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Full Length Research Paper

Alcohol consumption and conflicts in developing countries: A qualitative and a quantitative research concerning Christian consumers in Burkina Faso

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The interest of researchers on consumption and conflicts is explained by the fact that consumption behavior leads to conflicts. Most of the studies on the topic are done in other contexts, and little research on the subject has been conducted in the context of Burkina Faso. This research aims to explore the concepts of alcohol consumption and conflicts in Burkina Faso, and underline the role of culture in management. Burkina Faso is a country where religion has an important place. In this religious environment, ignorance and the lack of innovation in the alcohol production sector are barriers towards qualitative products and ethical consumption. The research is a mixed approach. Thus, qualitative data is collected by the means of some semi-structured interviews and the quantitative data is collected by the means of a paper questionnaire. The qualitative data is analyzed with the qualitative version of sphinx IQ. The quantitative data is also analyzed using the quantitative version of Sphinx IQ. The results show a strong relationship between alcohol consumption and conflicts. It also appears that conflicts also affect alcohol consumption.

Key words: Alcohol, consumption, conflicts, development, management, Burkina Faso.

INTRODUCTION

First of all, researches on religion and consumption have been done everywhere in the world and in the context of Africa (Bagozzi et al., 2000; Heiman et al., 2001; Fam et al., 2002; De Mooij, 2003; Ger, 2005; Lord and Putrevu, 2005; Khalla, 2006; Cleveland et al., 2010; Patel, 2010; Ruzeviciute and Ruzevicius, 2011; Mansori, 2012; Diop, 2012; Porter, 2013; Benabdallah and Jolibert, 2013; Nurbasari, 2015; Nasse et al., 2019; Morsy and Néji, 2016; Nasse, 2018). In the Western context and in some

contexts in Africa some studies on alcohol consumption reveal its link with violent behavior (Amankwaa et al., 2012; Testa et al., 2014; Dery and Diedong, 2014). However, in the context of Burkina Faso, there is not a deeper knowledge on alcohol consumption and conflicts in term of research, though the phenomenon is a daily social challenge. The practice of management in the context of Africa is recent; then most of the research topics on management are directed to other sectors

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because making a research on religion and consumption seems to be a taboo (Nasse et al., 2019). In addition, conducting a research on the concepts of alcohol consumption and conflicts in the context of Burkina Faso is justified by the fact that previous studies on consumption in other contexts have used such concepts in management. Therefore, this is an exploratory research in the context of Burkina Faso, and there is a necessity to verify other context findings in the African context. Management and marketing in the Western countries and in the Asian countries have brought out some results; and several studies have allowed the assessment of different marketing theories about culture and consumption to be reassured that cultural consumption patterns are not the same (Usinier, 2000; Diop, 2004; Nasse, 2018). Hence, the present research is an exploratory one with the following topic: Alcohol consumption and conflicts in developing countries. This research aims to provide managerial solutions to companies, to adapt industrial drinks to consumption, to the core needs and to the expectations of consumers. In Burkina Faso, one can observe an increasing rate of industrial drinks consumption. Indeed, some previous studies have pointed out that alcoholic drinks are among the events of daily life and customs (Bazié, 2011; Nasse et al., 2019; Nasse, 2018) and that alcohol has a medical function in such a sociocultural context (Nasse et al., 2019). Today, Burkina Faso is composed of 60.5% of Muslims, 23.2% of Christians (19% of Catholics and 4.2% of Protestants), 15.3% of animists, 0.6% of other religions, and 0.4% without religion (INSD, 2010). In Burkina Faso, an observation is that the revealed religions are in favor of non-alcoholic drinks consumption, while companies of the drink sector tend to encourage the alcoholic drinks consumption (Nasse et al., 2019). Thus, the real expectations and the core needs of some of the consumers are sometimes ignored. Religion is one of the factors that strongly reduces alcohol consumption in the context. Thus, an imperative questions is: What is the perception of religious consumers on the consumption of alcoholic drinks?

Religious beliefs appear to be some barriers to the business and to the consumption of alcoholic drinks (Lambert et al., 2010); and, the lack of rigorous marketing segmentation of the sector seems to be another barrier to the consumption of alcohol in the context of Burkina Faso. The observation of the context could lead a researcher to investigate the motives that are behind an increasing rate of alcohol consumption among Christians. Thus, the research question is: How and why Christian consumers contribute to generate conflicts through alcohol consumption?

This research question is structured on the following fundamental questions:

(1) What are the relationships between alcohol consumption and street conflicts?

(2) What are the relationships between alcohol consumption and household conflicts?

(3) What are the relationships between alcohol consumption and religious conflicts?

There is a general objective and there are some specific objectives to this research. The general objective is to show the association between alcohol consumption and conflicts in the context of Burkina Faso.

The specific objectives of this research are:

(1) To analyze the relationships between alcohol consumption and street conflicts;

(2) To identify the relationships between alcohol consumption and household conflicts;

(3) To examine the relationships between alcohol consumption and religious conflicts..

LITERATURE REVIEW

The literature review is focused on the analysis of the theories and the concepts which are in line with the present research.

The different theories of the research

There are different types of theories.

The sustainable development theory of consumer behavior

Some authors like Van den Bergh and Nijkamp (1991), Bidan (2010), and Nasse et al. (2019) have stressed that consumer behavior should not impede to the welfare of the future generations. Thus, there is a need to have a conscious and ethical consumption behavior. This helps to protect the environment in which people are leaving in; and it is a way to preserve it for future generations. In some extent, these authors fail to bring out that consumer behavior may also be influenced by some individualistic needs or traits.

The individualistic theory of consumer behavior

Luna and Gupta (2001), Shavitt et al. (2008), De Mooij and Hofstede (2002), Nayeem (2012), Frank et al. (2015), emphasize on the fact that consumer behavior may be affected by his or her personal traits or his or her character as well as his or her personal attitude. They show that consumer behavior is driven by a behavior that is usually a link to the consumer's individual experience. Nevertheless, the individualistic theorists should not ignore that in some context such as in the African context consumption, behavior is collective.

The collectivist theory of consumer behavior

In contrast to the individualistic theory of consumer behavior, Salciuvienė et al. (2005), Soares et al. (2007), Claussen et al. (2008), Amankwaa et al. (2012), and Nayeem (2012), argue in the sense of the collectivist approach to consumer behavior. The collectivist approach to consumer behavior focus on the fact that consumption is a collective phenomenon and the consumption behavior of a given consumer is the result of the consumption behavior of the society or the group to which that consumer belongs to. Nevertheless, consumption is also culture bound.

The culturalist theory of consumer behavior

However, Jung and Kau (2004), Essoo and Dibb (2004), Mokhlis (2009, 2010), Alam et al. (2011), Nayeem (2012), Mustafar and Borhan (2013), Baazeem (2015), Esteban et al., (2015), Nurbasari (2015), and Campanella (2016), show that the behavior of a given consumer has its roots within the consumer culture. For these researchers, consumer behavior is mainly influenced by culture. Understanding consumption dimensions means that one should understand the socio-cultural context within which the consumer lives.

Frustration-aggression theory of conflicts

Authors like Dollard et al. (1939), Nasse et al. (2016), and Marfo and Musah (2018) argue in the sense of the frustration-aggression theory of conflicts. These authors state that some conflicts are generated due to the accumulation of frustration by some given individuals or some groups. This accumulation of frustration draws the individual then to become aggressive and violent what leads to a conflictual situation. However, conflicts are not always due to frustration or aggression, but conflicts are also learnt in the society.

Social learning theory of conflicts

Fred-Mensah (2005) and Bandura (1977) focus their arguments on the social learning theory of conflicts. For these authors, conflicts are learnt in the social context. They argue that it is rather the social environment that teaches people to become aggressive or violent. Thus, conflicts are learnt, imitated and reproduced but intrapersonal conflicts are often difficult to imitate due to their intangibility.

The different concepts of the research

The starting concept to be defined is the concept of conflict.

The concept of conflict

The concept of conflict has been defined by several authors. In the western context, Goodhand and Hume (2009) have defined conflict as a disagreement resulting from individuals or groups that differ in behavior, beliefs, and values or in needs. The concept of conflict as approached by Goodhand and Hume (2009) is limited by the fact that it does not involve the violent aspect of conflict, but it rather shows conflict to be a mere disagreement. In the African context, the concept of conflict has been approached in a religious environment by Nasse et al. (2019) as a misunderstanding between individuals and groups due to a given misbehavior that affect a given religious community or group. The concept of conflict as approached by Nasse et al. (2009), depicts the social violence aspect of conflict and that is why recommendations have drawn the attention of political authorities and managers to help prevent these conflicts. In Ghana, the concept of conflict has been defined by Awedoba (2012) as a relationship between two or more parties centered on differences, disagreement and some issues of common interest or concern. In the Middle East context, Al-Hyari et al. (2012) has demonstrated that the consumer behavior in Saudi Arabia, has a link with religiosity, and that the sales of insane products generate conflicts which are in a form of products boycotting. The following concept to be defined is the concept of alcohol.

The concept of alcohol

The concept of alcohol can be defined in several ways. The concept of alcohol is defined by the French dictionary Larousse as a drink or a juice that has undergone a process of fermentation. However, the concept can also be understood to be any type of drink that contains alcohol. For some authors like, Amankwaa et al. (2012) and Nasse et al. (2019), alcohol refers to the industrial fermented drinks that are sold or consumed. However, in this study the concept of alcohol refers to any drink that has been fermented either through some traditional ways of production or through some modern or industrial ways of production. The next concept to be defined is the concept of consumption.

The concept of consumption

The concept of consumption has also been approached by several authors. The concept of consumption has been approached by Bazié (2011), Amankwaa et al. (2012), Nasse et al. (2019), and Nasse (2018) as the action of drinking a given drink. However, for some authors such as Mokhlis (2009), Diop (2012), and Kibora (2015), the concept of consumption refers to the action of using and of eating a particular food. In this research, the concept of consumption is understood to be the action of

using or drinking a given beverage. The next concept to be defined is the concept of alcohol consumption.

The concept of alcohol consumption

In the western countries and in Africa, alcohol consumption is approached as the drinking of industrial alcoholic drinks (Amankwaa et al., 2012; Nasse et al., 2019). Nevertheless, in the context of Burkina Faso, Bazié (2011) has approached the concept of alcohol consumption to be the drinking of traditional alcoholic beverages.

After defining the different concepts, in the following lines there is a need to underline the link between alcohol consumption and conflict.

The link between alcohol consumption and conflicts

In the western countries and in the African context, few studies have shown that there is a link between alcohol drinks consumption and conflicts. In the American context, authors like Amankwaa et al. (2012) show with a positivist epistemological position and a quantitative approach that religiosity and consumers' behaviors are linked through a study at a University in Georgia in the United States of America. Students who do not consume alcohol or whose level of alcohol consumption is very low have a strong involvement in religious practice. Their study then revealed that religiosity is closely linked to consumer behavior towards industrial drinks. Amankwaa et al. (2012) have demonstrated that there is a link between alcohol consumption by carrying out a research on Christian's college students in the United States of America. Findings have shown that some students who consume alcoholic drinks misbehave. In the African context, Nasse et al. (2019) through post-positivist epistemological posture have shown through a study on religious consumers in Burkina Faso that religiosity has an influence on these consumer behaviors towards the consumption of industrial non-alcoholic drinks. Findings also show that 23% of the surveyed consume industrial alcoholic drinks. Nasse et al. (2019) findings also show that there is a link between alcohol consumption conflicts in the Burkina Faso environment which is highly religious. In Ghana, a research by Dery and Diedong (2014) slightly underlines that alcohol consumption is a source of household violence against women. From the literature review, most of the researchers, in highly religious environment have demonstrated that consumers are influenced by religious beliefs (Mokhlis, 2008; Al-Hyari et al., 2012). Some studies have underlined that alcohol consumption (Amankwaa et al., 2012; Nasse et al., 2019) leads to social conflictual situation. The proposed solutions for such conflictual situations by previous authors are that there should be a consideration of culture differences, and the consideration of religiosity

and the implication of political leaders and managers. However, the conceptual framework here proposes that the consumption of alcoholic drinks in a religious context or environment leads to conflictual situations either between religious groups or between individuals or within a given religious group. The framework here seeks to explain how consumers from various religious groups contribute to generate conflicts through alcohol consumption in the light of the following relevant theories such as frustration-aggression theory, the social learning theory of conflicts, the human needs theory of conflicts, the collectivist theory of consumer behavior, the culturalist theory of consumer, and theories that are in line with the present research. The proposed solutions for conflictual situations are the implication of political authorities, of managers and of religious leaders.

According to the literature, in a strongly religious environment, consumers are influenced by religious beliefs (Mokhlis, 2008; Al-Hyari et al., 2012). Some studies have pointed out that alcohol consumption (Amankwaa et al., 2012; Nasse et al., 2019) leads to a social conflict situation. The solutions proposed by previous authors suggest the consideration of cultural differences, as well as religious beliefs and seeking the involvement of managers and politicians.

However, the present conceptual framework demonstrates that alcohol consumption in a religious context creates conflictual situations between religious groups or between individuals, or within a given religious group. This conceptual framework explains how religious consumers can generate to conflicts through alcohol consumption in the light of the frustration-aggression theory, the social learning theory, the collectivist theory and the culturalist theory of consumer behavior. The solutions consist of the implication of political authorities, managers, religious leaders, and educators (Figure 1).

MATERIALS AND METHODS

The research is based on a mixed approach meaning a qualitative approach and a quantitative approach. The research posture is post-positivist. It is relevant to describe the research instruments.

Research instruments

For the qualitative study, it focuses on indicating the number of themes, the focus of the themes, and their provenance. Qualitative research will be conducted through one type of instrument. The instrument is a semi-structured interview guide for the experienced alcohol consumer. The instrument is pre-tested with 10 respondents and then corrected to make it more understandable to respondents. The number of themes is eleven (11). These themes are constructed using the different variables identified during the literature review. To make content analysis more relevant an analysis grid is also used. For the quantitative study, it focuses on the number of questions and the source of the questionnaire used. The questionnaire consists of twenty-six questions constructed from the verbatim of the qualitative study.

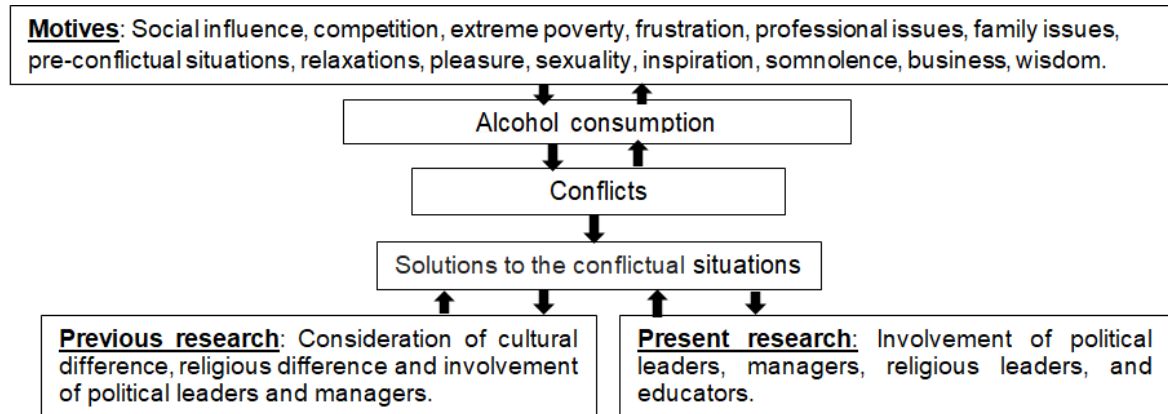


Figure 1. Proposed solutions to the conflictual situations.
Source: Nasse Conceptual Framework (2019).

Research procedure

According to Marshall (1996), there are three (3) different types of qualitative sampling strategies: convenience sampling, targeted sampling and theoretical sampling. The qualitative sampling technique that is used in this research is purposeful sampling because of its common use by researchers and because of a lack of sufficient resources and time to carry out research for a very long time. For Marshall (1996: 523), purposeful sampling or judgment sampling is a widely used sampling technique of selecting the most experienced respondents to answer the research question. The qualitative sampling strategy for locating participants consists of identifying the drinking places where experienced alcohol users are and asking for an interview during their free time. Interviews are conducted at the participant or at a location chosen by the participant, where there is especially less noise. Research participants are requested to invite other dedicated participants whom they know, who fulfill the research criteria and who agree to participate regularly in this research. The qualitative research is conducted using a semi-structured interview guide for respondents who are experienced consumers of alcoholic beverages. The recordings of the interviews are made in French with a voice recorder. However, it should be noted that some respondents did not accept the voice recorder and the interview data was collected on paper or was captured on a computer. The recorded data is transcribed by hand using the audio software. The criterion of "saturation" is the criterion that is used to stop the data collection; because, the last interview does not provide more information.

The quantitative sampling strategy consists of using a random sampling technique combined with the snowballing technique due to a lack of time and an insufficiency of resources. The questionnaire is pre-tested with the consumers of alcoholic beverages. This first test is done on a sample of 50 respondents. The pre-test results are used to draft a final version of the questionnaire. The designed questionnaire is administered again to the consumers. This sample is a subset of the studied population. To set the sample size, the following mathematic formula is used: $n = (p) (1-p) / (e / Z)^2$, where p represents the selected proportion of an attribute, for example gender. Here, assuming 50-50 female to male ratio, $p=0.50$ or 50%; e represents the level of precision or accuracy set for this research, here 7%, and Z is the number related to the degree of confidence, and in this case $Z=1.96$ or 95% confidence (Ganassali, 2009: 51; Hejase and Hejase, 2013: 231). Then, in this case, the formula becomes: $n = (0.5 \times (1-0.5)) / (e / 1.96)^2 = 0.25 / (e / 1.96)^2$. The number of people to interview for a maximum error of 7.0%, then is $n = 0.25 / (0.07 / 1.96)^2 = 196$

people. A sample of 196 people is enough for a 7 point error estimate. Once the sample determined, data collection is done through a questionnaire on a paper and it is filled by the consumers. The total number of respondents is 241.

Research context

The country where the research is conducted is Burkina Faso. The research area includes the main city of Ouagadougou, for a period of 10 months.

Research participants

Participants are considered using the following criteria that include age, sex, religion, educational level, marital status, occupation, and social class. First, the age of participants ranges from 18 to 45 years old and above. Second, the gender of the participants includes men and women. Third, the educational level of participants includes illiterates, and those with primary school, secondary school or university levels. However, for the illiterate participants or those who have a primary school level, the local language was used to enable them to participate in research because of their poor level of French language. Finally, the participants also belong to different socio-professional categories and to different social classes.

Data analysis

The qualitative analysis of the interview data was carried out with the qualitative version of Sphinx IQ, after the transcription by hand of the data. The quantitative data is analyzed with the use of the quantitative version of Sphinx IQ.

Ethical implications

In this research, there are some ethical measures to be taken into account as what is normal to be considered for a scientific research (Creswell, 2009). In this research in order to increase participation, respondents are not requested to give their names, and information given by the respondents is treated judiciously (Nasse, 2018).

Table 1. Religious affiliation of respondents.

Religious affiliation of respondents	Frequency	Relative frequency	Percentage
Apostolic	1	0.0434	04.34
Assembly of God	3	0.1304	13.04
Baptist	6	0.2608	26.08
Roman Catholic	11	0.4782	47.82
International Center of Evangelisation	2	0.0869	08.69
Total	23	1	100

Source: Nasse Data Analysis (2019).

Research propositions or research hypotheses and research model

From the literature review, some variables are drawn and thus the following hypotheses or propositions are made:

H₁ or P₁: There is an association between alcohol consumption and street conflicts.

H₂ or P₂: There is an association between alcohol consumption and household conflicts.

H₃ or P₃: There is an association between alcohol consumption and religious conflicts.

RESULTS

Qualitative results analysis

Descriptive statistics are statistics that describe the fundamental aspects of the collected data by providing a simple information on the measures of the features (Anderson et al., 2015). The descriptive statistics cover the religious affiliation, the age, the profession of the respondents, the social class, the gender, the marital status, the level of education and the nationality of the respondents. The overall number of the interviewed is 31. However, eight (8) interviews are not complete. Therefore, the total number of interviewed that are good is 23. There are seventeen (17) men and six (6) women. Among them there are some unemployed, some public employees, and some private employees. The respondents' level of education goes from illiterate to primary school, secondary school and university levels. The descriptive statistics section starts with the religious affiliation of the respondents. In term of religious affiliation, the respondents were mainly from Apostolic Church, Assembly of God Church, Baptist Church, Catholic Church and the International Center of Evangelization Church. The field data shows that 04.34% of the respondents are from Apostolic Church, 13.04% of the respondents are from Assembly of God Church, 26.08% of the respondents are from Baptist Church, 47.82% of the respondents are from Catholic Church and 08.69% are from the International Center of Evangelization. The results are shown in Table 1.

After, the lemmatization of the data, the lexicon gives

the most frequent words in the answers. The lexicon is composed of words such as "alcohol", "conflicts", "diseases", "accidents", "wives", "liver", "death", "husbands" and "blood" (Table 2). These words are referring to a different emotional state among which one can list, the emotional state of sadness, the emotional state of unhappiness, the emotional state of troubles, the emotional state of violence, the emotional state of severe pains, and the emotional state of sorrows.

In the context of Burkina Faso, alcohol consumption causes different source of conflicts among which religious conflicts, household conflicts, social conflicts and gender conflicts. In addition, alcohol consumption generates multiples diseases such as high blood pressure, liver disease, and kidney disease. This situation can be explained by the fact that a lot of consumers do not get access to appropriate medical treatment because of the poor conditions of medical care and the insufficiency of health facilities. Alcohol consumption is also a source of multiple accidents on the roads where some cases of death often occur. According to the data analysis, the seven (7) top and most popular alcoholic drinks listed by consumers after an analysis of the data are: Brakina (13.74%), Beaufort (12.97%), Sobbra (10.68%), Wine (10.68%), Dolo (9.16%), Castel (7.63%), and Flag (6.10%). 'Brakina' is at the top given the fact that it is a national drink which is well known and appreciated for some years. 'Brakina' has gained in term of popularity as compared to the others alcohols. It is also a drink that is associated to female drinkers. 'Beaufort' is also at the top because it is well known and because of its meaning in French that is composed of the words "beau" which means "in-law" and "fort" which means "strong, powerful". Thus, 'Beaufort' means "strong in-law", "powerful in-law". Thus 'Beaufort' is a prestigious alcoholic drink. 'Sobbra' is also well known given the fact that it is a national drink which is well known and appreciated for some years. It is associated to male drinkers. On one hand, the mapping of the data on alcohol consumption and its positive aspects (Figure 3) shows the systematic frequency of the words. These words produce a sense by revealing that alcohol, relationships, relaxation and disease healing are closely related. This means that alcohol consumption creates

Table 2. Most frequent words in the answers.

Word	Frequency
Alcohol	528
Conflicts	218
Diseases	19
Accident	14
Wives	11
Liver	9
Death	6
Husbands	6
Blood	5

Source: Nasse Data Analysis (2019).

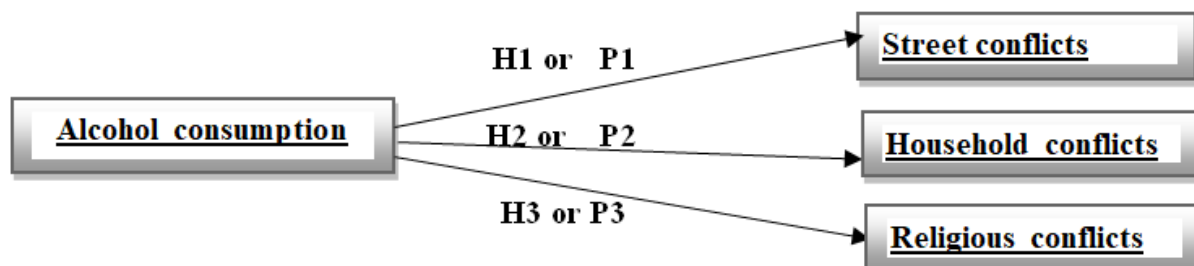


Figure 2. Research model.
Source: Nasse Research Model (2019).

relationships, friendships, relaxation and healing what attracts consumers to drink it.

On the other hand, the mapping of the data on alcohol consumption and its negative aspects is shown in Figure 4. These words produce a sense by revealing that alcohol, conflicts, and accidents are closely related. This can also be interpreted in the sense that some consumers who consume alcohol sometimes causes accidents on the roads and that situation generates some conflictual situations between the victims and non-victims. Figure 4 shows this closeness between alcohol consumption, accidents, conflicts, and some diseases. Finally, it also shows this closeness between alcohol consumption and conflicts.

The lemmatization of the corpus on alcohol consumption and the conflict types shows that the most common diseases associated with alcohol consumption listed by the consumers (Table 3; Figure 5) are: liver disease (45%), cancer (15%), cardiovascular disease (10%), diabetes (10%), high blood pressure (10%), and kidney disease (10%).

After collecting the data, and after its transcription by hand an analysis of content is made to compare research propositions to the empirical data to see if they are confirmed or not. The results show that alcohol consumption is a source of street conflicts in the context:

"(...) alcohol consumption is a source of conflicts between people. For instance, someone who is always drinking alcohol without moderation may generate conflicts in the society". Respondent 1 (Man, 38 years old).

The results show that alcohol consumption is a source of household conflicts in the context of Burkina Faso. In term of household conflicts, it appears that alcohol consumption generates household conflicts. Household conflicts are characterized by gender-based violence. The answer given by respondent 6, shows that alcohol consumption is a source of conflicts between individuals of the same gender (men and men) and a source of conflicts between individuals from different gender (men and women or women and men):

"Good talking about the family side, drinking alcohol is spending the family wealth or revenue; and this can be a source of problem between the wife and her husband because everybody knows that the family counts on the head of the family for food and for vital needs. So, if one part of the family revenue goes into alcohol that may not help the family in term of people vital needs. This may be a source of conflicts with the man's wife and that conflict may involve the children because the man will beat his wife every time and if this continues on when the children



Figure 3. Cognitive mapping of the words most frequently related with alcohol consumption and its positive aspects.
Source: Nasse Data Analysis (2019).



Figure 4. Cognitive mapping of the words most frequently related with alcohol consumption and its negative aspects.
Source: Nasse Data Analysis (2019).

Table 3. List of alcohol consumption related diseases.

Disease	Frequency	Relative frequency	Percentage
Liver disease	9	0.45	45
Cancer	3	0.15	15
Cardiovascular disease	2	0.10	10
Diabetes	2	0.10	10
High blood pressure	2	0.10	10
Kidney disease	2	0.10	10
Total	20	1	100

Source: Nasse Qualitative Data Analysis (2019).

grow especially the boys, you know the closeness that is between the boys and their mother, these boys may become rebellious towards their father. The conflict may reach a certain point that is an open fighting between the father and the son, leading to a rejection every time and without a good reason. The requests of the children are normal, but the father is someone that drinks a lot and he may sometimes fall in the sewerage; he may sometimes do bad things with the girls in the drinking spot and the news may come back to himself. At that time people say this is the child of this man that is a drunker, an irresponsible man but when the man has a daughter she may understand but if it is a son he may become rebellious." Respondent 6 (Man, 32 years old).

The results also show that alcohol consumption is a source of religious conflicts in the context:

"There are street conflicts and religious conflicts. If you are evangelical and you drink, it creates conflicts with religious leaders. (...) when I started drinking people stop giving me money. It also creates conflicts in the professional area and in the family. Once I was drunk and got an accident; since that day my elder brothers do not accept to give me money." Respondent 3 (Man, 37 years old).

In addition, a grid of analysis is used to analyze the verbatim. According to Roche (2009: 49), a thematic grid of analysis helps to analyze the data and to bring out a synthesis according to the different themes. The analysis with a thematic grid of analysis is shown in Table 4.

Quantitative results analysis

The quantitative analysis shows that the total number of Christians in this research represents 241 respondents what is a sample of 100% of Christians. In addition, the respondents are all experienced alcohol consumers. They should be drinking alcohol for some years. Respondents who are alcohol consumers and who are not experienced have been excluded from the research. For further, alcohol consumers are from different religious affiliation. 8.3% of the respondents are Assembly of God Christians, 5.8% of the respondents are Apostolic Christians, 13.7% of the respondents are Baptist Christians, 0.8% of the respondents are Centre International d'Évangélisation Christians, 2.9% of the respondents are Mennonite Christians, 13.3% of the respondents are Presbyterian Christians, and 52.3% of the respondents are Roman Catholic (Table 5). The high rate of the Roman Catholic consumers could be explained by the fact that in the context of Burkina Faso, Roman Catholic Christians are tolerant towards alcohol consumption (Nasse, 2018). The Roman Catholic consumption culture requires that Christian drink alcohol moderately. The evangelical Christians are not tolerant

towards alcohol consumption (Nasse, 2018) and their doctrines condemn not only the purchase of alcohol (Okon et al., 2014), but also alcohol consumption.

The different items of the variables are measured (Table 6). The research instruments should allow the researcher to measure the phenomenon that is to be measured (Carricano et al., 2010).

Furthermore, talking about the respondents' age, 20.25% of the respondents have their age between 18 and 25 years; 37% of the respondents have their age between 26 and 35 years; 30.25% of the respondents have their age between 36 and 45 years; 12.5% of the respondents have their age between 46 and more years. The respondents aged between 26 and 35 years and above are numerous because the majority of the population is young and because it is at this range of age that most of them have possibilities to purchase alcohol. Besides, about the respondents' gender, 16.2% of them are women and 83.8% of them are men. The low rate of women could be explained by the fact that Christian female consumers are more stigmatized when they drink alcohol as compared to male consumers. To add, on the subject of the respondents' social class, 1.5% are very poor, 52.5% are poor, 37.5% are rich, and 08.5% are very rich.

In this research, there are three hypotheses to be verified. The first alternative hypothesis (H₁) consists in finding out if there is an association between alcohol consumption and street conflicts. The corresponding null hypothesis is that there is not an association between alcohol consumption and street conflicts.

H₁: There is an association between alcohol consumption and street conflicts.

H₀: There is not an association between alcohol consumption and street conflicts.

For the hypothesis testing, the correlation between the variable 'Alcohol consumption' and 'street conflicts' is the method that is used. If the p-value, the chi-square value and the degree of freedom (dof) value are significant, then the null hypothesis is rejected and the alternative hypothesis is approved. The analysis of the data, with the Sphinx IQ software, shows that $p = <0.01$; $\chi^2 = 54.20$; dof = 15 (Table 7). The p-value, the Chi-square value and the degree of freedom (dof) value are very significant. Therefore, the null hypothesis is rejected and the alternative hypothesis (H₁) is confirmed.

H₁: There is an association between alcohol consumption and street conflicts.

The second alternative hypothesis consists in finding out if there is an association between alcohol consumption and household conflicts. The corresponding null hypothesis is that there is not an association between alcohol consumption and household conflicts.

Table 4. Content analysis of the verbatim with a grid of analysis.

Theme	Synthesis
1. Religious background	Respondents are from two main groups: the roman Christians and the evangelical Christians. The answers given by the respondents show that there are similarities and differences between religious affiliations. Religious similarities is a source of communion and sympathy between Christian, while religious differences (such as doctrines in regard of consumption) is a source of disagreement
2. Understanding the concept of alcohol consumption	Alcohol consumption refers to the drinking, the intake of a drink that contains alcohol. Alcohol consumption is often accompanied with troubles, personal problems and some challenges of the daily life
3. Understanding the concept of conflicts	A conflict is a disagreement, a tension, a misunderstanding between two individuals or a group of individuals that is marked by a violence, or an aggression
4. Consumption of alcohol.	All the respondents are experienced alcohol consumers who have been drinking alcohol for some years
5. Types of alcohol	The respondents drink or consume two types of alcohol: traditional alcohol and a modern alcohol. Some also mention the consumption of some counterfeit alcohol
6. Positive aspects of alcohol consumption	Alcohol is a source of socialization, jobs creation, income generation, relaxation, business relationships and pleasure
7. Negative aspects of alcohol consumption	Alcohol consumption is a source of several diseases, stigmatization, conflicts, divorces, poverty, accidents and death
8. Conflicts associated to alcohol consumption	There are street conflicts, religious conflicts, household conflicts, gender conflicts, professional conflicts
9. Suggestions to minimize conflicts associated to alcohol consumption	There should be an implication of the governmental authorities, an implication of managers, an implication of manufacturers and an implication of religious leaders and educators
10. Additional points	It is vital for the authorities to take some measures to tackle unruly alcohol consumption and the conflictual situation related to alcohol consumption
11. Personal traits	The respondents are either men or women who are educated or illiterates. They are public employees or private employees, with an age range from 18 to 45 years and above

Source: Nasse Data Analysis (2019).

Table 5. Respondents' religious affiliation.

Religious affiliation	Frequency	Relative frequency	Percentage
Assembly of God	20	20/241	8.3
Apostolic	14	14/241	5.8
Baptist	33	33/241	13.7
Centre International d'Évangélisation	19	19/241	0.8
Mennonite	07	07/241	2.9
Presbyterian	32	32/241	13.3
Roman catholic	126	126/241	52.3

Source: Nasse Data Analysis (2019).

H₂: There is an association between alcohol consumption and household conflicts.

H₀: There is not an association between alcohol consumption and household conflicts.

For the hypothesis testing, the correlations between the variable "Alcohol consumption" and "Household conflicts" is the method that is used. If the p-value, the Chi-square value and the degree of freedom (dof) value are

Table 6. Values of the alphas of Cronbach for the variables.

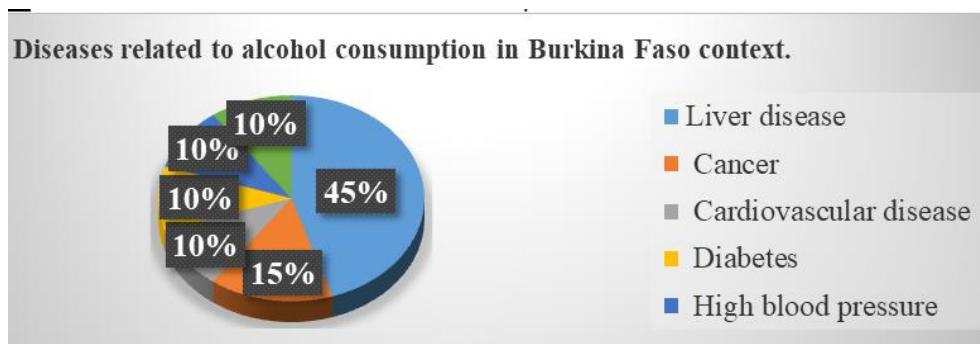
Variable	Number of items	Alpha of Cronbach value
Alcohol consumption	4	0.77
Conflicts	12	0.90
Street conflicts	4	0.77
Household conflicts	4	0.82
Religious conflicts	4	0.79

Source: Nasse Data Analysis (2019).

Table 7. Relationships between the variables 'Alcohol consumption' and 'Conflicts'.

Variables crossing	Results
"Alcohol consumption " and "conflicts "	$p = <0.01$; $\chi^2 = 4284.46$; dof = 300. The relationship is very significant
"Alcohol consumption" and "Household conflicts"	$p = 0.009$; $\chi^2 = 31.00$; dof = 15. The relationship is very significant.
"Alcohol consumption" and "Street conflicts"	$p = <0.01$; $\chi^2 = 54.20$; dof = 15. The relationship is very significant.
"Alcohol consumption" and "Religious conflicts"	$p = <0.01$; $\chi^2 = 38.56$; dof = 15. The relationship is very significant.
"Conflicts" and "Alcohol consumption"	$p = <0.01$; $\chi^2 = 4284.46$; dof = 300. The relationship is very significant
"Household conflicts" and "Alcohol consumption"	$p = 0.009$; $\chi^2 = 31.00$; dof = 15. The relationship is very significant.
"Street conflicts" and "Alcohol consumption"	$p = <0.01$; $\chi^2 = 54.20$; dof = 15. The relationship is very significant.
"Religious conflicts" and "Alcohol consumption"	$p = <0.01$; $\chi^2 = 38.56$; dof = 15. The relationship is very significant.

Source: Nasse Data Analysis (2019).

**Figure 5.** Diseases associated with alcohol consumption.

Source: Nasse Data Analysis (2019).

significant, then the null hypothesis is rejected and the alternative hypothesis is approved. The analysis of the data, with the Sphinx IQ software, shows that $p = 0.009$; $\chi^2 = 31.00$; dof = 15 (Table 7). The p-value, the Chi-square value and the degree of freedom (dof) value are very significant. Therefore, the null hypothesis is rejected and the alternative hypothesis (H_2) is confirmed.

H_2 : There is an association between alcohol consumption and household conflicts.

The third, alternative hypothesis consists in finding, if there is an association between alcohol consumption and

religious conflicts. The corresponding null hypothesis is that there is not an association between alcohol consumption and religious conflicts.

H_3 : There is an association between alcohol consumption and religious conflicts.

H_0 : There is not an association between alcohol consumption and religious conflicts.

For the hypothesis testing, the correlation between the variable 'Alcohol consumption' and 'Religious conflicts' is the method used. If the p-value, the Chi-square value and the degree of freedom (dof) value are significant, then the

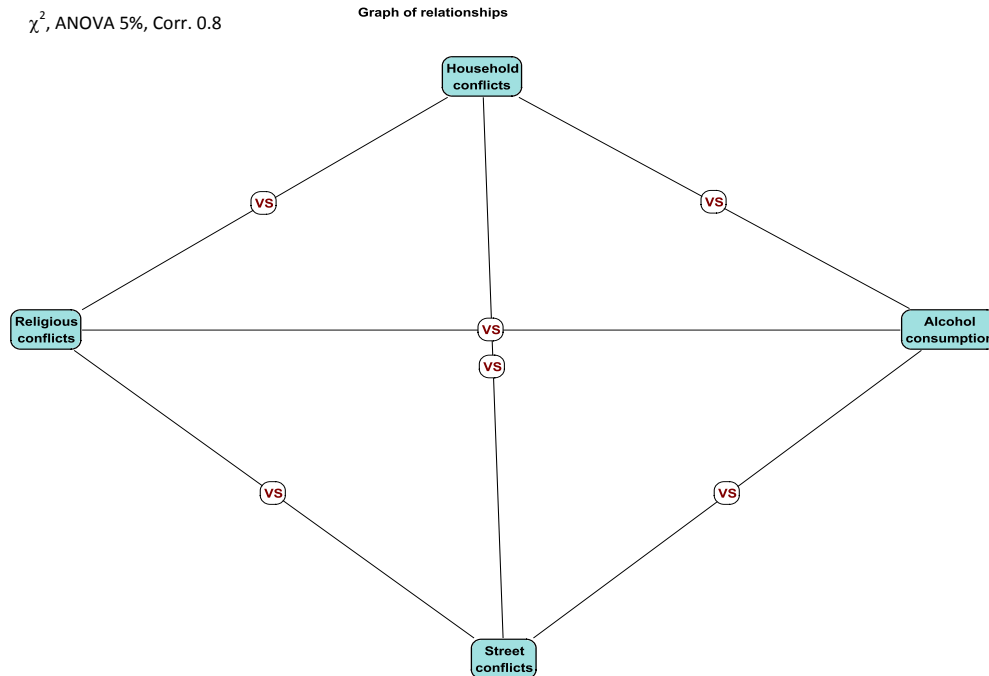


Figure 6. Graph of relationships between the different variables.
Source: Nasse Data Analysis (2019).

null hypothesis is rejected and the alternative hypothesis is approved. The analysis of the data, with the Sphinx IQ software, shows that $p = <0.01$; $\chi^2 = 38.56$; $dof = 15$ (Table 7). The p-value, the Chi-square value and the degree of freedom (dof) value are very significant.

Therefore, the null hypothesis is rejected and the alternative hypothesis (H_3) is confirmed.

H_3 : There is an association between alcohol consumption and religious conflicts.

In a word, it is found that alcohol consumption is a source of conflicts.

The analysis shows that $p = <0.01$; $\chi^2 = 4284.46$; $dof = 300$ (Table 7). The p-value, the Chi-square value and the degree of freedom (dof) value are very significant. Therefore, one can confirm that there is an association between alcohol consumption and conflicts.

A graph of relationships is generated to see if the different relationships between the different variables are significant. As shown on the graph, the relationships between alcohol consumption and street conflicts, the relationships between alcohol consumption and household conflicts, the relationships between alcohol consumption and religious conflicts are very significant (Figure 6).

DISCUSSION

Some studies slightly point out that in the context of

Burkina Faso that industrial alcohol consumption may be a trigger of social conflicts (Nasse et al., 2016), however the present research clearly shows that alcohol consumption in the context of Burkina Faso is a source of street conflicts. Furthermore, the correlation between the variables alcohol consumption and street conflicts is very significant. Thus, the first proposition or the first hypothesis is confirmed.

P1 or H1: There is an association between alcohol consumption and street conflicts.

The results of the respondents have also shown that alcohol consumption in the context of Burkina Faso is a source of misunderstanding in families. Some previous studies slightly underline that alcohol consumption is a source of domestic violence by men against women in the African context (Dery and Diedong, 2014; Testa et al., 2014). The present research clearly shows that alcohol consumption brings household conflictual situations such as conflicts of the same gender (men and men, women and women) and conflicts of different gender (men and women, women and men). Thus, there are some conflictual situations between some family members. In addition, the correlation between the variables alcohol consumption and household conflicts is very significant. Therefore, the second proposition or the second hypothesis is confirmed.

P2 or H2: There is an association between alcohol consumption and household conflicts.

Table 8. Synthesis on proposition or hypotheses confirmation.

Research hypothesis or proposition	Significance of the relationship between variables based on correlations and the p-value	Confirmation status
Hypothesis 1 or proposition 1	The relationship is very significant	Confirmed
Hypothesis 2 or proposition 2	The relationship is very significant	Confirmed
Hypothesis 3 or proposition 3	The relationship is very significant	Confirmed

*P < 0.05.

Source: Nasse Data Analysis (2019).

Some previous studies in the context of Burkina Faso show that industrial alcohol consumption may be a trigger of conflicts between religious leaders and the irresponsible consumers (Nasse et al., 2019), when the drinking spot is closer to a worship place. The present research clearly shows through the answers given by respondents that alcohol consumption in the context of Burkina Faso is a source of religious conflicts. For further, the correlation between the variables alcohol consumption and religious conflicts is very significant.

Thus, the third proposition or the third hypothesis is confirmed.

P₃ or H₃: There is an association between alcohol consumption and religious conflicts.

Table 8 shows the different hypotheses or propositions that are confirmed in the present research.

Conclusion

Conceptual contributions

The main conceptual contribution is the enrichment of the literature on alcohol consumption and conflicts. Previous literature reviews have brought out some definitions on the concepts that are redefined in the African context. These concepts are discussed, analyzed and enriched in the context of Burkina Faso due to some specific needs related to their understanding and to their use.

Methodological contributions

In terms of methodological research contributions, it is essential to recognize a creation of new tools that help to categorize the socio-cultural context of Burkina Faso.

Theoretical contributions

Regarding theoretical contributions, it is confirmed that in the context alcohol consumption leads to household conflicts, street conflicts, and religious conflicts.

However, the responsible factors for alcohol consumption or the intensification of alcohol consumption are different from other contexts; they have their origin in some cultural factors (Durmaz et al., 2011; Nayeem, 2012; Nasse et al., 2019), extreme poverty, poor conditions of living, ignorance, sexuality, a very poor management situation, a lack of serious control of the consumption sector by the authorities, social frustrations, pre-conflict factors, the lack of a strong implication of religious leaders and a lack of an appropriate sensitization about moderation in alcohol consumption. Thus, this research leads to new theoretical findings that are unique to the Burkinabe cultural context.

Managerial contributions

Regarding the managerial contributions of the research, it aims to draw out both some tangible conflicts and some intangible conflicts (intra-religious and inter-religious conflicts) related to the consumption of alcohol (Nasse et al., 2019) and to see how these issues can be addressed in the Burkina Faso context. It also brings out the inequalities and the inequities that are related to the production and consumption of alcohol drinks in order meet the expectations and needs of the consumers. For instance, the consumers spend their money to consume alcohol but still they are victims of the negatives consequences of the counterfeit alcohol that is produce by manufacturers. Here are some answers given by some consumers about the negative effects of counterfeit alcohol:

"I would like to thank you for the time you took to interchange but one thing I want to mention is that there is this drinking spot where the owner is selling counterfeit alcoholic drinks and people are drinking it they are and dying; and the owner does not care what is important for him is that he is making a lot of money. So, I think that this interview is a good thing; and it should push us to rethink our policies in term of goods such as alcohol importation. I think that the interview that is being made should have a final report that should be given to the authorities so that they will regulate the importation of these alcoholic drinks. It should also bring out some

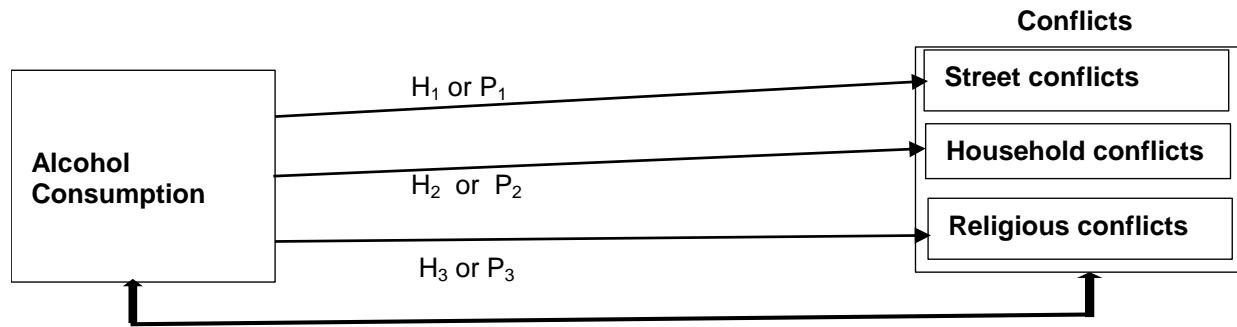


Figure 7. Research model reconsidered.
Source: Nasse Research Model (2019).

information with a good notion and a good culture about alcohol consumption.” Respondent 8 (Man, 36 years old).

In addition, some of the consumers have mentioned some negative aspects of alcohol consumption due to the lack of moderation in term of consumption:

“The abuse of alcohol brings someone to be drunk, what is not good for the family as it generates conflicts, and that also brings weakness to the body and also people may not consider you in some places. The abuse of alcohol also can make the consumer to be sick, abusing alcohol bring diseases. I think that it is personal; I am able to drink two, but another consumer is able to drink only one alcohol bottle; some are able to drink three bottles without being drunk.” Respondent 12 (Man, 46 years old).

Therefore, managers should also help towards the sensitization through ads, and also through a notice on packaging. Nasse et al. (2019) underline that only some few companies in the beverage sector have a notice on their packaging to sensitize the consumer about moderation in term of alcohol consumption. This will help to reduce the negative effects of alcohol consumption conflicts. It will also help to reduce the rate of mortality and the rate of morbidity in the context, because some previous studies have shown that excess in alcohol consumption generates physical health damage (Valentine et al., 2010: 42).

Some counter-intuitive results show that conflicts also affect alcohol consumption as some consumers moderate their consumption. In addition, conflictual situation may lead consumers to drink alcohol. Thus, conflicts also affect alcohol consumption in the context of Burkina Faso:

“To stop the conflicts, one should drink but at a reasonable way. It is not good to consume alcohol and to be drunk at the point that one does not control himself anymore.” Respondent 9 (Woman, 20 years old).

The research model proposed at the beginning of this research is reshaped after the present research findings (Figure 7).

The consumption of alcohol in the context of Burkina Faso is something that is observable. It generates conflicts such as household conflicts, religious conflicts and street conflicts. Consumers of alcohol contribute to generate conflicts by an unethical consumption and by a lack of moderation. The present research also provides the different implications in relation with the findings.

IMPLICATIONS

It has been shown that alcohol consumption is at the base of household conflicts, religious conflict, and social conflicts. Thus, it is very useful for the authorities in Burkina Faso to put some measures to stop the counterfeit alcoholic beverages, that is, a harm to the consumers. Some people die by drinking such counterfeit alcoholic beverages. Therefore, it is crucial for the political authorities and the religious authorities to involve themselves in sensitizing the consumers to moderate their alcohol consumption to avoid conflicts but also to keep their health. Some previous studies have shown that exaggeration in consumption is a source of diseases (Kunfaa, 1996; Cole, 2015; Nasse, 2018). Political leaders and managers should take some appropriate measures to tackle the counterfeit alcohol production, for instance by increasing the control but also by requesting some quality standards and norms in term of alcohol production and sales. Furthermore, alcohol consumption by youth is often combined with some harmful products such as strong drugs and destructive substances (Picard-Masson, 2014; Nasse, 2018). For respondent 18, there are some alcoholic drink that are named “Suspend d’âge” in French what literally means “age reducing” because they kill the consumers:

“The liquors destroy or kill people. It reduces people life. The counterfeit alcohol is called ‘suspend d’ âge’ what

means 'reducing the life expectancy or the age'. Some put tramadol and it creates problems." Respondent 18 (Man, 58 years old).

The findings of this research imply that the governmental authorities include alcohol education as part of the curriculum in schools (Valentine et al., 2010), to help sensitize the younger generation for them to have a good alcohol consumption culture. It is also vital to tackle the alcohol consumption by the youth especially the teenagers with some appropriate measures to avoid the negative consequences that destroy the future generation. Moreover, there is a need for the authorities to sensitize consumers on the preservation of the environment as it is noticed that some unruly consumers pollute the environment with alcohol packaging. Management in Africa is still at its early ages and it lacks innovation (Bourgoin, 1984 ; Shamba and Livian, 2014) both some good strategies (Hafsi et al., 2007; Ouédraogo, 2007) and some preventive mechanisms not only to respond to the core needs and expectation of consumers, but also to monitor conflictual situations (Aasoglenang and Baataar, 2012) for the restoration of peace in the streets, and in the household setting and in the religious setting. Finally, to promote the sustainability of development in the context, it is vital to promote a good alcohol consumption culture focused on moderation to minimize conflictual situations.

FUTURE RESEARCH

It will be useful, to extend this research in order to find out if variables such as 'gender' or 'social class' could influence the relationship between 'alcohol consumption' and 'conflicts'.

CONFLICT OF INTERESTS

The author has not declared any conflict of interests.

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Full Length Research Paper

Determinant factors of consumers' bank selection decision in Sudan

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The purpose of this study is to identify the key determinant of the bank selection decision by Sudanese banks' customers. The motivation for this paper is the lack of research that empirically studied bank selection criteria that influence customers' selection decisions on banking services in Sudan. Data were collected using self-administered questionnaires to a sample of 253 of Banks customers in Khartoum State. Their responses on the importance of 22 different selection criteria were rated and analyzed. Mean analysis and exploratory factor analysis is applied to rank the most important determinants of bank selection. The main results concluded that Corporal Efficiency is the most important determinant that has influenced the customer's selection decision. Other factors perceived to be important include bank marketing efforts, convenience and service delivery. Research on determinant factors of consumers' bank selection decision is scarce in Sudan. This study contributes in that direction.

Key words: Selection criteria, banking industry, consumer behavior, Sudan.

INTRODUCTION

The rising competition in the banking sector and the similarity of services offered by banks in Sudan makes it critical for the banks to pinpoint the important determinants of bank customers' selection decision. It is important to understand bank selection criteria upon which customers choose between providers of financial services in order to shape their services delivery and to build a robust growth strategy that focuses on products and services valued the most by customers and motivate them to deal with their bank. Understanding customers' bank's selection criteria have been argued to be helpful to banks in identifying the appropriate marketing strategies needed to attract new customers and retain existing ones (Kaynak and Kucukemiroglu, 1992).

Determinants of bank selection criteria and customer's bank preferences of Islamic banks have been extensively

discussed and various dimensions have been identified in various Islamic countries. However, a review of the literature also indicates that most studies related to bank selection criteria have been mainly conducted in countries with a dual banking system where both conventional and Islamic banking systems exist.

Sudan is among the few countries with its financial system built completely according to Islamic principles with 100% Islamic bank services (Chong and Liu, 2009). Since 1992, the financial sector in Sudan is built entirely on Islamic principles and any financial transaction that is not compatible with *Shariah* is not allowed. Therefore, since all banks in Sudan work under the Islamic principles "religious" variable is supposed to be constant and will not be considered in this study.

The objective of this paper is to add to the current body

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of literature by empirically identifying the determinants that customers consider when selecting their bank. In effect, the study will evaluate and rank the relative importance of various selection criteria that influence bank choice in Sudan.

LITERATURE REVIEW

The study of the bank selection criteria was pioneered by Anderson et al. (1976) who used “determinant attribute analysis” in a survey in the USA and stratified their samples according to convenience and services. Based on 15 selection criteria convenience customers selected “recommendation by friends” as the most important factor, followed by “location”, “reputation”, “service charges” and “friendliness of bank staff”. Whereas, service customers ranked “availability of credit” as the most important factor, followed by “reputation”, “recommendation by friends”, “friendliness of the staff” and “interest charged on loans”. These accords with the findings of Yavas and Kaynak (1982) in Turkey, who found that frequent banking customers preferred friendly bank employees, convenient location of bank branches, fast and efficient service, availability of credit and financial services advice. Ahmad et al. (1994) found that the three most important criteria perceived by Muslims in Malaysia were the provision of a fast and efficient service, the speed of transaction, and friendly bank personnel. For Sweden, Zineldin (1996) surveyed 19 potential factors which customers consider as important in the selection of a bank. The results demonstrated that service quality, availability of credit, price, distribution system (branches and ATMs), promotion, reputation, and differentiation in services were the most sought factors among Swedish consumers. In another study, Ulengin (1998) indicated that customer in Turkey was more interested in the functional quality of financial services rather than the technical quality dimension. The study further concluded that on an average, respondents of the survey prefer the extended customer loyalty programs, the continuous information flow from the bank, the offsite ATMs, the minimum waiting time in the branches and a simplified applications form for all accounts a bank offers. In Bahrain, Almossawi (2001) examined the college students’ perception towards Islamic banks. The results revealed that bank’s reputation, bank convenience and the availability and location of Automated Teller Machines (ATM) are the main factors behind selecting Islamic banks. Later, Aish et al. (2003) compared the bank selection decisions of the small business market across the UK and Egypt. The results reported showed various similarities and provided evidence to suggest that brand plays a major role in the bank selection decisions of the small businesses at both UK and Egypt. The study reinforces the opinion that technical quality of service is more important than functional quality in bank selection

decisions. More specifically, both Egyptian and UK small business customers consider financial items (fees, interest rates, and credit availability) as the most important factors in bank selection decisions.

For India, Kamakodi and Khan (2008) surveyed banks customers on the factors that influence the bank selection decisions and concluded that the top 10 parameters based on importance are found as Safety of Funds, secured ATMs, ATMs availability, reputation, personal attention, pleasing manners, confidentiality, closeness to work, timely service and friendly staff willing to work. The study by Rehman and Ahmed (2008), analyzed the major determinants of a bank selection by a customer in the banking industry of Pakistan. The findings of the study reveal that the most important variables influencing customer choice are customer services, convenience, online banking facilities and overall bank environment.

According to Mokhlis (2009), the fast and efficient service, friendly and helpful staff and reputation of the bank are important factors in the selection of a bank, as the friendliness of staff plays the major role in the bank decision process, followed by hours of operations, size of waiting for lines, convenience of location and efficiency of personnel. In another study, Mokhlis (2009) added that customers devote much emphasis on electronic services (ATM) which gives them quick and convenient access to the bank service. Rashid et al., (2009) investigated customers’ influential bank selection factors of Islamic banks in Bangladesh. The results revealed that Corporal efficiency, Core-Banking services, and Confidence were given higher weights by the majority of the respondents. Corporal efficiency and Confidence were the two most important factors found in this analysis.

Further, a study conducted by Rao and Sharma (2010) on bank selection criteria employed by MBA students in India concludes that convenience is an important determinant. Factors such as a parking facility, free delivery of demand, phone banking, and free home cash delivery suggest that clients want convenience in banking and they want to save time. A study of banking customers conducted in Nigeria by Maiyaki (2011) revealed that the size of bank assets and a wider network of branches were vital determinants of bank selection decision. The former factor indicates the need for safety and avoidance of uncertainty, and the latter emphasizes the convenience. Ahmad et al. (2011) investigated the factors that determine a customer’s bank selection in Malaysia and found that convenience, ATMs and their locations, parking space, the attractive location of the banks, and its opening hours were all important factors. In Pakistan, Subhani et al. (2012) investigated ten factors to investigate the consumers’ criteria for selecting Islamic banking. High profit and low service charges were found to be the most important factors, followed by religious motives and quality of service. In Ghana, Hinson et al. (2013) investigated bank selection criteria among undergraduate students using a qualitative survey. The

findings confirmed that convenience, bank staff-customer relations and banking services/financial benefits are the first three most important determining factors. Htaya et al., (2014) identified five patronage factors of banking selection criteria in the Maldives. These factors were perceived cost, e-banking, service quality, corporate social responsibility and social influence as the new factors leading banking selection. According to Khaitbaeva (2014), the most important criteria influencing student-customers' bank preferences in the UAE are: service charge, proximity to location and ATM, and convenience. In Kuwait, Al-Hunnayan and Al-Mutairi (2016) examine the main items behind selecting Islamic bank by customers and concluded that it showed that quality of service, low service charges, friendly responsive attitudes of banking staff and recommendations from friends and families are the main important factor for bank selection respectively. A summary of published and cited bank selection empirical studies including a brief summary of relevant findings are illustrated in Table 1.

METHODOLOGY

Data was collected on a random basis, from a convenient sample of banks' visiting customers during working hour using questionnaire survey instrument. Undergraduate business students were trained to fill in the questionnaires via face-to-face meetings with the respondents at bank locations in Khartoum State capital.

The questionnaire was divided into two parts. Part one includes questions regarding demographics, consumers' accounts information. In part two, participants were requested to rate the relative importance of 22 criteria of bank's selection decision on a five-point Likert scale ranging from extremely important to not at all important. The instrument for the study was adopted from previous literature e.g. (Al-Ajmi et al., 2009; Ahmad et al., 2011; Awan and Bukhari, 2011). To collect the data, a number of 260 questionnaires were distributed, of which 253 were returned (a response rate of 97%). SPSS V.25 was used to run the descriptive and factor analysis of the data. To assess the reliability of the collected data, a reliability test was performed.

RESEARCH FINDINGS AND DISCUSSION

Respondents' profile

The summary of demographical characteristics for bank customers is depicted in Table 2. The data shows that respondents are quite young (60% between 20 and 40 and 81% between 20 and 50). The sample is almost evenly divided between males and females. Bachelor and master holders dominate the sample (70%), while secondary school graduates represent 26%. Most of the respondents are employed in the public (32.2%) and private sectors (29.2%) of the economy, while a sizable portion (31.2%) is a retired segment. However, the respondents are not quite experienced in dealing with banks. Only 14% have more than 10 years of experience in dealing with the bank.

Mean-ranking analysis

The findings presented in Table 3 focused on the individual criteria for bank's selection in order to determine the important criteria as ranked by the respondents. The mean scores and ranks of all the factors, shown in Table 2, revealed that customers highly regard Quality of Service (mean=4.67) as the most important factor in their bank selection decision and then comes Trust and Commitments (mean=4.63), together with Privacy and Confidentiality (mean=4.61) as the second and third important factors followed by Faster transaction (mean=4.67) and Friendly and Responsive attitude of banking staff (mean=4.67) to be the fourth and fifth important factors, respectively for selecting a bank. These findings are in accordance with the studies of Ahmad et al. (1994), Almosawi (2001), Ahmad et al. (2011), Subhani et al. (2012), and Al-Hunnayan and Al-Mutairi (2016).

Factor analysis

Exploratory factor loadings are created by PCA extraction through varimax rotation with Kaiser Normalization on the selection criteria to delineate patterns of patronage factors more clearly. The Kaiser-Meyer-Olkin (KMO) measure of sample adequacy showed a value of (0.823) and Bartlett's Test of sphericity also reaches statistical significance (0.000), supporting the factorability of the correlation matrix. The rotated solution (presented in Table 4) revealed the presence of seven factors with a number of strong loadings that emerged from the analysis for the bank customers with all 22 items of the bank selection criteria exhibiting large factor loadings (above 0.5 significant levels) and explaining a total of 67% of the variance.

The first and most factor which can be named as "Corporal Efficiency" contributes about 13.95% of the reasons for bank selection decision with highest eigenvalue and variance and represents the most important factor that has influenced consumers' decision to select a bank. This factor can be used as an indicator of customers' concern about bank 'Trust and Commitments', 'Privacy and Confidentiality', 'efficiency in carrying out transactions', 'efficiency of counter services' and 'Friendly and Responsive attitude of banking staff'.

The second important factor which explains 11.86% of the total variance concerns with the "Bank Marketing Efforts". The Marketing Efforts indicators include 'media and PR', 'advertising and promotion', 'Recommendations from friends/family' and 'past experience with the bank'.

The third factor deals with "Convenience" involving the 'Interior comfort of Branches', 'availability of parking space' and 'Wide range of services' and contributes about 10.46% of the reasons for bank selection decision. The fourth factor concerns with the "Bank Service Delivery" and includes 'Quality of Service', 'Faster

Table 1. Summary of Bank's selection in previous studies.

Author/Years	Country	The most important factors in bank selection
Anderson et al. (1976)	US	Recommendation by friends, location, reputation, service charges and friendliness of bank staff.
Yavas and Kaynak (1982)	Turkey	Friendly bank employees, convenient location of bank branches, fast and efficient service, availability of credit and financial services advice.
Ahmad et al. (1994)	Malaysia	Fast and efficient service, the speed of transaction, and friendly bank personnel.
Zineldin (1996)	Sweden	Service quality, availability of credit, price; distribution system (branches and ATMs); promotion; reputation; and differentiation is services
Ulengin (1998)	Turkey	Extended customer loyalty programs, continuous information flow from the bank, offsite ATMs, minimum waiting time in the branches.
Almossawi (2001)	Bahrain	Bank's reputation; availability of parking space; friendliness of bank personnel and availability and location of ATM.
Aish et al. (2003)	UK and Egypt	Financial items (fees, interest rates and credit availability)
Kamakodi and Khan (2008)	India	Safety of funds, secured ATMs, ATMs availability, reputation, personal attention.
Rehman and Ahmed (2008)	Pakistan	Customer services, convenience, online banking facilities and overall bank environment.
Mokhlis (2009)	Malaysia	Fast and efficient service, friendly and helpful staff, reputation of the bank, hours of operations, size of waiting lines, convenience of location and efficiency of personnel
Rashid et al., (2009)	Bangladesh	Corporal efficiency, core-banking services, confidence
Rao and Sharma (2010)	India	Reliability, convenience, accessibility, responsiveness
Maiyaki (2011)	Nigeria	Size of bank assets and wider network of branches
Hinson et al. (2013)	Ghana	Convenience, bank staff-customer relations and banking services/financial benefits
Htaya et al., (2014)	Maldives	Perceived cost, e-banking, service quality, corporate social responsibility and social influence
Khaitbaeva(2014)	UAE	Service charge, proximity to location and ATM and convenience.
Al-Hunnayan and Al-Mutairi (2016)	Kuwait	Quality of service, low service charges, friendly responsive attitudes of banking staff and recommendations from friends and families

transaction' and 'online banking' and contributes about 9.12% of the reasons for bank selection decision.

The fifth factor named as "Social Factor" can be used

as an indicator of customers' concern about bank social aspects and comprises both availabilities of separate ladies section in the bank and bank social responsibility

Table 2. Descriptive statistics: Respondents' profile.

Measure	Frequency	(%)
Age		
Less than 20	25	9.9
21-30	106	41.9
31-40	63	24.9
41-50	41	16.2
51-60	15	5.9
60 and more	3	1.2
Gender		
Male	112	44.3
Female	140	55.3
Education		
Secondary	65	25.7
Bachelor Degree	142	56.1
Master Degree	36	14.2
Doctorate	10	4.0
Occupation		
Public sector employee	89	35.2
Private sector employee	74	29.2
Student	11	4.3
Retired	79	31.2
Banking experience		
Less than a year	39	15.4
1-3 years	70	27.7
<3-5 years	56	22.1
<5-10 years	50	19.8
More than 10 years	35	13.8

and contributes about 7.85% of the reasons for bank selection decision.

The sixth factor which contributes about 6.967% of the reasons for bank selection decision, relate to the salient "Bank Location" which comprises two items 'No. of Branches' and eye-catching location of the branch.

The seventh factor can be named as "Cost and Benefits" in term of money and time and includes 'High profit and Low service charges' and 'lower waiting queues'. This factor contributes about 6.943% of the reasons for bank selection decision.

After the factors were identified, Cronbach's alpha was employed to measure internal reliability by unit weighting items with salient loadings in a factor. As depicted in Table 3, all factors produced alpha coefficient greater than 0.5 indicating high internal consistencies and reliability where Cronbach's alpha coefficient at 0.5 or higher was considered acceptable (Hair et al., 1998).

Conclusion

This study aimed to determine the pertinent factors which Sudanese bank customers perceive as important in their bank selection decision. In line with previous similar studies, e.g. Rashid et al., (2009), the most important point revealed by the study is that customer's bank selection decision depends mainly on the bank corporal efficiency in term of 'Trust and Commitments', 'Privacy and Confidentiality', 'efficiency in carrying out transactions', 'efficiency of counter services' and 'Friendly and Responsive attitude of banking staff'. Those factors should be considered seriously by bankers in designing their market strategies and corporal issues according to the consumers' needs to attract and retain bank consumers. Accordingly, banks in Sudan must work on enhancing their corporal efficiency which considered a vital factor that meets the needs of their consumers and

Table 3. Mean ranking of banks' selection criteria.

Parameter	Mean	SD	Rank
Quality of service	4.67	0.61	1
Trust and commitments	4.65	0.62	2
Privacy and confidentiality	4.65	0.60	3
Faster transaction	4.63	0.63	4
Friendly and responsive attitude of banking staff	4.61	0.64	5
Efficiency of counter services,	4.59	0.61	6
Online banking	4.54	0.66	7
Efficiency in carrying out transactions	4.50	0.65	8
Interior comfort of branches	4.45	0.74	9
Wide range of services	4.43	0.68	10
Lower queues	4.32	0.90	11
No of Branches	4.27	0.94	12
Eye-catching location of the branch	4.26	0.82	13
High profit and low service charges	4.21	0.95	14
Social responsibility of banks	4.12	0.94	15
Interior of the division	4.02	1.09	16
Parking space	3.99	1.02	17
Past experience with the bank	3.99	1.02	18
Ladies section	3.76	1.23	19
Media and PR	3.66	1.11	20
Advertising and promotion	3.63	1.09	21
Recommendations from friends/family	3.56	1.27	22

Table 4. Factor analysis for perceived banking selection criteria.

Factor	1	2	3	4	5	6	7	Communality
Corporal efficiency								
Trust and commitments	0.784							0.696
Privacy and confidentiality	0.755							0.625
Efficiency in carrying out transactions	0.729							0.708
Efficiency of counter services,	0.646							0.730
Friendly and Responsive attitude of bank staff	0.635							0.545
Marketing efforts								
Media and PR		0.830						0.737
Advertising and promotion		0.769						0.696
Recommendations from Friends/family		0.732						0.650
Past experience with the bank		0.716						0.594
Convenience								
Interior comfort of Branches			0.779					0.694
Parking space			0.666					0.563
Wide range of services			0.516					0.654
Interior of the division								0.445
Service delivery								
Quality of service				0.785				0.665
Faster transaction				0.739				0.720
Online banking				0.674				0.769

Table 4 Cont'd

Social									
Ladies section								0.817	0.735
Social responsibility								0.791	0.711
Location									
No of Branches								0.717	0.705
Eye-catching location of the branch								0.580	0.691
Cost and benefit									
High profit and low service charges								0.809	0.691
lower queues								0.757	0.696
Eigenvalue	5.95	2.59	1.49	1.41	1.19	1.15	1.00		-
Percent of variance	13.96	11.86	10.46	9.122	7.85	6.97	6.94		-
Cronbach's alpha	0.82	0.80	0.67	0.72	0.67	0.63	0.59		-

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

affects the bank's competitiveness.

The importance of study findings increases with the current lift of American economic sanction on Sudan which will result in the entrance of international banks in the Sudanese banking industry. Thus, domestic banks have to work side by side with foreign banks. Less efficient banks are likely to suffer from domestic and international competition.

The findings of this study can help bank practitioners identify the major factors that may influence bank selection decisions among their customers. Providing insights on this phenomenon will help banks identify the suitable marketing strategies needed to attract and retain customers. It is therefore recommended that for competitive advantage, banks managers ought to consider these factors as guidance in their future planning. This study is limited to a certain segment which is banks' visiting customer in Khartoum State; other segments such as students or banks' customer in other Sudanese states, who may have different selection behavior, can be considered for future study. Also, additional studies comparing bank patronage behavior based on gender or age as well as from different states of Sudan might generate interesting findings.

CONFLICT OF INTERESTS

The author has not declared any conflict of interests.

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