

**FACTORS INFLUENCING SELECTION OF ISLAMIC  
BANKING IN THAILAND: THE MEDIATING EFFECT  
OF CONFIDENCE**

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**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
April 2013**

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THAILAND: THE MEDIATING EFFECT OF CONFIDENCE**

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Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia,  
in Fulfillment of the Requirement for the Degree of Doctor of Philosophy

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## ABSTRACT

The main purpose of this study is to identify factors influencing customers' decision to select with confidence Islamic banking in southern parts of Thailand as the mediating variable. Based on the Intermediation Theory and Consumer Behavior Theory, banks are to act as intermediaries by utilizing the depositors' money to provide banking products and services which meet their customers' needs and expectations. Gaining customers' confidence is important as banking business is based on trust and integrity. Hence, as mediating variable, customers' confidence in the way Islamic banking is conducted is hypothesized to strengthen the customers' decision to select Islamic banking in Thailand. This study employs a survey method, factor analysis and structural equation modeling. Self-administered questionnaires were obtained from 300 Islamic bank customers (representing 67 percent response rate). Based on the results, the study finds that 51.7 percent of the Islamic bank customers in southern Thailand are corporate customers; and they are mostly women entrepreneurs. This is an important demographic trend finding which shows that working women are becoming more extensive users of Islamic banking products and services. Based on factor analysis, factors which emerge as important in determining customers' confidence in Thailand are religion, reputation, knowledge, attitude, convenience and service. While confidence and religious motives are direct, and significantly related to bank selection, confidence is found to have a positive while religious motive a negative influence on Islamic bank selection. In terms of mediation effect, attitude, convenience and reputation through confidence exhibit full mediation effect. The findings imply that Islamic banks should emphasize on efforts to gain customers' confidence through better *Syariah* governance, human resource development, knowledge dissemination and promotions to ensure customers select Islamic bank as their principal banker.

**Keywords:** Confidence, Islamic Banking, Bank Selection Decision

## ABSTRAK

Tujuan utama kajian ini ialah untuk mengenal pasti factor-faktor yang mempengaruhi keputusan pelanggan memilih perbankan Islam di Thailand selatan dengan menggunakan keyakinan pelanggan sebagai faktor *mediator*. Berdasarkan *Intermediation Theory* dan *Consumer Behaviour Theory*, bank-bank bertindak sebagai pengantara dalam menggunakan dana pendeposit untuk menawarkan produk dan perkhidmatan perbankan yang memenuhi kehendak dan harapan pelanggan. Memperolehi kepercayaan pelanggan adalah penting kerana perniagaan perbankan adalah berteraskan kepercayaan dan integriti. Justru, hipotesis kajian ialah kepercayaan yang bertindak sebagai *mediating variable* dalam mengendalikan perbankan Islam di andaikan dapat mengukuhkan keputusan pelanggan untuk memilih perbankan Islam di Thailand. Kajian ini menggunakan kaedah *survey*, analisis faktor dan *structural equation modeling*. Soal-selidik yang di uruskan sendiri oleh penyelidik telah dapat di kumpulkan daripada 300 pelanggan perbankan Islam (mewakili 67 peratus kadar maklumbalas). Berasaskan kepada keputusan, kajian ini mendapati 51.7 peratus daripada pelanggan perbankan Islam di Thailand selatan adalah pelanggan korporat yang kebanyakannya terdiri daripada usahawan wanita. Dapatan ini ialah menunjukkansatu tren demograpi yang memaparkan bahawa wanita yang berkerjaya merupakan pengguna yang banyak menggunakan produk dan perkhidmatan perbankan Islam. Berdasarkan analisis faktor, faktor-faktor yang signifikan mempengaruhi keyakinan ia lah agama, reputasi, pengetahuan, sikap, keselesaan dan perkhidmatan. Kajian mendapati keyakinan dan motif keagamaan mempunyai hubungan terus dengan pemilihan perbankan Islam, namun hubungan keyakinan dengan pemilihan perbankan Islam adalah positif, sedangkan motif keagamaan adalah negatif. Dari segi kesan mediasi keyakinan, faktor sikap, keselesaan dan reputasi menunjukkan kesan mediasi yang kuat serta positif terhadap pemilihan perbankan Islam. Dapatan ini memberi implikasi bahawa bank Islam patut memberi penekanan kepada usaha meningkatkan keyakinan pelanggan melalui syariah tadbir urus, pembangunan sumber manusia, penyebaran pengetahuan dan promosi untuk menggalak pelanggan memilih bank Islam sebagai bank utama mereka.

**Kata kunci:** Keyakinan, Perbankan Islam, Keputusan Pemilihan Bank

## **ACKNOWLEDGMENTS**

In the name of Allah S.W.T, the Most Gracious and the Most Merciful. All praises are due to Allah and peace and blessing be upon His Prophet Muhammad S.A.W. First and foremost, I would like to thank Allah for giving me His blessing, because without His mercifulness, I would never complete this thesis.

I would like to express my sincere gratitude to my hard working supervisor Professor Dr. Nor Hayati Ahmad, for her insights, conscientious guidance, encouragements and supports. She provided clarity and guidance throughout the many phases for the completion of this dissertation. My heartfelt gratitude also goes to Professor Dr. Sudin Haron who was instrumental in weating my great interests in Islamic banking. Special thanks also due to Dr. Kamarudding Abdulsomad for his support.

I would also like to extend my grateful appreciation to Dr. AbdulHakam Hengpiya, for his productive assistance and valuable comments for the improvement of this thesis. My deepest appreciation also goes to my wife Dr. Munirah Yamirudeng, brothers, sisters, friends and other individuals, who are numerous to name here.

Finally, it is very important to acknowledge my gratitude and thanks to Yala Rajabhat University, Thailand and Al-Farouq Foundation, United Kingdom, for their supports and financial assistance during my study at UUM, Malaysia.

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## CHAPTER ONE

### INTRODUCTION

#### 1.0 Background of the study

Banks have for long been important organizations with vital functions in society. In particular, banks as financial institutions play the role as intermediaries and facilitate the flow of funds from saving-surplus-units (SSUs) to savings-deficit-units (SDUs). Islamic banks similarly, operate as financial institutions that generate profit but based on principles of Islam or the *Shariah* Laws. Islamic law (*Shariah*) of commercial transaction is fundamentally rooted on the premise of total eradication of *riba* (usury), *gharar* (uncertainty), and *masir* (speculation). It balances the moral and material needs of a society to achieve socio-economic justice. Islamic banking has become an essential sector of the modern economy.

Islamic economic principles share risk and rewards in wealth creation by means of equity rather than debt. It promotes entrepreneurship and creativity in the economic cycle. In the Islamic economic model, each individual is involved in the economic activity. This differs from modern capitalism where profit maximization is the sole motive and the bank is broadly content with earning interest on the loan regardless of the social and financial implications of the business. In addition, the orientation of modern capitalism does not include God and society as its integral part of acquiring wealth. As such, it does not have any restriction in the way wealth is obtained. The different approaches in world view between Islam and modern capitalism is reflected in the

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only

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