

**EXAMINING THE FACTORS THAT INFLUENCE CUSTOMERS' DECISION
TO CHOOSE ISLAMIC HIRE PURCHASE FACILITY: A STUDY OF MUSLIM
CUSTOMERS IN KEDAH**

By

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**Research Paper Submitted to the
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
In Partial of the Requirement for the
Master in Islamic Finance and Banking**

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ABSTRACT

EXAMINING THE FACTORS THAT INFLUENCE CUSTOMERS' DECISION TO CHOOSE ISLAMIC HIRE PURCHASE FACILITY: A STUDY OF MUSLIM CUSTOMERS IN KEDAH

Islamic hire purchase (IHP) facility is widely used by Islamic banks for car financing in Malaysia. Thus, this research was carried out to determine the factors that influence the customers' decision to choose Islamic hire purchase facility in Kedah. A total of 105 customers on Islamic hire purchase in Kedah was selected as respondents of the survey questionnaire which was randomly distributed. The obtained data were analyzed using T-test, ANOVA, Pearson Correlation and Multiple Regressions. The finding shows that religious obligation, awareness, tenure and age significantly influence the customers' choice for Islamic hire purchase. Since choosing Islamic hire purchase rests largely on these factors, Islamic banks must emphasis on religious values such as ethics and manners which are friendlier towards the customers. Islamic banks should expand their target market and increase the quality of performance through Islamic values in Islamic banking. Last but not least, Islamic banks need to transparent and disclose all information to their customers to avoid misconception about Islamic hire purchase.

Keywords: Islamic hire purchase, religious obligation, awareness, tenure, Islamic bank, Factor of Choosing Product.

ABSTRAK

MENILAI FAKTOR YANG MEMPENGARUHI PELANGGAN MEMILIH PRODUK SEWA BELI KENDERAAN SECARA ISLAM: KAJIAN TERHADAP PELANGGAN MUSLIM DI KEDAH

Produk sewa beli kenderaan secara Islam atau Islamic hire purchase (IHP) digunakan secara meluas oleh bank-bank Islam bagi pembiayaan kenderaan di Malaysia. Oleh yang demikian, kajian ini telah dijalankan untuk menilai faktor-faktor yang mempengaruhi pelanggan dalam memilih produk IHP di Kedah. Seramai 105 pelanggan di Kedah telah dipilih sebagai responden melalui soal selidik yang telah diedarkan secara rawak kepada pelanggan yang menggunakan produk pembiayaan ini. Data dikumpul dan dianalisis dengan menggunakan Ujian T, ANOVA, Korelasi Pearson dan regresi berbilang. Dapatan kajian menunjukkan bahawa kewajipan memenuhi tuntutan agama, kesedaran, tempoh pembiayaan dan umur memberi pengaruh yang paling kuat dalam pemilihan produk sewa beli kenderaan secara Islam. Disebabkan oleh faktor memilih sewa beli kenderaan secara Islam banyak bergantung kepada faktor-faktor yang telah dinyatakan, bank-bank Islam perlu memberi penekanan kepada nilai-nilai agama seperti etika dan adab yang mesra terhadap pelanggan. Di samping itu, institusi-institusi perbankan Islam perlu memperluaskan pasaran mereka dan meningkatkan kualiti prestasi berdasarkan nilai-nilai perbankan Islam. Selain itu, bank-bank Islam juga perlu telus dan mendedahkan semua maklumat berkaitan kepada pelanggan untuk mengelakkan salah faham tentang pembiayaan ini.

Kata Kunci: Sewa beli kenderaan secara Islam, kewajipan memenuhi tuntutan agama, kesedaran, tempoh pembiayaan, institusi perbankan Islam, faktor pemilihan produk.

ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious and Most Merciful. Praise to Allah S.W.T. The Creator and Guardian of the universe. Praise and peace be upon Prophet Muhammad S.A.W, the last messenger of Allah, his family and his companions, from whom we gain the enlightenment.

“Alhamdulillah!!”

Finally, I have managed to complete my research paper on time. First and foremost, praises and thanks to Allah S.W.T. for His bounties of blessings throughout my research paper in order to complete the research successfully. And also peace been upon to the Prophet Muhammad SAW as the Messenger.

I wish to express my utmost gratitude to my beloved supervisors **Dr Selamah Maamor** and **Prof. Madya Dr. Abu Bakar Hamed** for their supervision, support, valuable advice, critics and encouragement during the entire progression of the dissertation. I also express my appreciation to my parents **Ismail @ Mat Yusoff bin Din**, my lovely mother **Iman Ibrahim El Refaey El Shenhab**, my siblings and also my beloved fiancé for giving me the incessant care and affection that gave me strength in completing my research. I really appreciate it till the rest of my life. Thank you to my siblings, lecturers and friends for all the encouragement and support during my study.

At last, I also would like to express my gratitude to ISRA for providing me the opportunities as well as the scholarships. May Allah SWT give the best reward to all of you.

Syukran wa Jazakummullah Khairan Kathira.

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LIST OF ABBREVIATIONS

AITAB	<i>al-Ijarah Thumma al-Bay</i>
ANOVA	Analysis of Variance
APA	Asset Purchase Agreement
Ag	Age
AW	Awareness
AWYD	<i>al Wadi'ah Yad Dhamanah</i>
BBA	<i>Bay Bithamani Ajil</i>
BNM	Bank Negara Malaysia
CHIP	Choosing Islamic hire purchase
DV	Dependent Variable
DF	Demographic Factors
IBBM	Institusi Bank-Bank Malaysia
Ind	Individual Income
IHP	Islamic Hire Purchase
IMB	<i>Ijarah Muntahia Bitamleek</i>
IRB	Islamic Retail Banking
IV	Independent Variable
ISRA	International Sharia Research Academy
KMO	Kaiser-Meyer-Olkin
MHP	<i>Muamalat</i> Hire Purchase
MHPB	<i>Muamalat</i> Hire Purchase Bill
PFK	PETRONAS Fertilizer Kedah
PP	Pricing of Product

RM	Ringgit Malaysia
RO	Religious Obligation
SAC	Sharia Advisory Council
SI	Social Influence
SPA	Sale Purchase Agreement
SPM	Sijil Pelajaran Malaysia
SPSS	Statistical Package for Social Science
STPM	Sijil Tinggi Pelajaran Malaysia
TAIB	Tabung Amanah Islam Brunei
Ten	Tenure
TRA	Theory Reasoned Action
UUM	Universiti Utara Malaysia

CHAPTER 1 INTRODUCTION

1.1 Background of the Study

Islamic Banking is a financial concept which complies fully with Islamic “*Sharia*” Law and has creative and progressive financial that offers efficient product and services (Owen, 2001). The main principle that lies behind Islamic banking is the principle of profit and loss sharing. Islamic banks are financial institutions that avoid the element of *gharar*, *maisir* and *riba*. As stated in surah al-Baqarah verse 275:

و احل الله البيع و حرم الربا

“*And Allah has permitted trading, and prohibited riba*”

In contrast with Islamic banks, conventional banks are based on debt-creditor relationship and interest reflecting the opportunity cost of money. In Malaysia, Islamic banks are competing in the same market segment with conventional and foreign banks in terms of offering complementary products and services (Nasser and Montinho, 1997). The most common product which has been designed to meet consumer demand is *al-Ijarah* (leasing), *al- Musharakah* (partnership), *al-Bay Bithamanil Ajil* (BBA), *Al- Ijarah Thumma al-Bay’* (AITAB). *Al- Ijarah Thumma al-Bay’* or Islamic Hire-Purchase (IHP) is the earliest product that has been initiated by Islamic banks in Malaysia.

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