GEN - Z SATISFACTION TOWARD ONLINE ISLAMIC BANKING SERVICES AMONG UNIVERSITI SAINS ISLAM MALAYSIA (USIM) STUDENTS

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MASTER IN ISLAMIC FINANCE AND BANKING

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GEN - Z SATISFACTION TOWARD ONLINE ISLAMIC BANKING SERVICES AMONG UNIVERSITI SAINS ISLAM MALAYSIA (USIM) STUDENTS

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ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

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Abstract

This research examines the level of Gen Z satisfaction towards online Islamic banking services among Universiti Sains Islam Malaysia (USIM) students. The development of Financial Technology attracted more customers to adopt online banking services for Malaysian citizens. However, there is still a lack of research investigating the level of customer satisfaction among the Gen Z generation, particularly in the context of Islamic banking. Therefore, this research utilizes a quantitative approach, gathering data through a structured survey questionnaire. The data was collected using Google Forms, which was distributed to the students in USIM. The findings of this study indicate Perceived Ease of Use, Perceived Usefulness and Perceived Behavior Control is statistically significant and positive correlation with Gen Z satisfaction. This study also contributed to aid in the development and improvement of online Islamic banking services in order to meet the better needs and preferences of the important variables used in this study.

Keywords: Islamic Online Banking Services, Gen Z Satisfaction, Universiti Sains Islam Malaysia (USIM), Technology Acceptance Model and Theory Planned Behaviour

Abstrak

Kajian ini mengkaji tahap kepuasan golongan Gen Z terhadap perkhidmatan perbankan Islam secara atas talian dalam kalangan pelajar Universiti Sains Islam Malaysia (USIM).

Perkembangan teknologi kewangan telah menarik lebih ramai pelanggan untuk menggunakan perkhidmatan perbankan secara atas talian bagi warganegara Malaysia. Walau bagaimanapun, masih sedikit kajian yang mengkaji tahap kepuasan pelanggan dalam kalangan generasi Gen Z, khususnya dalam konteks perbankan Islam. Oleh itu, kajian ini menggunakan pendekatan kuantitatif iaitu mengumpul data melalui soal selidik tinjauan berstruktur. Data dikumpul menggunakan *Google Forms*, yang diedarkan kepada pelajar di USIM. Dapatan kajian ini mendapati persepsi kemudahan pengunaan, persepsi kegunaan dan persepsi kawalan tingkah laku mempunyai hubungan korelasi yang positif dan mempengaruhi tahap ~~dengan~~ kepuasan Gen Z. Kajian ini juga menyumbang dalam membantu pembangunan dan penambahbaikan perkhidmatan perbankan Islam secara atas talian bagi memenuhi keperluan dan keutamaan yang lebih baik daripada pembolehubah-pembolehubah penting yang digunakan dalam kajian ini.

Kata Kunci: Perkhidmatan Perbankan Dalam Talian Islam, Kepuasan Gen Z, Universiti Sains Islam Malaysia (USIM), Model Penerimaan Teknologi dan Teori Perilaku yang Direncanakan

Acknowledgement

First and foremost, praises and thanks to the Allah, the Almighty, for His showers of blessings throughout my research to complete the research successfully.

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I am extremely grateful to my parents for their love, prayers, caring and sacrifices for educating and preparing me for my future. I am very much thankful to my family and friends for their love, understanding, prayers and continuing support to complete this research. I am extending my thanks to Universiti Sains Islam Malaysia (USIM) students for their support during my research work. Without their support, it must be impossible to complete this thesis successfully.

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List of Abbreviations

UUM	Universiti Utara Malaysia
USIM	Universiti Sains Islam Malaysia
BNM	Bank Negara Malaysia
BIMB	Bank Islam Malaysia Berhad
COVID-19	Coronovirus
SAC	Shariah Advisory Council
TAM	Technology Acceptance Model
TPB	Theory Planned Behaviour
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
PBC	Perceived Behaviour Control

Chapter One: Introduction

1.1 Introduction

This research seeks to observe the Gen Z satisfaction towards online Islamic banking services among USIM students. Online Islamic banking attracts more customers to participate due to the concept and regulation that are in line with the Shariah law. In addition, the increasing demand of online Islamic banking is due to the spread of Coronavirus (Covid-19) worldwide. Therefore, this study examines the factors that may have an impact on students' satisfaction with online Islamic banking platform.

1.2 Background of Study

Islamic financial services are among the types of bank that comply to Shariah, or Islamic law. The Islamic financial system adheres to the shariah regulations that have been established in the Quran and hadith. The primary goal of Islamic finance is to provide products and services which are in line with the concepts of shariah. Meanwhile, in the global bank environment, Islamic Banking System generally aims to develop and improve the Islamic economy and finance eco-system.

According to the IFSA 2013, all Islamic bank operated in Malaysia must establish Shariah Advisory Council. Shariah Advisory Council (SAC) has been introduced

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Appendices

Appendix A: Questionnaire

Appendix B: Factor Analysis

Appendix C: Reliability Test

Appendix D: Normality Test

Appendix E: Descriptive Analysis

Appendix F: T-Test and ANOVA Analysis

Appendix G: Pearson Correlation

Appendix H: Multiple Regression

Appendix A: Questionnaire

Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

"Gen Z Satisfaction Toward Online Islamic Banking Services

Among Universiti Sains Islam Malaysia (USIM) Students."

السلام عليكم ورحمة الله وبركاته

To: Whom it may concern,

Re: Academic Research

The questionnaires are intended to measure **Gen Z Satisfaction Toward Online Islamic Banking Services Among Universiti Sains Islam Malaysia (USIM) Students**. The information collected through this questionnaire is crucial for the researcher to archive the research objectives and goals to meet the study requirement for a Master in Islamic Finance & Banking from Islamic Business School, Universiti Utara Malaysia (UUM).

All information that you provide will be kept **CONFIDENTIAL** and only for **ACADEMIC RESEARCH PURPOSES**. Thank you for your corporation and support towards this study.

If you need further clarification, I would be pleased to assist you by contacting me through my phone and email address, as shown below.

Thank you.

Best regards,

Nur Afiqah Binti Suhardi
Master in Islamic Finance & Banking
Universiti Utara Malaysia
Email: qahiqahsuhardi@gmail.com
Mobile: 0134843821

PART A: RESPONDENT BACKGROUND

1. Gender

☐ Male

☐ Female

2. Age

☐ 20-22 years

☐ 23-25 years

☐ 26-28 years

3. Income

☐ RM 0

☐ <RM 1 000

☐ RM 1 001 to RM 3 000

☐ >RM 3001

PART B: GEN Z SATISFACTION

		1 Strongly Disagree / Sangat Tidak Setuju	2 Disagree / Tidak Setuju	3 Neutral/ Neutral	4 Agree / Setuju	5 Strongly Agree / Sangat Setuju
1	In my opinion, online Islamic banking is pleasant to use / Pada pendapat saya, perbankan Islam secara atas talian adalah mudah untuk digunakan.					
2	In my opinion, online Islamic banking has a stable and fast system / Pada pendapat saya, perbankan Islam secara atas talian mempunyai sistem yang stabil dan pantas.					

3	In my opinion, online Islamic banking is in line with Shariah principles / Pada pendapat saya, perbankan Islam secara atas talian adalah selaras dengan prinsip Syariah.					
4	In my opinion, online Islamic banking provides a service that meet my needs / Pada pendapat saya, perbankan Islam secara atas talian menyediakan perkhidmatan yang memenuhi keperluan saya.					
5	I will recommend online Islamic banking services					
	to others/ Saya akan mengesyorkan perkhidmatan perbankan Islam secara atas talian kepada orang lain.					

PART C: PERCEIVED EASE OF USE

		1 Strongly Disagree / Sangat Tidak Setuju	2 Disagree/ Tidak Setuju	3 Neutral/ Neutral	4 Agree/ Setuju	5 Strongly Agree/ Sangat Setuju
1	In my opinion, it is effortless to be familiar with online Islamic banking service / Pada pendapat saya, adalah mudah untuk membiasakan diri dengan perkhidmatan perbankan Islam secara atas talian.					

2	In my opinion, application of online Islamic banking is easier to use/ Pada pendapat saya, aplikasi perbankan Islam secara atas talian adalah mudah digunakan.					
3	In my opinion, transaction process using online Islamic banking is easy / Pada pendapat saya, proses transaksi menggunakan perbankan Islam secara atas talian adalah mudah					
4	In my opinion, transaction process using online Islamic banking are user friendly / Pada pendapat saya, proses transaksi menggunakan perbankan Islam secara atas talian adalah mesra pelanggan.					
5	In my opinion, transaction process of online Islamic banking					
	are safe/ Pada pendapat saya, proses transaksi perbankan Islam secara atas talian adalah selamat.					

PART D: PERCEIVED USEFULNESS

		1 Strongly Disagree / Sangat Tidak Setuju	2 Disagree / Tidak Setuju	3 Neutral/ Neutral	4 Agree / Setuju	5 Strongly Agree / Sangat Setuju
1	In my opinion, online Islamic banking are productive / Pada pendapat saya, perbankan Islam secara atas talian adalah produktif.					

2	In my opinion, online Islamic banking saves my time / Saya percaya bahawa perbankan Islam Islam secara atas talian menjimatkan masa saya.					
3	I believe that online Islamic banking makes people life easier / Saya percaya bahawa perbankan Islam secara atas talian memudahkan kehidupan orang ramai.					
4	In my opinion, online Islamic banking are more usefulness/ Pada pendapat saya, perbankan Islam secara atas talian adalah sangat berguna.					
5	In my opinion, online Islamic banking can control my financial activities / Pada pendapat saya, perbankan Islam secara atas talian boleh mengawal aktiviti kewangan saya.					

PART E: PERCEIVED BEHAVIOURAL CONTROL

		1 Strongly Disagree / Sangat Tidak Setuju	2 Disagree / Tidak Setuju	3 Neutral/ Neutral	4 Agree/ Setuju	5 Strongly Agree / Sangat Setuju
1	I feel confident with my knowledge regarding online Islamic banking services / Saya berasa yakin dengan pengetahuan saya berkaitan perkhidmatan perbankan Islam secara atas talian.					
2	I confident use online Islamic banking for transaction process / Saya berasa yakin menggunakan perbankan Islam secara atas talian untuk proses transaksi					

3	In my opinion, system in online Islamic banking as good as conventional banking / Pada pendapat saya, sistem dalam perbankan Islam secara atas talian adalah sebagus perbankan konvensional.					
4	In my opinion, the use of online Islamic banking services is in high demand. / Pada pendapat saya, penggunaan perkhidmatan perbankan Islam secara atas talian mendapat permintaan yang tinggi.					
5	I believe that online Islamic banking help in improving my transaction process/ Saya percaya bahawa perbankan Islam secara atas talian membantu meningkatkan proses transaksi saya					

Appendix B: Factor Analysis

Gen Z Satisfaction:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.776
Bartlett's Test of Sphericity	Approx. Chi-Square	95.725
	df	10
	Sig.	.000

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.612	72.233	72.233	3.612	72.233	72.233
2	.501	10.025	82.258			
3	.464	9.272	91.530			

4	.324	6.487	98.017			
5	.099	1.983	100.000			

Extraction Method: Principal Component Analysis.

Perceived Ease of Use:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.841
Bartlett's Test of Sphericity	Approx. Chi-Square	100.120
	df	10
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.744	74.888	74.888	3.744	74.888	74.888
2	.503	10.054	84.941			
3	.399	7.989	92.931			
4	.205	4.108	97.039			
5	.148	2.961	100.000			

Extraction Method: Principal Component Analysis.

Perceived Usefulness:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.765
Bartlett's Test of Sphericity	Approx. Chi-Square	172.761
	df	10
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.247	84.931	84.931	4.247	84.931	84.931
2	.335	6.693	91.624			
3	.261	5.220	96.844			
4	.126	2.527	99.371			
5	.031	.629	100.000			

Extraction Method: Principal Component Analysis.

Perceived Behaviour Control :

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.858
Bartlett's Test of Sphericity	Approx. Chi-Square	127.111
	df	10
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.034	80.680	80.680	4.034	80.680	80.680
2	.366	7.319	87.999			
3	.323	6.462	94.461			
4	.182	3.633	98.094			
5	.095	1.906	100.000			

Extraction Method: Principal Component Analysis.

Appendix C: Reliability Test

Gen Z Satisfaction (Pilot test & Field Test):

Reliability Statistics

Cronbach's Alpha	N of Items
.899	5

	Cronbach's Alpha
DV1	.939
DV2	.937
DV3	.941
DV4	.932
DV5	.933

Perceived Ease of Use (Pilot test & Field Test):

Reliability Statistics

Cronbach's Alpha	N of Items
.910	5

	Cronbach's Alpha
IV101	.945
IV102	.940
IV103	.941

IV104	.943
IV105	.957

Perceived Usefulness (Pilot test & Field Test):

Reliability Statistics

Cronbach's Alpha	N of Items
.953	5

	Cronbach's Alpha
IV201	.951
IV202	.956
IV203	.948
IV204	.951
IV205	.960

Perceived Behaviour Control (Pilot test & Field Test):

Reliability Statistics

Cronbach's Alpha	N of Items
.937	5

	Cronbach's Alpha if Item Deleted
IV301	.947
IV302	.947
IV303	.949

IV304	.950
IV305	.943

Appendix D: Normality Test

Variable	Item	Skewness	Normal Distribution	Kurtosis	Normal Distribution
Gen Z Satisfaction	GS 1	-0.566	Yes	-0.608	Yes
	GS 2	0.268	Yes	-0.334	Yes
	GS 3	-0.421	Yes	-0.623	Yes
	GS 4	-0.423	Yes	-0.083	Yes
	GS 5	-0.464	Yes	-0.811	Yes
	GS (Mean)	**-0.561**	**Yes**	**-0.060**	**Yes**
Perceived Ease of Use	PEOU 1	-0.774	Yes	0.587	Yes
	PEOU 2	-0.534	Yes	-0.152	Yes
	PEOU 3	-0.580	Yes	-0.421	Yes
	PEOU 4	-0.159	Yes	-0.833	Yes
	PEOU 5	-0.365	Yes	-0.858	Yes
	PEOU (Mean)	**-0.433**	**Yes**	**0.655**	**Yes**
Perceived Usefulness	PU 1	-0.523	Yes	-0.298	Yes
	PU 2	-0.456	Yes	-0.525	Yes

	PU 3	-0.486	Yes	-0.623	Yes
	PU 4	-0.543	Yes	-0.140	Yes
	PU 5	-0.190	Yes	-1.162	Yes
	PU (Mean)	**-0.475**	**Yes**	**-0.107**	**Yes**
Perceived Behaviour Control	PBC 1	-0.321	Yes	-0.308	Yes
	PBC 2	-0.364	Yes	-0.638	Yes
	PBC 3	-0.471	Yes	-0.492	Yes
	PBC 4	-0.339	Yes	-0.890	Yes
	PBC 5	-0.432	Yes	-0.083	Yes
	PBC (Mean)	**-0.218**	**Yes**	**-0.332**	**Yes**

Appendix E: Descriptive Analysis

Descriptive Statistics

	N	Mean	Std. Deviation
AVERAGE_DV	144	3.9139	.95013
AVERAGE_IV1	144	3.9556	.98562
AVERAGE_IV2	144	3.9764	.97593
AVERAGE_IV3	144	3.9111	.93802
Valid N (listwise)	144		

Appendix F: T-Test and ANOVA Analysis

T-Test for Gender:

Group Statistics

	AVERAGE_DV	N	Mean	Std. Deviation	Std. Error Mean
GENDER	1.00	3	1.33	.577	.333
	2.00	2	1.50	.707	.500

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Gender	Equal variances assumed	.150	.724	-.293	3	.789	-.167	.569	-1.978	1.645
	Equal variances not assumed			-.277	1.899	.809	-.167	.601	-2.889	2.555

ANOVA Test for Age:

ANOVA

AVERAGE_DV

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.477	2	4.738	5.585	.005
Within Groups	119.616	141	.848		
Total	129.092	143			

Multiple Comparisons

Dependent Variable: AVERAGE_DV

						95 nfidence rval	
	(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
Tukey HSD	20-22	23-25	-.54680*	.16451	.003	-.9365	-.1571
		26-28	-.31466	.34028	.626	-1.1207	.4914
	23-25	20-22	.54680*	.16451	.003	.1571	.9365
		26-28	.23214	.35122	.786	-.5998	1.0641
	26-28	20-22	.31466	.34028	.626	-.4914	1.1207
		23-25	-.23214	.35122	.786	-1.0641	.5998
LSD	20-22	23-25	-.54680*	.16451	.001	-.8720	-.2216
		26-28	-.31466	.34028	.357	-.9874	.3581
	23-25	20-22	.54680*	.16451	.001	.2216	.8720
		26-28	.23214	.35122	.510	-.4622	.9265
	26-28	20-22	.31466	.34028	.357	-.3581	.9874
		23-25	-.23214	.35122	.510	-.9265	.4622

*. The mean difference is significant at the 0.05 level.

ANOVA Test for Income:

ANOVA

AVERAGE_DV

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.048	3	.349	.382	.766
Within Groups	128.045	140	.915		
Total	129.092	143			

Multiple Comparisons

Dependent Variable: AVERAGE_DV

	(I) INCOME	(J) INCOME	Mean Difference (I-J)	Std. Error	Sig.	95 nfidence rval Lower Bound	Upper Bound
Tukey HSD	RM0	<RM1000	.12250	.24938	.961	-.5259	.7709
		RM1001 - RM3000	.25780	.25603	.746	-.4079	.9235
		>RM3001	.05780	.68242	1.000	-1.7166	1.8322
	<RM1000	RM0	-.12250	.24938	.961	-.7709	.5259
		RM1001 - RM3000	.13529	.33311	.977	-.7308	1.0014
		>RM3001	-.06471	.71491	1.000	-1.9236	1.7942
	RM1001 - RM3000	RM0	-.25780	.25603	.746	-.9235	.4079
		<RM1000	-.13529	.33311	.977	-1.0014	.7308
		>RM3001	-.20000	.71726	.992	-2.0650	1.6650
	>RM3001	RM0	-.05780	.68242	1.000	-1.8322	1.7166
		<RM1000	.06471	.71491	1.000	-1.7942	1.9236
		RM1001 - RM3000	.20000	.71726	.992	-1.6650	2.0650
LSD	RM0	<RM1000	.12250	.24938	.624	-.3705	.6155
		RM1001 - RM3000	.25780	.25603	.316	-.2484	.7640
		>RM3001	.05780	.68242	.933	-1.2914	1.4070
	<RM1000	RM0	-.12250	.24938	.624	-.6155	.3705
		RM1001 - RM3000	.13529	.33311	.685	-.5233	.7939
		>RM3001	-.06471	.71491	.928	-1.4781	1.3487
	RM1001 - RM3000	RM0	-.25780	.25603	.316	-.7640	.2484
		<RM1000	-.13529	.33311	.685	-.7939	.5233
		>RM3001	-.20000	.71726	.781	-1.6181	1.2181
	>RM3001	RM0	-.05780	.68242	.933	-1.4070	1.2914
		<RM1000	.06471	.71491	.928	-1.3487	1.4781
		RM1001 - RM3000	.20000	.71726	.781	-1.2181	1.6181

Appendix G: Pearson Correlation

Correlations					
		AVERAGE_DV	AVERAGE_IV1	AVERAGE_IV2	AVERAGE_IV3
AVERAGE_DV	Pearson Correlation	1	.905**	.896**	.907**
	Sig. (2-tailed)		.000	.000	.000
	N	144	144	144	144
AVERAGE_IV1	Pearson Correlation	.905**	1	.925**	.920**
	Sig. (2-tailed)	.000		.000	.000
	N	144	144	144	144
AVERAGE_IV2	Pearson Correlation	.896**	.925**	1	.931**
	Sig. (2-tailed)	.000	.000		.000
	N	144	144	144	144
AVERAGE_IV3	Pearson Correlation	.907**	.920**	.931**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	144	144	144	144

**. Correlation is significant at the 0.01 level (2-tailed).

Appendix H: Multiple Regression Analysis

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110.926	3	36.975	284.961	.000[b]
	Residual	18.166	140	.130		
	Total	129.092	143			

a. Dependent Variable: AVERAGE_DV

b. Predictors: (Constant), AVERAGE_IV3, AVERAGE_IV1, AVERAGE_IV2

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.222	.130		1.706	.090		
	AVERAGE_IV1	.363	.089	.377	4.099	.000	.119	8.396
	AVERAGE_IV2	.191	.096	.196	1.983	.049	.103	9.743
	AVERAGE_IV3	.382	.097	.378	3.924	.000	.109	9.215

a. Dependent Variable: AVERAGE_DV