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These factors are found to be the main reason for the success of FIBS, as well as the reason for the foundation of the other (two) Islamic banks in Sudan and the shift of some of the interest-based banks to the Islamic system. FIBS, for example, is found to offer all kinds of banking services that any other bank is offering.

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patronage factors that have a significant impact on how successful Islamic banks can meet their aims at balancing the need of profit and social obligations for their home financing products. WeexaminetheCSFsfromthecontextofconsumers,whoare,inturn,canprovide inputs to the banks for improved planning of Islamic home financing products.

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