



December 13, 2012

Prof. Brian Zinser

Sault Ste. Marie, MI 49783

Dear Brian,

Congratulations on being recommended for a sabbatical leave next year. I am planning to forward your name and my recommendation to the Board of Trustees at their next meeting in January. Before doing so, I am asking that you indicate your willingness to accept the sabbatical if it is offered to you and to acknowledge the conditions under which the sabbatical is being offered. Your acceptance will allow LSSU and your academic Department/School to better prepare for the coming year. If you agree, please sign, date, and return the agreement by January 8, 2013.

Sincerely,

Morrie Walworth  
Provost and Vice President for Academic Affairs

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By signing my name below, I am indicating my willingness to accept a LSSU Sabbatical Leave Award during the 2013-2014 academic year for one semester, commencing fall 2013, if approved by the Board of Trustees. Furthermore, I acknowledge the following:

- a. I will not be offered any overload pay from LSSU while on sabbatical leave.
- b. Pursuant to FA contract item 15.4.6, upon my return from sabbatical, I will submit a written report in electronic form (available for posting) that outlines my sabbatical experience and achievements in keeping with the purposes for which the leave was granted.
- c. Sabbatical Leave Reports will be posted to the Provost web page.
- d. Possible reassignment of my academic student activities during the time of the sabbatical.
- e. If needed, agreement to share my LSSU office space with my replacement faculty during the period of my sabbatical leave (which is in alignment with 11.5 of the FA contract). There is no intent to do so at this time.

Signature of LSSU Sabbatical Leave Awardee

1/5/2013  
Date

Copies to: Dean, Human Resources, Faculty Association



**LAKE SUPERIOR  
STATE UNIVERSITY  
OFFICE OF THE PROVOST**

**APPLICATION FOR SABBATICAL LEAVE**  
(Refer to Section 15.4 of the Faculty Association Agreement)

I. Name BRIAN A. ZINSEK Date 11/13/2012  
 Department School of Business Ext. No. 2661  
 Home Address [REDACTED] Home Phone <sup>906-</sup> [REDACTED]

II. Application for leave during the following (*indicate semester and/or year*):

Fall  Spring  Full Year

III. Number of years of faculty service (*minimum of 5 years required*) 8

IV. Year your tenure at LSSU was earned (*tenure required*) 2009

V. Semester or year of last sabbatical (*if applicable*) N/A  
 (*minimum of 5 years since last sabbatical required*)

VI. I agree to return to the University and to provide a complete written report (electronic) to the Provost upon the completion of my sabbatical semester(s) as denoted in section 15.4 of the Faculty Associate Contract.

Brian A. Zinsek 11/13/2012  
 Signature of Faculty Applicant Date

VII. Signature of your Dean indicating his/her awareness of the application:

Dana R. Finley 11/14/12  
 Signature of Dean Date

VIII. Attachments:

- a. Title and Description of Sabbatical Project (Required and described on the next page)
- b. Support Documents (Optional but strongly suggested)
- c. Curriculum Vitae (Required)

Provost Office

NOV 14 2012

Lake Superior State University

Determinants of American Muslims' Intentions to Use Retail Islamic Banking and Financial  
Services: An Application of the Theory of Planned Behavior

A Sabbatical Project Proposal  
Submitted November 12, 2012

Brian Arthur Zinser  
Associate Professor – Marketing  
College of Business and Engineering  
School of Business  
LIB 215

Determinants of American Muslims' Intentions to Use Retail Islamic Banking and Financial Services: An Application of the Theory of Planned Behavior

**Project Abstract/Executive Summary**

The proposed sabbatical project will attempt to explain the determinants of American Muslim's intentions to use retail Islamic banking and financial services in the United States. To make a contribution to knowledge, the planned project proposes empirically testing a modified model using structured equation modeling (SEM) within the framework of Ajzen's (1988, 1991) theory of planned behavior (TPB). Data will be collected using an on-line instrument from a sample of adult American Muslims.

The proposal includes a brief introduction to Islamic marketing/banking followed by a background section which contains previous work of this author. The importance of the topic and the theory base for the research are also presented. The outcome goal of the project is a peer-reviewed journal publication. A project timeline is proposed with a targeted article publication in 2014. A supporting documentation sections contains an expanded literature review and more detail description of the proposed project's methodology.

## Project Description

### Introduction

Arabs used interest-free financing in commerce and trade long before the prophet Muhammad, himself a trader, started receiving revelations that he believed to be from God. These revelations were recorded into the Qur'an, or Islam's holy book. *Shariah*, or Islamic law is based on the Qur'an and the example set by Muhammad. It governs financial services for devote Muslims. Contracts or arrangements involving the payment or receipt of interest are forbidden. Payment or receipt of interest violates the *Shariah* concept of *riba*. *Riba* essentially means excessive gain or usury (Saeed, 1999). Ironically, this practice was also condemned in early Judeo-Christian lending (Bennett, 2007; ElBoghady, 2006). Furthermore, personal guarantees are problematic in Islamic culture. As a result, traditional deposit and loan financial services products in the West which are priced primarily through the exchange of interest and, in some cases, are unsecured (personal notes and credit cards), are problematic for Muslim consumers (Cocheo, 2007).

Many investment products like common stocks, bonds, and mutual funds pose problems for Muslims as well (Ayub, 2008; Usmani, 2002). *Shariah* law bars Muslims from investing in businesses that are involved in alcoholic beverages, gambling, pork processing, or pornography. It also prohibits investing either directly or indirectly in interest-bearing instruments or bonds.

The current rise in the popularity of *Shariah* compliant financial services worldwide began concurrent with the modern rise of the Islamic world in the late 1960s (Bennett, 2007; Chong & Liu, 2009). The independence of Muslim nations coupled with enormous accumulation of oil wealth initially led to the creation of *Shariah* compliant commercial financial services. More recently, the growing Muslim middle class has also demanded *Shariah* compliant retail

financial services products including arrangements for financing home purchases, expensive consumer durables, and personal investments like mutual funds.

There are many critics, including academics and conservative Islamic scholars (Bennett, 2007; Chong & Liu, 2009; Khan, 2010), who claim that Islamic banks and conventional banks with Islamic windows have developed mortgage or secured loan-like and deposit-like products that are nothing more than interest-bearing activities in disguise. Timur Kuran of Duke University's Islamic studies program was quoted in the *Boston Globe* (Bennett, 2007) as saying these banks have done nothing more than come up with "convoluted ways of lending money that make interest look like something else, when in fact they're really just operating like conventional banks."

Never-the-less, retail Islamic financial services in the United States arose in the mid 1980s with the genesis of what is now known as Amana Funds (Goud, 2009). Concurrently, American Finance House-LARIBA (LARIBA) of Pasadena, California began offering *Shariah* compliant small business and home financing. Goud (2009) notes that a major breakthrough for retail Islamic financial services occurred in 2001, when LARIBA received approval for financing from the Federal Home Loan Mortgage Corporation. As the Muslim market segment became more attractive, Goud (2009) notes new entrants began to enter the home finance market including HSBC Amanah in New York, Guidance Financial in the nation's capitol, Devon Bank in Chicago, and University Bank in Ann Arbor, MI. **(Incidentally, University Bank's was originally chartered as the Newberry State Bank, Newberry, MI. In the mid-1990's, Newberry State Bank opened branches in Sault Ste. Marie. The owners of the bank sold the bank's Upper Peninsula assets and transferred the charter to Ann Arbor and established University Bank.)**

Islamic branding and marketing in the United States and specifically the market segmentation and product differentiation strategy of firms marketing *halal* products and Islamic banking and financial services is in its infancy but rising (Chui, Newberger, & Paulson, 2005). A recently released DinarStandard (2011) study on the American Muslim market found a majority of American Muslims comply with Islamic restrictions regarding *halal* food, while an equal majority (81%) does not use Islamic finance. However, when asked, more than 90% indicated a strong interest in Islamic financial services. The study also conservatively estimated the American Muslim population in 2010 was between 5.8 million and 6.7 million in 1.7 million to 2 million households. Furthermore, they reported estimates of the annual growth rate at 6% compared to the U.S. population annual growth rate of slightly less than 1%.

While it is apparent that the American Muslim market is a sizable and growing market and Islamic banking and financial services is arguably transitioning from the introduction phase to the growth phase of its product lifecycle in the United States, little research has been focused on the topic. American providers of Islamic financial services also need to understand the characteristics of American Muslim consumers and their purchase decision process in order to create marketing strategies that will appeal to this market segment.

Therefore, the proposed sabbatical research project will seek to answer the following research question:

What are determinates of American Muslims' intentions to use Islamic banking and financial services?

The research will examine American Muslims' beliefs, attitudes and purchase intentions regarding Islamic banking and financial services products. Applying the TPB (Ajzen, 1988, 1991) to the purchase intentions of Islamic banking and financial services, the role of attitudes, subjective norms, and perceived behavioral control will be examined. To arrive at a deeper

understanding of American Muslims' purchase intentions, previous experiences with Islamic banking and financial services, degree of religiosity, and perceptions of the cost of being Muslim (COBM) will also be explored.



**Background**

This sabbatical project proposal is a continuation of research and subsequent conference paper presentation and journal publication on this topic by this author. The author wrote a paper titled *Retail Islamic Financial Services in North America: The (Upper) Michigan Connection*, which was presented at the Global Islamic Marketing Conference, in Abu Dhabi, U.A.E., in January, 2012. The paper was selected from the conference proceedings to be published in an upcoming issue of the *International Journal of Social Entrepreneurship and Innovation*.

With regard to this project proposal, a brief literature review to date has discovered a fair amount of research on selection criteria of banks, the selection criteria of Islamic banks, and awareness and attitudes of Islamic banking. More recently, studies on the determinants of consumers' intentions to use Islamic banking and financial services within the theoretical framework of theory of reasoned action (TRA) (Fishbein & Aizen, 1975) have also been published (Amin, Rahim, Sondoh, & Hwa, 2011; Amin, Ghazali, & Supinah, 2010; Taib, Ramayah, & Razak, 2008). Studies on consumer selection criteria of banks and bank products have been researched in many cultural contexts including in the United States. The selection criteria of, awareness of, attitudes toward, and determinants of customers' intentions to use Islamic banking and financial services have also been studied in many cultural contexts. Most have been done in countries with a Muslim majority although a few were conducted in countries where Muslim's are a minority. Very little academic research has been published on consumer behavior aspects of Islamic banking and financial services in the United States. There appears to be a gap in the marketing-related literature of Islamic banking and financial services in the United States.

Islamic banking in the United States could arguably be considered to be in transition from the introduction to the growth phase of its product life cycle. Any findings regarding the determinants of American Muslims' intentions to use Islamic banking and financial services would be beneficial to both academics and bank and financial services marketers in researching and developing market segmentation and product differentiation strategies to capture this attractive market segment.

While the Muslim share of the U.S. population is more than likely less than 2%, several characteristics of this market segment make it attractive for a market segmentation strategy and worthy of being researched. Kotler and Keller (2009) and Yankelovich and Meer (2006) argue that effective market segmentation for any product or service requires four fundamental requirements. The segmented market must be measurable, differentiable, accessible, and substantial. Statistical estimates of the size of the Muslim population in the United States vary widely. While the media uses a range from 5 million to 8 million, as previously stated, DinarStandard's (2011) most recent estimate was from 5.8 million to 6.7 million individuals living in 1.7 million to 2 million households in 2010. They also report that American Muslim education and income levels mirror the average American household. Although the market is relatively small in absolute numbers, it tends to be highly concentrated. DinarStandard (2011) estimates that 85% of the total Muslim population in the United States resides in just 15 states (**Michigan is among the 15 states**). Goud (2009) also reports that high concentrations are found in Atlanta, Boston, Chicago, Dallas, **Detroit**, Houston, Los Angeles, New York City, Minneapolis-St. Paul, San Francisco, and Washington, DC metropolitan areas.

The TPB (Ajzen, 1988, 1991) will be used for the theoretical framework of this study. TPB evolved from the TRA (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975) and takes into

account the TRA's inability to deal with behaviors over which individuals lack or perceive a lack of volitional control. Volitional control means that individuals are able to perform certain behaviors if they intend to do so, and to refrain from performing the behavior if they do not intend to do it (Ajzen, 1988). Personal deficiencies and external obstacles are among the factors that might prevent one from engaging in the intended behaviors. For this reason, Ajzen designed the TPB by adding a construct, perceived behavioral control, which is the perceived ease or difficulty of performing the behavior (Ajzen, 1988).

Although the TRA is the theoretical framework that has been used in determinant studies of Islamic banking and financial services to date (Amin et al., 2011; Amin et al., 2010; Tiab et al., 2008), all of these studies have been done in Malaysia which is an Islamic country with a well established and accessible Islamic banking system. In the United States, where Muslims are a small percentage of the population and Islamic banking and financial services is not as established and widely accessible, consumers' volitional control may be an issue and have an effect on purchase intentions and suggests the use of TPB framework may be more appropriate.

The TPB has been applied to various modeling studies to examine determinants of human social behavior (e.g., Ajzen, 2001; Davis, Ajzen, Saunders, & Williams, 2002; Kidwell & Jewell, 2003; Lunday & Barry, 2004), as well as consumer behavior (e.g., Kidwell & Jewell, 2003; Shim, Eastlick, Lotz, & Warrington, 2001; Zanten, 2005). In Islamic marketing, the TPB has been used to model, explain, and predict purchase behaviors of *halal* food products in both Malaysia, an Islamic country (Alam & Sayute, 2011) and in France, a Muslim minority context more similar to the United States (Bonne, Vermeir, Bergeaud-Blacker, & Verbeke, 2007). It also has been used to examine factors influencing Muslim Internet surfer's online religious activities in Singapore (Ho, Lee & Hameed, 2008).

In the proposed project, the TPB will be applied to a conceptual model to predict American Muslims' purchase intention of Islamic banking and financial services. The TPB (Ajzen, 1991) posits that intentions are determined by three constructs: attitudes toward the behavior, subjective norms, and perceptions of behavioral control (see Figure 1). Attitude toward a behavior is an individual's positive or negative feelings towards performing that behavior. Subjective norms refer to an individual's perception of social pressure in doing or not doing a particular behavior. Perceived behavioral control is the person's perceived ease or difficulty of carrying out the intended behavior. The TPB predicts that individuals are more likely to perform a behavior when they have a more favorable attitude toward the behavior, stronger beliefs that significant others think that they should perform the behavior, and greater perceived behavioral control over carrying out the intended behavior. All three of these factors are important, but vary in salience depending upon behavioral intentions (Ajzen, 1988).

The TPB allows the inclusion of other variables to enhance predicting power for a given behavior (Ajzen, 1991). Past behavior is one of the variables that has been added to predictive TBP models (e.g., Ajzen, 2001; Bentler & Speckart, 1979; d'Astous, Colbert, & Montpetit, 2005; Ouellette & Wood, 1998). Bem (1972) found that individuals were likely to form attitudes from past behaviors. Past experience with a socially responsible business was found to be a significant determinant of future purchase intentions in a study by Dickson (2000). In an ethical consumption study by d'Astous et al. (2005) it was found that the previous experience with a behavior had a positive association with the attitude toward that behavior. Therefore, the proposed study intends to research the influence of past purchase behavior or use of Islamic banking and financial services products on attitudes toward, perceived behavioral control to use, and future intention to use Islamic banking and financial services.

Mokhlis (2009) proclaimed that religion is an important factor to study because it has a significant influence on individual's attitudes, values, and behaviors at the individual level. There have been many other studies on the relationship of religiosity and consumer behavior and the evidence is overwhelming that there is an association (Alam & Sayuti, 2011). Previous studies in the area of Islamic banking have found religion to be a major factor in the selection of Islamic banks (e.g., Omer, 1992; Metwally, 1996; Metawa & Almosawi, 1998; Okumus, 2005). However these findings have not been universal (e.g., Erol & El-Bdour, 1989; Haron et al., 1994). Using the TRA framework in the cultural context of Malaysia, Amin et al. (2011) did not find "religious obligation" to be a significant predictor of determinants of consumers' intentions to use Islamic personal finance. Based upon previous studies (Biddle, Bank, & Slavings, 1987; Bonne & Verbeke, 2006), including one using the TBP model (Van Hoof, Born, Taris, & Van de Flier, 2004), Bonne et al. (2007) has suggested that "individuals with a higher Muslim identification could be more inclined to follow Islamic rules and customs and therefore be more open for peer influence." (p. 371). There is sufficient evidence to justify the inclusion of the direct and indirect influences of religiosity on attitudes toward, positive subjective norms to comply with, perceived behavioral control to use, and future intention to use Islamic banking and financial services.

Finally, Goud (2009) makes reference to the COBM, or cost of being Muslim in the United States. He points out that up until about 2000 it was difficult for institutions which offered *Shariah* compliant alternative mortgage products to be cost competitive with conventional products. There are also issues regarding homeowner's insurance and the lack of deductibility of mortgage interest and property taxes with regard to Islamic home financing which adds to the cost of home ownership (Norris, 2005). Likewise, the opportunity costs of

limiting one's investment alternatives to *Shariah* compliant instruments have also been labeled as the COBM (Boss, 2000). Several researchers (e.g., Abdullah & Dusuki, 2006; Amin, 2008; Amin et al., 2011) have found that the price or the perception of price of Islamic banking and financial services products has an influence on the use of Islamic banking and financial services. Therefore, the final factor that will be researched is the direct and indirect influences of the pricing of Islamic banking and financial services, or the COBM, on attitudes toward, perceived behavioral control to use, and future intention to use Islamic banking and financial services.

Based on the adapted TPB model theoretical framework developed above, the following model (see Figure 2) is proposed to explore the research question “what are the determinates of American Muslims’ intentions to use Islamic banking and financial services?” (Ajzen, 1988, 1991).

**Outcome**

This sabbatical leave proposal will involve “**applied or theoretical research related to professional activities and the advancement of knowledge within disciplinary areas.**” The purpose of this research is to understand determinates of American Muslim’s intentions to use Islamic banking and financial services. Based on the TPB (Ajzen, 1988) and relevant literature, the role of attitudes, subjective norms, and perceived behavioral control as well as past purchase experience, religiosity, and the cost of being Muslim will be examined. To meet the research objectives, the proposed model (see Figure 2) will be empirically tested.

A noticeable gap in the literature (see supporting documents) is the absence of any study being conducted in North America. Most of the research to date has been in Muslim countries although studies have been conducted in the United Kingdom (Omer, 1992), Singapore (Gerrad & Cunningham, 1997), and Australia (Rammal & Zurbruegg, 2007) where Muslims are a minority. Furthermore, no known research has been published on determinants of American Muslims’ intentions to use Islamic banking and financial services using the TPB framework. Therefore, the proposed study will make a contribution to knowledge by providing new evidence for the TPB in the context of Islamic banking and financial services in the United States. It will also contribute to new knowledge by extending the TPB to include the association of past purchase behavior, religiosity, and pricing.

This author’s outcome objective is the acceptance of a manuscript of the research study being accepted for publication in a peer-reviewed academic journal, i.e., *Journal of Islamic Marketing*.

**Timeline**

<i>March 1, 2013</i>	Submit Research Proposal Paper to 4 <sup>th</sup> Global Islamic Marketing Conference
<i>May 20-21, 2013</i>	Present Research Proposal for feedback at 4 <sup>th</sup> Global Islamic Marketing Conference
<i>May – August, 2013</i>	Conduct literature review, develop sampling plan, identify sampling frame, develop survey instrument, pre-test survey instrument
<i>September, 2013</i>	Collect data
<i>October – December, 2013</i>	Analyze data using SEM software, prepare journal article manuscript
<i>Spring, 2014</i>	Submit manuscript to appropriate journal i.e., <i>Journal of Islamic Marketing</i>



## Supporting Information

### Prior Research on Topic

An initial literature search has found an abundance of prior research on conventional bank brand preference and bank selection criteria in a variety of cultural contexts beginning with Anderson, Cox, and Fulcher (1976), who found that a large segment of the market viewed banking services as undifferentiated convenience products. The Anderson et al. (1976) study was critically questioned by Dupuy, Kehoe, Linneman, Davis, and Reed (1976) who expressed concerns with sampling and measurement methods. A plethora of studies followed including Martenson (1985), Laroche, Rosenblatt, and Manning (1986), Tan and Chua (1986), Crane and Clarke (1988), AlMossawi (2001), Denton and Chan (1991), Kaynak, Kucukemiroglu, and Odabasi (1991), Kaynak and Kucukemiroglu (1992), Decker and Khazeh (1992), Boyd, Leonard, and White (1994), Elliot, Shatto, and Singer (1996), Reeves and Bednar (1996), and Blankson, Cheng, and Spears (2007). Common themes like product offerings, service charges, location and parking, service quality and delivery, and size and reputation have emerged from these studies although many of the findings are conflicting.

The rise and popularity of Islamic banking and financial services has also drawn a fair amount of attention from academics including several patronage and attitude related studies including Erol and El-Bdour (1989), Erol, Kaynak, and El-Bdour (1990), Omer (1992), Kader (1993, 1995), Haron et al. (1994), Yuserrie, Noresma, and Ramayah (2004), Metwally (1996), Gerrard and Cunningham (1997), Metawa and Almosawi (1998), Naser, Jamal, and Al-Khatib (1999), Ahmad and Haron (2002), Abbas, Hamid, Joher, and Ismail (2003), Dusuki and Abdullah (2007), Rammal and Zurbruegg (2007), Amin (2008), Taib et al. (2008), Amin et al. (2010), Amin et al. (2011), and Khalig and Dent (2011). An analysis of most of these studies by

Dusuki and Abdullah (2007) found that the importance of the religious factor is not necessarily the primary selection factor of patrons of Islamic banks. Many studies found the equally or more important selection criteria were similar themes found in research regarding the selection of conventional banks highlighted above.

Fishbein and Ajzen's (1975) TRA, the predecessor of the TPB, has been applied to Islamic financial services products beginning with Taib et al. (2008). They studied the acceptance level of a new Islamic home financing concept, *musharakah mutanaqisah* or diminishing partnership, by consumers in Malaysia and found both attitude and subjective norm influenced acceptance of the new product, although the subject norm had a greater effect.

Amin et al. (2010) adapted the TRA framework with the addition of a pricing construct to study the determinants of *qardhul hassan* financing in Malaysia. In addition to attitudes and subjective norm, their results also found support for the price factor as determinants of the product acceptance. Amin et al. (2011) studied the more general topic of customer's intention to use Islamic personal finance. In addition to the pricing construct, their model also incorporated religious obligation and government support into the TRA framework. Attitude, subjective norm, and pricing were found to be determinants, while religious obligation and government support were found to be insignificant.

### **Proposed Methodology**

Data will be collected via Web-based surveys and SEM will be used to test the hypothesized research model. The remainder of this section will address more detailed information on the proposed sampling, questionnaire development, data collection, and data analysis.

**Sampling**

The proposed sample for this study will be comprised of adult Muslims residing in the United States between the ages of 21 and 55. The age selection criterion is proposed as these individuals are most likely consumers of or have a need for banking and financial services. A randomly selected list of 10,000 American Muslims' e-mail addresses out of the nearly 120,000 available American Muslim's e-mail addresses in the sampling frame will be purchased from the *infoUSA.com*'s U.S. consumer database and the subjects will be invited to participate in the Web-based survey. An incentive of a chance to win trendy Muslim branded t-shirts will be used to positively influence the response rate. Based on a relatively low response rate of five to ten percent, 500 to 1,000 valid responses should be obtained which should be more than an adequate sample size (Hair, Black, Babin, & Anderson, 2010; Iacobucci, 2010).

**Questionnaire Development**

A Web-based questionnaire will be developed during the sabbatical to assess variables associated with Islamic banking and financial services intentions and personal characteristics. The questionnaire will consist of two sections containing items to capture the exogenous and endogenous variables (Hair et al., 2010) proposed in the model (see Figure 2), and demographic information. A short description of the term "Islamic banking and financial services" will be provided to ensure that all respondents have a common understanding of how the term will be used in the questionnaire.

**Web questionnaire pretest.**

Prior to performing the Web survey data collection procedure below, the developed instrument will be pretested using a small sample of American Muslims.

**Ethical considerations.**

The research design will involve human subjects and it is anticipated that there will be no identifiable risks for participants. The ethical guidelines of the American Psychological Association will be followed and the LSSU IRB will approve the proposed data collection, storage, and use procedures prior to the formal collection of data.

**Data Analysis**

Data analysis will consist of a preliminary analysis and causal model analysis. The proposed model will be tested through SEM, which permits examination of the path structures of the latent model. The maximum-likelihood estimation procedure will be used to analyze the structural model with AMOS.

**Limitations**

A delimitation of the study is that it will be confined only to American Muslims with valid email addresses which may result in sampling frame error. Although a random sampling approach is proposed to be used, the generalizability of the findings to the U.S. population may be limited. Furthermore, the generalization of the results to other geographical and or cultural contexts will be limited. There is also a potential risk of a non-response error caused by differences between those who respond and those who do not in the event of a low response rate.

## References

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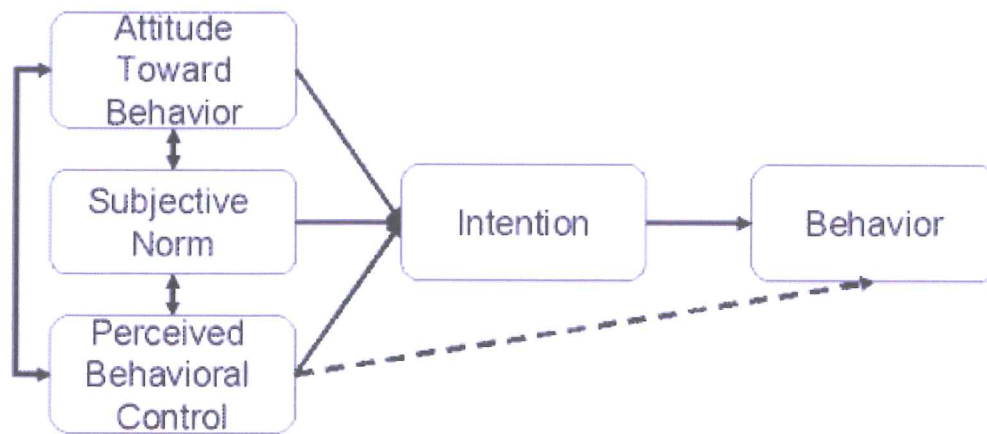
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*Figure 1.* Theory of Planned Behavior (Ajzen, 1991)

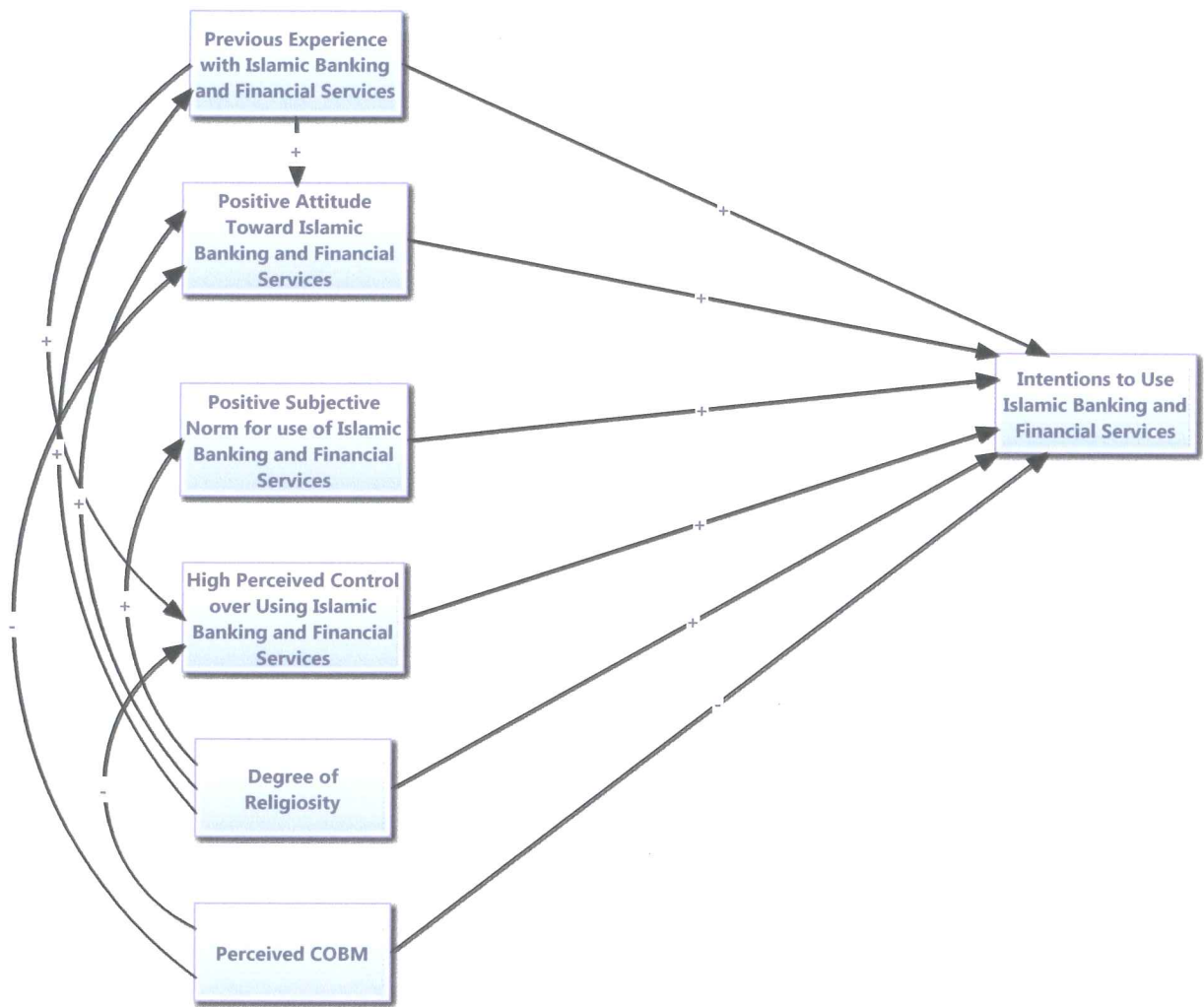


Figure 2. Proposed model: Determinants of American Muslims' intentions to use Retail Islamic Banking and Financial Services

# Brian A. Zinser

## Curriculum Vita<sup>1</sup>

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800 Summit  
Sault Sainte Marie, MI 49783  
Phone: 906-635-6199

### ACADEMIC BACKGROUND

- 2009- Falls School of Management, Anderson University, Anderson, IN  
D.B.A. in marketing program. ABD – September 2012. Expected completion 2013.
- 1982-1986 J.L.Kellogg Graduate School of Management, Northwestern University, Evanston, IL  
M.M. (MBA) in marketing and finance, June 1986
- 1977-1981 University of Illinois at Urbana-Champaign  
A.B. with distinction in finance (minor in economics), January 1981

### FACULTY EXPERIENCE

- 2005-Present **LAKE SUPERIOR STATE UNIVERSITY**, Sault Sainte Marie, MI  
School of Business  
Assistant Professor – Marketing (tenured)  
Promoted to Associate Professor 2011-2012 cycle – effective August 2012.
- Courses Taught/Teaching:  
MRKT 481 Marketing Management (Spring 2005, Spring 2006, Spring 2007, Spring 2008,  
Spring 2009, Spring 2010, Spring 2011)  
MRKT 480 Marketing Research (Fall 2005, Fall 2006, Fall 2007, Fall 2008, Fall 2009, Fall 2010,  
Fall 2011, Fall 1012)  
MRKT 388 Retail Management (Summer 2007, Summer 2009, Summer 2011)  
MRKT 387 Advertising Theory (Spring 2005)  
MRKT 385 Services Marketing (Summer 2005, Summer 2006, Fall 2006,  
Summer 2008, Fall 2008, Summer 2009, Spring 2010, Summer 2010, Summer 2012)  
MRKT 381 Consumer Behaviors (Fall 2005, Fall 2006, Fall 2007, Fall 2008, Fall 2009, Fall 2010,  
Fall 2011, Fall 2012)  
MRKT 281 Marketing Principles and Strategy (Spring 2006, Spring 2007, Spring 2009,  
Fall 2009, Spring 2010, Spring 2011)  
BUSN 211 Business Statistics (Spring 2005, Summer 2005, Fall 2005, Spring 2006,  
Fall 2006, Spring 2007, Summer 2007, Fall 2007, Spring 2008, Summer 2008,  
Fall 2008, Spring 2009, Fall 2009, Spring 2010, Summer 2010, Fall 2010, Spring 2011,  
Fall 2011, Fall 2012)  
BUSN 291 Students in Free Enterprise (Fall 2005, Spring 2006, Fall 2006, Spring 2007,  
Fall 2007, Spring 2008, Fall 2008, Spring 2009, Fall 2009, Spring 2010, Fall 2010,  
Spring 2011, Fall 2011, Spring 2012, Fall 2012)  
ACCT 350 Income Tax Practicum (Spring 2009)  
MGMT 375 Introduction to Supply Chain Management (Spring 2008, Spring 2011)



Advising: Serve as an advisor to approximately 40 undergraduate students

Awards: Golden Anchor Award 2009

Enactus [formerly SIFE (Students in Free Enterprise)]:

Sam M. Walton Fellow and faculty advisor (2005 – Present)

April 2012-1<sup>st</sup> Runner Up – SIFE Regional Competition, Chicago, IL

April 2011-1<sup>st</sup> Runner Up – SIFE Regional Competition, Cleveland, OH

May 2010 – Participant –SIFE USA National Exposition, Minneapolis, MN

April 2010 - Regional Champion – SIFE USA Regional Competition, Chicago, IL

May 2009 - 2nd Runner Up Opening Round – SIFE USA National Exposition, Philadelphia, PA

March 2009 – Regional Champion – SIFE USA Regional Competition, Chicago, IL

May 2008 - 2nd Runner Up Opening Round – SIFE USA National Exposition, Chicago, IL

March 2008 – Regional Champion – SIFE USA Regional Competition, Cincinnati, OH

March 2006 – 2<sup>nd</sup> Runner Up – SIFE USA Regional Competition, Chicago, IL

Service:

School of Business Assessment Committee –2010 - Present

University General Education Committee – BELS representative 2007-2010

University Higher Learning Commission Accreditation Steering Committee

University Higher Learning Commission Accreditation Criterion II Committee

Have served on numerous search committees including Vice President for Student Services,

Vice President for Enrollment Services, Dean College of Professional Studies, Accounting faculty

2010-Present

**ALGOMA UNIVERISTY**, Sault Sainte Marie, ON

Adjunct Faculty Member 2011 –

Sessional Faculty Member 2010-2011

ADMN 4936 Marketing Research I (Fall 2010, Fall 2011, Fall 2012)

ADMN 4957 Marketing Research II (Spring 2011)

1998-2004

**NORTHERN MICHIGAN UNIVERSITY**, Marquette, MI

Adjunct Instructor, Walker L. Cisler College of Business

MKT/MGT 495 Special Topics: Controversial Issues in Business (Summer 2002)

MKT 411 Personal Selling (Fall 2003)

MKT 230 Introduction to Marketing (Summer 1999, Summer 2000, Winter 2002, Fall 2003)

MGT 417 Organization Theory (Fall 1998)

CIS 110 Principles of Computer Information Systems (Winter 1999, Fall 1999, Winter 2000, Fall 2000, Winter 2001, Fall 2001, Summer 2003, Fall 2004)

1993

**DAVENPORT COLLEGE**, Grand Rapids, MI

Adjunct Instructor, Holland Campus

MGT 307 Principles of Finance

## PROFESSIONAL EXPERIENCE

1997 – 2004

**NORTHERN MICHIGAN UNIVERSITY**, Marquette, MI  
Director of Marketing, Co-director of Communications and Marketing (August 2000 – 2004)  
Office of Communications and Marketing

Responsible for market research, planning and execution of integrated marketing communications to assist the university in attainment of goals and objectives. Primary emphasis was on enrollment growth, development (private fundraising) and legislative support. Led the development of the university's marketing strategy, serving as the primary liaison between the President, President's Council, and Office of Academic Affairs. Provided staff support to the Board of Trustees, NMU Development Fund Board and NMU Alumni Association Board. Supervised professional staff and managed an annual communications and marketing budget in excess of \$800,000.

Developed award winning Web, multimedia, publications and advertising. Initiated a strategic communications campaign. Efforts resulted in six consecutive years of enrollment growth.

Announced public phase of \$30 million fundraising campaign. Personally secured \$35,000 in private support for communications projects.

Launched nation's largest (at the time) ThinkPad® University program. National and regional media exposure included *NPR Morning Edition*, *Detroit News* and *WJR-AM* coverage.

Standing university committee memberships included President's Council, Enrollment Management Network, Scholarship Committee, Teaching Learning and Communication (ThinkPad University Program) Steering Committee, "This Decisive Season" – The Campaign for Northern Michigan University Committee, and Budget Alternative Committee.

1995-1997

**D&N FINANCIAL CORPORATION** and **D&N BANK**, Hancock and Troy, MI  
(acquired by Republic Bancorp which has merged into Citizens Republic Bancorp)  
Vice President and Director of Marketing, D&N Bank  
Secretary, D&N Holdings, Inc. (wholly owned subsidiary of D&N Financial Corp.)  
President, Quincy Insurance Agency (wholly owned subsidiary of D&N Holdings, Inc.)

Responsible for all aspects of the corporation's marketing and public relations function. Directed the marketing department which had an annual budget in excess of \$1 million and supervised a professional staff of six and support staff of three.

As Community Reinvestment Officer, served as the Bank's primary liaison with Federal regulators and a variety of community groups across the Upper Peninsula and Southeast Michigan.

Created and had profit/loss, operations and compliance responsibility for Quincy Insurance Agency, directing an agency sales staff of three dedicated and twenty plus part-time investment representatives.

1987-1995

**FIRST MICHIGAN BANK CORPORATION**, Holland, MI  
(acquired by Huntington Bancshares, Inc.)  
1991-1995 Marketing Director, FMB-Financial Group  
1989-1991 Regional Marketing Officer, Marketing Department  
1987-1989 Regional Marketing Manager, Marketing Department

1985-1987

**KEMPER FINANCIAL SERVICES, INC.**, Chicago, IL  
1986-1987 Senior Marketing Promotional Manager, Kemper Mutual Funds  
1985-1986 Product Management and Promotional Specialist, Kemper Money Market Funds

1981-1985

**CONTINENTAL ILLINOIS NATIONAL BANK**, Chicago, IL  
(acquired by Bank of America)  
Product Manager – Discount Brokerage Services (last position held)

## **PUBLICATIONS**

- Zinser, Brian A. and Brunswick, Gary J. (2010). Introductory business textbook revision cycles: Are they getting shorter? *American Journal of Business Education*, 3(12), p 41-7.
- Brunswick, Gary J. and Zinser, Brian A. (2006) Stormy Kromer, *Journal of the International Academy for Case Studies*, 12(1), p 97-102.
- Brunswick, Gary J. and Zinser, Brian A. (2003). Mandatory computer initiatives and their impact upon marketing strategy for colleges and universities, *Academy of Educational Leadership Journal*, 7(3), p 65-73.

## **ACCEPTED/PENDING PUBLICATIONS**

- Zinser, Brian A. (2012) Retail Islamic financial services in North America: The (Upper) Michigan connection. *International Journal of Social Entrepreneurship and Innovation*
- Zinser, Brian A. & Brunswick, Gary J. (2012) The ethical implications of publisher's accelerated revisions to introductory business textbooks. *Academy of Marketing Studies Journal*.

## **CONFERENCE PAPERS/PRESENTATIONS**

- An Examination of Factors Influencing Publisher's Accelerated Revisions to Introductory Business Textbooks*, presented at Allied Academies International Conference in New Orleans, April 4-6, 2012
- Retail Islamic Financial Services in North America: The (Upper) Michigan Connection*, presented at Global Islamic Marketing Conference, Abu Dhabi, U.A.E., January 16-18, 2012
- TLC – Marketing and Communication Issues*, co-presented with Gerri Daniels, on Sept. 27, 2001 and Oct. 21, 2002 at IBM ThinkPad University Fly-ins, Marquette, MI
- Working Together for the Common Goal: Admissions and Marketing*, co-presented with Gerri Daniels, on Feb. 9, 2000 at Stamats Communications professional development conference Recruiting & Marketing for Four-year Public Colleges & Universities conference, Orlando, FL

## **CONSULTING**

- Atkinson, Petruska, Kozma & Hart, PC, Gaylord, MI - Prepared hypergeometric probability distribution analysis and served as expert witness for plaintiff's attorney, Gary Kozma in Matheny, et. al. vs. Kmart Corporation. May 2007
- Bunker Manufacturing, Sault Sainte Marie, MI – Conducted research and recommended strategic marketing recommendations to expand distribution and sales of the firm's Cart Tug product. June 2008

## **CERTIFICATIONS**

- American Marketing Association, Chicago, IL  
Professional Certified Marketer (PCM), April 2001 (not current)
- BMA School of Bank Marketing at the University of Colorado, Boulder, CO.  
Certificate of Completion, May 1989

## **PROFESSIONAL DEVELOPMENT**

Lake Superior State University: Faculty Development Day, Sault Sainte Marie, MI 2004, 2005, 2006, 2008, 2009, 2010, 2011, 2012

SAP: SAP Curriculum Congress, Atlanta 2008

SAP: Concepts in Enterprise Resource Planning Seminar, Montreal 2007

Association of Collegiate Business Schools and Programs: Region 4 Annual Meeting, Findlay, OH 2008, London, ON 2007

American Marketing Association: Symposium for the Marketing of Higher Education, Boston 1997, San Antonio, 1998, New Orleans 1999, Baltimore 2000, Boulder 2001, Chicago 2002, Miami 2003

Noel-Levitz: North American Enrollment Management Institute, Denver, 2002

Lake Superior Community Partnership: Leadership Academy Class of 2000, Marquette, MI 1999-2000

Michigan Advancement Council Conference, Boyne City, MI 1998, 2000

Stamats Communications: Recruiting and Marketing for Four-year Public Colleges & Universities, Orlando, 2000

Stamats Communications: Selling the Invisible through Integrated Marketing Strategies, Chicago, 2000

## **COMMUNITY INVOLVEMENT**

Lake Superior State University Foundation – Donor (Laker Club, Have a Seat Campaign, Lambda Scholarship Fund, School of Business Building Fund)

Lake Superior State University Alumni Association – Member & Volunteer

United Way of Chippewa County – Volunteer and donor

Chippewa County Tax Coalition – Member

Sault Area Chamber of Commerce – Volunteer

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<sup>1</sup> As of October, 2012