately, practice. The researchers defined senior-level administrators for the purposes of this study as individuals holding president, vice-president, director, or head positions with influence across the institution. The researchers also included chiefs of staff, as well as assistants and associates to presidents and vice-presidents. The study investigates only perceptions of administrators who are working in Islamic Banks only. Other Islamic Financial institutions e.g. insurance (takaful) were excluded because they do not usually deal with commodity murabaha.

The authors contacted 364 senior administrators working in 300 Islamic banks worldwide. Of the 364 questionnaires were electronically distributed, 107 responses were submitted, and out of these 96 were analyzed. The rest were not completed correctly. A response rate of 32% was achieved, which was judged as reasonable when using online questionnaire (Mays, 2009), taking into account that the total Islamic banks worldwide about 400 according to GCIBFI. The sample is representative.

6. Data Analysis

Demographic data describing the respondents is presented initially. Thereafter, each research question is presented along with identified variables, instrumentation, and statistical analyses used to answer each question.
Profile of Respondents

The majority of the respondents were male. In terms of age, the majority (97%) of respondents were under 50 years old. Specifically, 51% of respondents were between 30 and 39 years of age group. Almost two-thirds of respondents held the Master degrees as the highest level of education obtained. A third (33%) of respondents obtained their highest degrees in the field Islamic banking and finance and one third in the field of conventional banking and finance. A majority (56%) of respondents reported working in finance area in their current jobs. 67% of the respondents had 10 or fewer years of experience in administration; 25% had between 11-20 years of experience; and only 7% had 20 years or more. More than one third (39%) of respondents had served as manager for more than 5 years. 44% of respondents had served in their current position for 2 to 5 years, 42% had less than 2 years in the current position, and 14% had served for more than 5 years in current position. Fifty-six (54 out of 96) reported working in Asia (South and South East Asia), 24% in GCC countries, and 20% in North Africa.

Research Question 1

What are the perceptions of Islamic banks administrators related to barriers to the utilization of research in commodity murabaha?

The respondents were asked to indicate the extent to which they agree or disagree with a series of statements about research and its utilization. Survey items were derived from the Lovett (2003) and designed to measure Islamic banks administrators’ perceptions and attitudes on a Likert scale. Means and standard deviations, for each item, were calculated by quantifying the responses on a scale from 1-5, using reverse-scoring when necessary. Thus, the closer the mean for an item was to 5, the greater the perception of that item as a barrier.

Calculated data show that a half of respondents (51%) (M =3.16) reported that budget limitations prevent them to try new ideas. Only (25%) of administrators indicated that their Islamic banks has a budget for research and development (M = 3.06).

Referring to complexity of research, data reveal that the majority of administrators (66%) (M = 3.75) believe that research could be written in a simpler manner, that they would read research more if it were presented in a clearer format (59%) (M = 3.68), that research reports are often too technical (44%) (M = 3.25), and that research is written in a confusing manner (19%) (M = 2.78).

Under practical/non-practical focus of research, data in table 1 report that (75%) (M = 3.93) of Islamic banks administrators said that research should have a more practical emphasis, and (78%) (M = 3.87) of them said that their time is taken up with practical tasks, and (56%) (M = 3.57) said that application should be the focus of research methods courses in colleges. (38%) (M = 3.15) of respondents said that they would be more likely to implement a program if it came from another administrator rather than a researcher. Many of administrators (44%) (M = 3.03) agreed that day-to-day survival, not research, is their focus of professional life.

Regarding utility of research, data show that three-quarters of the respondents (M = 3.00) reported that they will only risk changes based on proven methods. (56%) (M = 2.58) expressed the positive belief that research often brings about change in commodity murabaha area.
In respect to accessibility of research, data display that half of the respondents (50%) (M = 3.21) reported that they do not have time to read research on a regular basis, and (38%) (M = 3.00) said that they would have difficulty finding research studies to deal with particular problems of the institution.

As for credibility of research, data reveal that the majority of respondents (81%) (M = 3.90) believe that research findings change depending on the location of the study, and (44%) (M = 3.31) believe that most researchers have never worked in a workplace setting. A little more than a third (38%) (M = 2.87) said that they can manipulate research findings to their own advantage. However, only a very small percentage (9%) (M = 1.97) reported that they believe that research is typically unethical.

Under reliance to self or others category, data report that all respondents (100%) (M = 1.70) agree that new technology has made it easier to locate pertinent research, the highest consensus item in the entire survey. (90%) (M = 1.75) reported that they enjoy searching out innovations in their field, and (90%) (M = 1.94) said that they enjoy seeking out and reading research studies.

For accountability, data reveal that the majority of respondents (63%) (M = 2.59) said that they look for research-based strategies on how to improve workplace’s environment. (59%) (M = 2.59) agreed that the push for accountability forces them to look for practical applications of research, and (59%) (M = 2.59) that increased accountability makes it more important to spend institution’s resources on research-based practices.

**Research Question 2**

What are the most significant barriers to research utilization perceived by Islamic banks administrators?

Lovett (2003) suggested the six survey items with the highest means appeared to be the strongest barriers to utilization of research. Following the procedures used by Lovett (2003), the authors identified the six items with the highest mean scores as rated by the Islamic banks respondents. These items, displayed in Table 1, were perceived by Islamic banks administrators to be the strongest barriers to research utilization. The closer the mean for an item was to 5, the greater the perception of that item as a barrier.

<table>
<thead>
<tr>
<th>Survey Item</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Research studies should have a more practical emphasis, rather than an abstract theoretical emphasis</td>
<td>3.93</td>
<td>.75</td>
</tr>
<tr>
<td>Research findings change depending on the location of the study</td>
<td>3.90</td>
<td>.64</td>
</tr>
<tr>
<td>My time taken up with practical tasks</td>
<td>3.87</td>
<td>.83</td>
</tr>
<tr>
<td>I feel that research studies could be written in a simpler manner</td>
<td>3.75</td>
<td>.95</td>
</tr>
</tbody>
</table>
I would read research more if it were presented in a clearer format.
Application, rather than technique, should be a focus of research methods courses in college.

As shown in Table 1, the respondents perceived that the abstract theoretical emphasis in research studies posed the strongest barrier to their utilization of research. Other strong barriers that the respondents perceived were the inconsistency of research findings, the lack of time, and the need for the writing in research reports to be simpler, the need for clear format presentation of research, and the lack of focus on application when research is taught at the college level.

Research Question 3

What, if any, differences related to barriers to the utilization of research exist in the perceptions of Islamic banks administrators based on the personal characteristics of gender and educational attainment?

To answer this question, independent samples t-test and one-way analyses of variance (ANOVA) were used to test for differences in respondents' perceptions based on the personal characteristics of gender and educational attainment. Gender is considered to be part of the general composition of investigative research. It is generally part of any investigative study to determine if there are any differences determined between females and males of a specific population (Gressler, 2005). Gender was analyzed through the use of an independent samples t-test. Table 2 reports the descriptive statistics and independent samples t-test.

As for education attainment, one-way ANOVA was used to determine if any differences existed. When a statistically significant difference was revealed at the .05 level of significance, the Tukey HSD test for homogeneous subgroups was used to determine how precise the differences were and exactly which mean scores were different (Finney, 2011).

<table>
<thead>
<tr>
<th>Barriers by Gender</th>
<th>Gender</th>
<th>n</th>
<th>Mean</th>
<th>SD</th>
<th>t</th>
<th>df</th>
<th>Significance (two-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational Support</td>
<td>Male</td>
<td>90</td>
<td>33.43</td>
<td>3.83</td>
<td>-4.47</td>
<td>57</td>
<td>.000*</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>6</td>
<td>35.5</td>
<td>0.54</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complexity of Research</td>
<td>Male</td>
<td>90</td>
<td>27.7</td>
<td>4.27</td>
<td>0.11</td>
<td>94</td>
<td>.910</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>6</td>
<td>27.5</td>
<td>1.64</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Practical/Non-Practical</td>
<td>Male</td>
<td>90</td>
<td>21.06</td>
<td>3.02</td>
<td>0.12</td>
<td>11.20</td>
<td>.906</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>6</td>
<td>21.0</td>
<td>1.09</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility of Research</td>
<td>Male</td>
<td>90</td>
<td>12.97</td>
<td>2.40</td>
<td>-1.54</td>
<td>24</td>
<td>.136</td>
</tr>
</tbody>
</table>

Table 2: Descriptive Statistics and Independent Samples t-test for Each of The Eight Barriers by Gender
Data from table 2 show that organizational support, accessibility and reliance to self or others were statistically significant. Organizational support showed significant difference in score for males (M= 33.43, SD= 3.83) and females (M= 35.50, SD= .54); t (57) = -4.47, p=.000 (two-tailed). The level of significance for procedure was 0.000. This was less than alpha level of .05. As a result, the decision was made to reject the null hypotheses of no difference. It can be conclude that females see organizational support as more of a barrier than males do.

Accessibility showed significance in score for male (M= 16.92, SD= 3.57) and females (M= 13.50, SD= .55); t (51), 7.81, p= .000 (two-tailed). Since the level of significance was 0.00 less than alpha level of .05, the null hypotheses of no difference was rejected. There is a statistical difference between population means. This implies that females see accessibility as less of a barrier than males do.

Third, reliance to self or others showed significance in score for males (M= 26.50, SD= 2.14) and females (M= 28.50, SD= 1.64); t (94) = -2.23, p=.028 (two-tailed). Since the level of significance .028 was less than alpha level of .05, the decision was made to reject the null hypotheses of no difference. There is statistical difference between population means. The result implies that males see reliance to self or other as less of a barrier than females do.

Education attainment was analyzed via ANOVA. Table 3 displays the data for education attainment.

<table>
<thead>
<tr>
<th>Barriers by Education attained</th>
<th>Education attained</th>
<th>n</th>
<th>Mean</th>
<th>SD</th>
<th>F-value</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational Support</td>
<td>Baccalaureate</td>
<td>28</td>
<td>33.53</td>
<td>1.71</td>
<td>.205</td>
<td>.815</td>
</tr>
<tr>
<td></td>
<td>Master</td>
<td>60</td>
<td>33.46</td>
<td>4.43</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ph.D.</td>
<td>8</td>
<td>34.37</td>
<td>3.62</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complexity of Research</td>
<td>Baccalaureate</td>
<td>28</td>
<td>28.67</td>
<td>3.52</td>
<td>1.131</td>
<td>.327</td>
</tr>
</tbody>
</table>

Note: *0.05 level of significance
Data from the ANOVA test in table 3 display some statistically significant differences in means between the different education attainments groups. Utility and accessibility of research found to be significant. As for utility of research, there was a statistically significant difference at the p < 0.05 level in the scores for the three education attainment groups: F (2, 93) = 4.708, p = .001. The magnitude of the differences in the mean scores between the three groups was moderate (0.091) (Pallant, 2007). Post-hoc comparison using the Tukey HSD test indicated that the mean score for master-degree group (M = 13.45, SD = 2.17) was significantly different from doctoral-degree group (M = 11.00, SD = .50). Bachelor-degree group did not differ significantly from master or Ph.D. degrees. Master degree respondents rated the utility barrier to research utilization higher than their counterparts in bachelor and doctoral degrees. This statistically is interpreted to mean that a higher mean value indicates a stronger perception of

<table>
<thead>
<tr>
<th></th>
<th>Master</th>
<th>Practical/Non-Practical</th>
<th>Utility of Research</th>
<th>Accessibility of Research</th>
<th>Credibility of Research</th>
<th>Reliance to Self or Others</th>
<th>Accountability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>60</td>
<td>27.26</td>
<td>21.82</td>
<td>12.64</td>
<td>18.50</td>
<td>16.92</td>
<td>26.78</td>
</tr>
<tr>
<td>Ph.D.</td>
<td>8</td>
<td>27.37</td>
<td>20.88</td>
<td>13.45</td>
<td>16.66</td>
<td>17.51</td>
<td>26.58</td>
</tr>
<tr>
<td>Practical/Non-Practical</td>
<td>Baccalaureate</td>
<td>28</td>
<td>3.59</td>
<td>2.66</td>
<td>2.30</td>
<td>2.37</td>
<td>1.83</td>
</tr>
<tr>
<td>Master</td>
<td>60</td>
<td>3.62</td>
<td>2.51</td>
<td>2.17</td>
<td>3.38</td>
<td>3.03</td>
<td>2.43</td>
</tr>
<tr>
<td>Ph.D.</td>
<td>8</td>
<td>3.10</td>
<td>1.97</td>
<td>1.03</td>
<td>3.88</td>
<td>1.55</td>
<td>.51</td>
</tr>
<tr>
<td>Utility of Research</td>
<td>Baccalaureate</td>
<td>28</td>
<td>4.708</td>
<td>.001*</td>
<td>21.00</td>
<td>.529</td>
<td>.139</td>
</tr>
<tr>
<td>Master</td>
<td>60</td>
<td>2.17</td>
<td>.50</td>
<td>3.10</td>
<td>.870</td>
<td>.710</td>
<td>.494</td>
</tr>
<tr>
<td>Ph.D.</td>
<td>8</td>
<td>3.59</td>
<td>.710</td>
<td>.591</td>
<td>.870</td>
<td>.494</td>
<td>.710</td>
</tr>
</tbody>
</table>

*Significant at 5 per cent level
the item being a barrier. It can be conclude that master degree respondents see utility of research as more of a barrier than other groups do.

For accessibility of research, there was a statistically significant difference at the p < 0.05 level in the scores for the three groups: F (2, 93) = 21.00, p = .000. The actual difference in mean score between the groups was large (0.31) (Pallant, 2007). Post-hoc comparison using the Tukey HSD test indicated that the mean score for baccalaureate group (M = 18.50, SD = 2.30) was significantly different from master and Ph.D. groups (M = 16.66, SD = 3.38) and (M = 10.75, SD = 1.03) respectively. Bachelor-degree respondents gave significantly higher preference rating to accessibility barrier to research utilization than other groups. Bachelor degree respondents perceive accessibility as more of a barrier than their counterparts, masters and doctors do.

7. Results

Overall, administrators of Islamic banks have a positive attitude toward research and its value in the area of commodity murabaha. They feel that research was important and useful tool to develop commodity murabaha. Most feel capable to read and understand research findings and statistical information. They believe that new technology made it easier to locate, access, and quickly find useful research, and that research brings about change in Islamic futures. They also believe that research findings change depending on the location of the study. They agree that their time is taken up with practical tasks and that they look for research-based strategies to enhance workplace’s environment. They admit that increased accountability make them spend more resources on research-based practices, and forces them to look for practical applications of research. They want research to have practical application and written in a simple format, and want research method courses to have application focus.

The research revealed the most significant barriers to research utilization indemnified by administrators of Islamic Banks namely, a lack of practical application of research, change of research findings from location to location, a lack of time to pursue research, difficult manner of writing research, complex presentation of research, and a lack of practical application of research methods course.

Independent samples t-test was used to investigate the effect of gender. The eight categories of barriers were compared. Only three categories, organizational support, accessibility, reliance to self or others, showed a significant difference linked to gender of the respondents. The result yielded show that females see organizational support and reliance to self and others as more of barriers than males do, while the latter see accessibility as more of a barrier than females do.

One way ANOVA test was conducted to determine if differences in the respondents' perceptions of the eight barriers to research utilization existed based on education attainment. The result revealed that utility and accessibility of research showed statistically significant. A Tukey HSD post hoc was used to determine the actual differences in educational level that produced the significant F-value for the ratings of utility barrier. Tukey HSD post hoc revealed that a significant difference existed between the means for the respondents in master-degree group. Master degree respondents rated the utility barrier to research utilization at a higher level than did respondents who held doctoral degrees. It can be conclude that
master degree respondents see utility of research as more of a barrier than other groups do. Another conclusion might be that because most doctoral degrees require some type of research completed by the doctorate candidate that these experiences might led these respondents to find research more utilitarian.

To determine where the actual differences in respondents' ratings by educational level that resulted in the significant F-value for the barrier to research utilization identified as accessibility, a Tukey HSD post hoc analysis was conducted. The Tukey HSD post hoc test indicted that significant difference existed between the means for the respondents in bachelors, masters and doctors. Respondents with bachelors gave significantly higher preference rating to accessibility barrier to research utilization than their counterparts, masters and doctors, do. Bachelor degree respondents perceive accessibility as more of a barrier than masters and doctors do.

8. Conclusion

Islamic bankers, in general, have a positive attitude toward research and its utilization. Research utilization can be viewed as a decision-making continuum impacted by three elements: the nature of the research itself, the personal characteristics of the decision-maker, and the organizational characteristics under which the decision-maker operates. The study revealed the most significant barriers to research utilization indemnified by administrators of Islamic Banks namely, a lack of practical application of research, change of research findings from location to location, a lack of time to pursue research, difficult manner of writing research, complex presentation of research, and a lack of practical application of research methods course. This study revealed that the research should have more practical aspects. Multiple strategies would be required to bridge the gap between the objectives of research, and the needs of the practitioners.

The researchers acknowledge the limitations of the present study by making it clear that the sample was a small sample and other larger samples could lead to alternative findings.

References


