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Religiosity versus Rationality: Depositor Behavior in Islamic and Conventional Banks

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## Highlights

- By categorizing depositors into groups based on the amount of their deposited funds, we estimate the responses of deposit groups to interest rate changes to explore behavioural differences in a dual banking.
- We take the findings of conventional banks as a comparative baseline, and investigate the extent to which the changes in different Islamic depositor groups differ from conventional depositor groups.
- Results indicate that Islamic bank depositors are more responsive when deposit size gets larger.
- When an Islamic bank depositor's opportunity cost rises due to interest rate changes, they do not hesitate to withdraw their deposits.

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