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**INTENTION TO ADOPT ISLAMIC BANKING PRODUCTS AND  
SERVICES AMONG YOUNG ADULTS IN SELANGOR**

**By**



A Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business  
Universiti Utara Malaysia  
In Fulfilment of the Requirement for the Master of Science (Management)



**OTHMAN YEOP ABDULLAH  
GRADUATE SCHOOL OF BUSINESS  
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## ABSTRACT

Islamic banking is an abstract concept until the first half of the twentieth century. In Malaysia, it has been almost three decades when the first Islamic bank makes its debut. Islamic banks have to compete with its rival, conventional banks which have longer history than Islamic banks. For this competition, Islamic banks have to know the awareness, understanding and perceptions of Malaysians towards it. Islamic banks not only available for Muslims, but it also available for non-Muslims as well. In Malaysia, 40% of the population is non-Muslims and hence non-Muslims market is equally important to Islamic banks. The purpose of this study is to examine the level of awareness, understanding, perceptions and quality of Islamic banking products and services among young adults in Selangor and their intention to adopt the Islamic banking products and services. A total of 384 respondents from different areas in Selangor responded to the questionnaire in this study. In general, The results show that more most of the respondents are aware of the Islamic banking in Malaysia with an average level of understanding of the Islamic bank concepts. However they do not understand most of the Arabic terms. Both the descriptive and inferential analysis was carried out on the data collected. The correlation analysis showed that: (i) awareness is positively and significantly related to the intention with a weak relationship ( $r = .114$ ,  $p = < 0.025$ ); (ii) perception is positively and significantly related to intention with weak relationship ( $r = .206$ ,  $p = < 0.01$ ); (iii) understanding is positively and significantly related to 1). Through the multiple regression analysis, the intention factors has an effect of 22% ( $R^2 = 0.22$ ) on the intention to adopt the Islamic banking products and services with quality has the highest influence ( $\beta = 0.321$ ,  $p = < 0.000$ ) followed by perception ( $\beta = 0.200$ ,  $p = < 0.000$ ) on the intention to purchase the Islamic banking products and services among young adults in this study. The perceptions of young adult towards Islamic banks varied among themselves. This study also provides theoretical and managerial implications for the Islamic bankers on recommendaions to attract young adult towards Islamic Banking products and services in the future.

**Keywords:** Intention, Awareness, Perception, Understanding and Quality

## ABSTRAK

Perbankan Islam merupakan satu konsep yang abstrak sehingga separuh abad pertama kedua puluh. Di Malaysia, ia telah hampir tiga dekad apabila bank Islam yang pertama diperkenalkan untuk kali pertama. Bank-bank Islam perlu bersaing dengan pesaingnya khususnya perbankan konvensional yang mempunyai sejarah kewujudan lebih lama daripada perbankan Islam. Untuk persaingan ini, perbankan Islam perlu mengetahui mengenai kesedaran, kefahaman dan persepsi rakyat Malaysia ke arah perbankan Islam. Perbankan Islam bukan sahaja untuk orang Islam, tetapi ia juga boleh didapati untuk orang bukan Islam juga. Di Malaysia, 40% daripada penduduk adalah bukan Islam dan dengan itu pasaran bukan Islam adalah sama penting kepada perbankan Islam. Tujuan kajian ini adalah untuk mengkaji tahap kesedaran, pemahaman, persepsi dan kualiti produk dan perkhidmatan perbankan Islam di kalangan orang dewasa muda di Selangor dan hasrat mereka untuk menggunakan produk dan perkhidmatan perbankan Islam. Seramai 384 responden dari kawasan yang berbeza di Selangor memberi maklum balas kepada soal selidik dalam kajian ini. Secara umum, Keputusan menunjukkan bahawa kebanyakan responden sedar tentang perbankan Islam di Malaysia dengan tahap purata kefahaman mengenai konsep perbank Islam. Walau bagaimanapun mereka tidak faham kebanyakan istilah Arab yang digunakan dalam perbankan Islam. Kedua-dua analisis deskriptif dan inferensi telah dijalankan ke atas data yang dikumpul. Analisis korelasi menunjukkan bahawa: (i) kesedaran adalah positif dan signifikan dengan niat dengan perhubungan yang lemah ( $r = 0,114$ ,  $p = <0.025$ ); (ii) persepsi adalah positif dan signifikan dengan niat dengan hubungan yang lemah ( $r = 0,206$ ,  $p = <0.01$ ); (iii) pemahaman adalah positif dan signifikan yang berkaitan dengan niat. Melalui analisis regresi berganda, faktor-faktor niat mempunyai kesan 22% ( $R^2 = 0.22$ ) mengenai hasrat untuk menerima pakai produk dan perkhidmatan perbankan Islam dengan kualiti yang mempunyai pengaruh yang paling tinggi ( $\beta = 0.321$ ,  $p = <0.000$ ) diikuti dengan persepsi ( $\beta = 0.200$ ,  $p = <0.000$ ) pada niat untuk menggunakan produk dan perkhidmatan perbankan Islam di kalangan orang dewasa muda dalam kajian ini. Persepsi dewasa muda terhadap perbankan Islam diubah di antara mereka. Kajian ini turut memberikan implikasi teori dan pengurusan untuk perbankan Islam untuk menarik golongan dewasa muda terhadap produk dan perkhidmatan Perbankan Islam pada masa hadapan.

**Kata kunci :** Niat, Kesedaran, Persepsi, Pemahaman dan Kualiti

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## TABLE OF CONTENT

	<b>PAGE</b>
Title Page.....	i
Certification of Thesis Work.....	ii
Permission to use .....	iii
Abstract .....	iv
Abstrak .....	v
Acknowledgment .....	vi
Table of Content.....	vii
List of Tables.....	xii
List of Figure.....	xiv
List of Abbreviation .....	xv

### **CHAPTER 1: INTRODUCTION**

1.0 Background of the study .....	1
1.1 Problem Statement .....	8
1.2 Research Question.....	8
1.3 Research Objective.....	9
1.4 Significance of the Study .....	9
1.5 Scope and limitations of the study .....	10



1.6 Organization of The Thesis ..... 10

**CHAPTER 2: LITERATURE REVIEW**

2.0 Introduction ..... 11

2.1 Intention to Adopt Islamic Banking Product and Services ..... 11

2.2 Awareness of Islamic banking products and services ..... 15

2.3 Perception towards Islamic Banking and Services ..... 21

2.4 Understanding of Islamic Banking and Services Concepts ..... 24

2.5 Quality and attractiveness of Islamic Banking Product and services ..... 26

2.6 Summary ..... 29

**CHAPTER 3: METHODOLOGY**

3.0 Introduction ..... 30

3.1 Research Framework ..... 30

3.2 Hypotheses of the study ..... 31

3.3 Research Design ..... 31

3.4 Operational Definition ..... 32

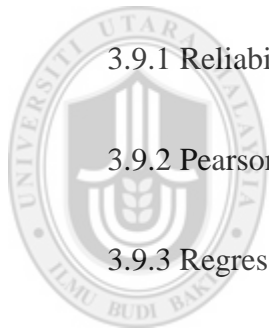
3.5 Measurement of Variable ..... 33

3.5.1 Instrumentation ..... 35

3.5.2 Questionnaire Design ..... 36

3.7 Data Collection ..... 37

3.7.1 Primary Data .....	37
3.8 Sampling Design .....	38
3.8.1 Target Population .....	38
3.8.2 Sampling Frame .....	39
3.8.3 Sampling Elements.....	39
3.8.4 Sampling Techniques .....	40
3.8.5 Sampling size .....	42
3.9 Techniques of Data Analysis .....	43
3.9.1 Reliability Test .....	43
3.9.2 Pearson Correlation.....	44
3.9.3 Regression Analysis .....	44
3.10 Summary .....	45



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## **CHAPTER 4: RESULTS AND DISCUSSION**

4.0 Introduction .....	46
4.1 Common Method Bias .....	46
4.2 Pilot Study .....	47
4.3 Reliability Test .....	48
4.3.1 Respondent Demographic .....	49
4.3.2 Respondent Intention to adopt Islamic Banking Product and	

Services .....	51
4.3.3 Respondent Awareness of Islamic Banking Product and Services .....	52
4.3.4 Respondent Understanding of Islamic Banking Product and Services .....	52
4.3.5 Respondent Perceptions of Islamic Banking Product and Services .....	53
4.3.6 Quality of Islamic Banking Product and Services .....	54
4.4 Inferential Analyses .....	55
4.4.1 Pearson Correlation Analysis .....	56
4.5 Multiple Regression Analysis .....	58
4.6 Hypothesis Testing Analysis .....	59
4.7 Summary .....	60

**CHAPTER 5: CONCLUSION AND RECOMMENDATION**

5.0 Introduction .....	61
5.1 Summary of Statistical Analyses .....	61
5.1.1 Descriptive Analysis .....	62
5.1.2 Scale Measurement .....	63
5.1.3 Inferential Analysis .....	64

5.2 Discussion of Major Finding.....	65
5.2.1 Intention to adopt Islamic Banking Product and Services .....	65
5.2.2 Awareness to adopt Islamic Banking Product and Services .....	67
5.2.3 Perception to adopt Islamic Banking Product and Services.....	69
5.2.4 Understanding to adopt Islamic Banking Product and Services ...	72
5.2.5 Quality to adopt Islamic Banking Product and Services.....	73
5.3 Implication of the Study.....	75
5.3.1 Theoretical Implications.....	75
5.4 Recommendations for Future Research .....	75

**REFERENCES**

**APPENDICES**



## LIST OF TABLE

	Page
Table 3.1: Operational Definition of variables	32
Table 3.2: Measurement of variables	34
Table 3.3: Population Distribution by Region, 2000 and 2010	38
Table 3.4: Population Distribution	40
Table 3.5: Stratified Sampling	42
Table 3.6: Pearson Correlation Interpretation table	44
Table 4.1: Common Method Bias	47
Table 4.2: Pilot Study for All variables	47
Table 4.3: Reliability Test for all variable	48
Table 4.4: Respondent Demographic Profile	49
Table 4.5: Intention to adopt Islamic Banking product and services	51
Table 4.6: Awareness of Islamic banking products and services	52
Table 4.7: Understanding of Islamic banking product and services	53
Table 4.8: Perception of Islamic banking product and services	54
Table 4.9: Quality of Islamic banking product and services	54
Table 4.10: Pearson Correlation	55

Table 4.11: Correlation between awareness and intention	56
Table 4.12: Correlation between perception and intention	56
Table 4.13: Correlation between understanding and intention	57
Table 4.14: Correlation between quality and intention	57
Table 4.15: Multiple Regression Analysis	58
Table 4.16: Hypothesis testing for All variables	59
Table 5.1: Reliability Test	63
Table 5.2: Correlation	64



## LIST OF FIGURES

	Page
Figure 1.1: Histogram of Total Bank and Total Islamic Bank Deposit	7
Figure 2.1: Theory of planned behaviour	13
Figure 2.2: Four ways past behaviours	14
Figure 2.3: The Hierarchy of Effect	21
Figure 3.1: Research Framework	30
Figure 5.1: Correlation Interpretation Table	65



## LIST OF ABBREVIATIONS

BIMB	Bank Islam Malaysia Berhad
BNM	Bank Negara Malaysia
IBA	Islamic Banking Act
IDB	Islamic Development Bank
OCBC	Oversea Chinese Banking Corporation





## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 BACKGROUND OF STUDY**

According to Hesse, Jobst, & Sole (2008), increasing in activities involving Islamic Banking and Finance has opened a lot of opportunities to gain profit especially for Islamic financial institutions. This has influenced a vetting process among worldwide to establish themselves as the leading Islamic Banking and financial center. For instance London is one of the country which has made the most effort in becoming the world Islamic Banking and financial center and then followed by Singapore, New York and Hong Kong as well. The rapid development in Islamic banking and financial institutions further being proven by Kuala Lumpur and Dubai which in both cases are considered as the established Islamic centers.

Based on Gerrard and Cunningham (1997). There are two reasons why Singapore is keen to become an Islamic center, due to the fact that, Malaysia and Indonesia have managed to introduce and develop the Islamic banking market in the financial services sector in Singapore. Secondly, to compete for Muslim sourced deposits on an equal basis available throughout South East Asia. Hesse, Jobst & Sole (2008) state that Islamic finance shows strengthening position as a permanent element in the global financial environment. There is three features forms of Islamic financing, the first one is the synthetic loans which are debt-based through sales and repurchase agreements, secondly, profit sharing contracts which is equity based for

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